Plakat: Jurnal Pelayanan Kepada Masyarakat
ISSN: 2714-5239 (Online); ISSN: 2686-0686 (Print)
Volume 8 No. 2 July – December 2026, Pages 280-292
https://doi.org/10.30872/plakat.v8i2.29935

Strengthening Competitiveness Through Business Legality (NIB) and Literacy on Cost of Goods Sold

Memperkuat Daya Saing Melalui Legalitas Usaha (NIB) dan Literasi Mengenai Harga Pokok Penjualan

Nurdin[1], Yoga Yusup Permana[2], Hardiansyah[3*], Syiva Rahma Aura[4], Kak Mastrisno Adi[5]
[1-5] Mulawarman University
Koresponding. E-mail: hardiansyah@fisip.unmul.ac.id

Abstract

Strengthening the competitiveness and resilience of Micro, Small, and Medium Enterprises (MSMEs) in coastal areas faces fundamental challenges regarding business legality and financial governance. This community service program aims to enhance the managerial capacity and legal compliance of MSME actors in Muara Jawa Pesisir Village through the facilitation of Business Identification Numbers (NIB) via the OSS-RBA system and training on the Cost of Goods Sold (COGS) calculation and basic financial bookkeeping. Baseline findings revealed significant disparities in legal compliance, with novice MSMEs exhibiting the highest rate of non-ownership of NIB at 90%. Through structured mentoring, the program successfully facilitated NIB issuance and significantly improved participants' ability to accurately identify cost components (raw materials, overhead, labor, and equipment depreciation). Segregating personal and business finances alongside rationalizing selling prices proved effective in driving operational efficiency and financial resilience among coastal entrepreneurs. This integrated intervention directly contributes to the acceleration of Sustainable Development Goals (SDGs), particularly SDG 1 (No Poverty) and SDG 8 (Decent Work and Economic Growth).

Keywords: Cost of Goods Sold; MSME Resilience; NIB; Coastal Region; Business Legality.

Abstrak

Penguatan daya saing dan resiliensi Usaha Mikro, Kecil, dan Menengah (UMKM) di wilayah pesisir menghadapi tantangan mendasar terkait legalitas usaha dan tata kelola keuangan. Kegiatan pengabdian masyarakat ini bertujuan untuk meningkatkan kapasitas manajerial dan kepatuhan hukum pelaku UMKM di Kelurahan Muara Jawa Pesisir melalui fasilitasi Nomor Induk Berusaha (NIB) berbasis OSS-RBA serta pelatihan penentuan Harga Pokok Produksi (HPP) dan pencatatan keuangan sederhana. Metode pelaksanaan dilakukan secara partisipatif yang meliputi pendataan dan pemetaan profil usaha, sosialisasi dan pendampingan penerbitan NIB. Hasil pemetaan menunjukkan perbedaan tingkat legalitas, di mana kelompok UMKM Pemula memiliki tingkat ketidakpemilikan NIB tertinggi mencapai 90%. Melalui pendampingan terstruktur, program ini berhasil mempercepat fasilitasi penerbitan NIB bagi pelaku usaha serta meningkatkan pemahaman dan keterampilan peserta dalam mengidentifikasi komponen biaya (bahan baku, overhead, tenaga kerja, dan penyusutan alat) secara akurat. Pemisahan keuangan pribadi dan modal usaha serta penentuan harga jual yang rasional terbukti mendorong efisiensi operasional dan ketahanan finansial masyarakat pesisir. Intervensi terintegrasi ini berkontribusi nyata dalam mendukung pencapaian Sustainable Development Goals (SDGs), khususnya SDGs 1 (Tanpa Kemiskinan) dan SDGs 8 (Pekerjaan Layak dan Pertumbuhan Ekonomi).

Kata Kunci: Harga Pokok Produksi; Legalitas Usaha; NIB; Pesisir; Resiliensi UMKM.

Submited: 31/08/2026 Revision: 02/11/2026 Accepted: 23/11/2026

Plakat : Jurnal Pelayanan Kepada Masyarakat by http://e-journals.unmul.ac.id/index.php/palat is licensed under a Creative Commons Attribution-ShareAlike 4.0 International License.
Copyright (c) 2026 Nurdin et all

Plakat: Jurnal Pelayanan Kepada Masyarakat
ISSN: 2714-5239 (Online); ISSN: 2686-0686 (Print)
Volume 8 No. 2 July – December 2026, Pages 280-292
https://doi.org/10.30872/plakat.v8i2.29935

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) are one of the economic sectors that play an important role in creating jobs, increasing people's incomes, and supporting inclusive economic growth. However, in many developing countries, including Indonesia, MSMEs still face various obstacles that hinder their development. The two most common problems are low business legality and weak financial management. The lack of legality makes it difficult for business actors to access financing, product certification, and the wider market, while limited financial literacy has an impact on the low ability of business actors to manage costs and determine selling prices appropriately. This condition is a serious challenge in efforts to achieve Sustainable Development Goal (SDG) 1 on poverty alleviation and SDG 8 on decent work and economic growth.

This phenomenon is also found in MSME actors in Muara Jawa Pesisir Village, Muara Jawa District, Kutai Kartanegara Regency. This coastal area has great economic potential because most people depend on the capture fisheries sector and its derivative businesses. The use of seafood has developed into various business activities such as food processing made from seafood raw materials, durable processed products, and various supporting services for coastal activities. This potential is in line with the findings of Devi (2019) who shows that the local wisdom of coastal communities, including the ability to process catches into value-added products such as smoked fish and fish crackers, can be an important social capital in the development of marine resource-based MSMEs.

Despite having high economic potential, MSMEs in Muara Jawa Pesisir still face various obstacles that reduce the competitiveness of their businesses. Based on the results of initial observations and discussions with partners, some business actors do not yet have a Business Identification Number (NIB) which is a form of basic business legality. This condition causes business actors to experience limitations in accessing various government empowerment programs, banking facilities, product certification, and business partnership opportunities. In addition, most MSME actors still do simple financial recording and have not implemented the calculation of the Cost of Goods Sold (COGS) correctly. Raw materials, labor, and operational costs are often not recorded in detail so that the selling price of products is determined based on estimates. As a result, business profits cannot be calculated accurately and business sustainability becomes vulnerable to changes in economic conditions.

These problems show that intervention through community service activities needs to be carried out. Business legality and financial management capabilities are important prerequisites for the sustainable development of MSMEs. Without NIB, business actors will remain in the informal sector with limited access to various business development resources. Meanwhile, without an understanding of HPP, business actors risk making mistakes in determining selling prices that can reduce business competitiveness and profitability. Therefore, strengthening the aspects of legality and financial literacy is an urgent need for MSMEs in Muara Jawa Pesisi.

The importance of these solutions is supported by various research results and previous service activities. Lusardi (2019) explained that financial literacy is an important factor in effective economic decision-making, while Ye and Kulathunga (2019) found that a good level of financial literacy contributes positively to the sustainability of small and medium businesses. In terms of business legality, government policies through the Risk-based Online Single Submission (OSS-RBA) system show that business formalization through NIB ownership

is able to increase MSME actors' access to financing, business protection, and market expansion opportunities. In addition, Kasmirandi et al. (2025) stated that the resilience of MSMEs is influenced by internal capabilities in business administration and management supported by the intervention of various stakeholders. These results indicate that business legality assistance and HPP management training are relevant strategies to increase the capacity of MSMEs.

Based on the problems faced by partners, the solutions offered in this service activity consist of two main programs. First, assistance in the creation of Business Identification Numbers (NIB) through the OSS-RBA system, which includes socialization of the importance of business legality, assistance in filling in data, and the registration process to the issuance of NIB. Second, training and assistance in calculating Cost of Goods Sold (HPP) which includes identifying cost components, simple financial recording, calculating production costs, and determining the right selling price. The two programs are designed in an integrated manner so that MSME actors not only obtain business legality, but also have better managerial skills in managing their business activities.

The purpose of this community service activity is to increase the capacity and independence of MSMEs in Muara Jawa Pesisir through assistance in the issuance of Business Identification Numbers (NIB) and training in calculating Cost of Goods Sold (COGS). In particular, this activity aims to increase the number of MSMEs that have business legality, increase the understanding of business actors regarding cost management and selling price determination, and strengthen competitiveness and business resilience based on the potential of coastal resources. Through the achievement of these goals, this activity is expected to contribute to improving community welfare and support the achievement of SDG 1 (No Poverty) and SDG 8 (Decent Work and Economic Growth).

IMPLEMENTATION METHOD

This community service activity was carried out through a collaboration between a team of lecturers and students of the Real Work Lecture (KKN) of Mulawarman University with a participatory training and mentoring approach. This approach was chosen to improve the understanding and skills of Micro, Small, and Medium Enterprises (MSMEs) in the aspects of business legality and simple financial management through the calculation of the Cost of Goods Sold (HPP). The partners of the activity are MSME actors located in Muara Jawa Pesisir Village, Muara Jawa District, Kutai Kartanegara Regency. The businesses run by the partners are dominated by the fishery product processing sector, seafood-based culinary, micro-scale trade, and other household businesses that take advantage of the potential of coastal areas. The community service activity involved two levels of participation. First, a preliminary mapping stage was conducted involving 64 MSMEs in Muara Jawa Pesisir to identify business characteristics, legality status, and financial management practices. Based on the mapping results, a smaller group consisting of four partner MSMEs and nine MSME actors was selected as the main target participants for the business legality assistance and Cost of Goods Sold (COGS) training activities. The selected participants were chosen based on their willingness to participate in the entire program and their need for assistance in business legality and financial management.

The form of activities includes counseling on the importance of business legality and financial management of MSMEs. Training on the calculation of Cost of Goods Sold (HPP).

Plakat: Jurnal Pelayanan Kepada Masyarakat
ISSN: 2714-5239 (Online); ISSN: 2686-0686 (Print)
Volume 8 No. 2 July – December 2026, Pages 280-292
https://doi.org/10.30872/plakat.v8i2.29935

Socialization of the procedure for registering Business Identification Numbers (NIB) through the Online Single Submission Risk Based Approach (OSS-RBA) system. Assistance in the management of NIB and the practice of calculating HPP. Student activities are carried out through the Real Work Lecture (KKN) program, which includes: Data collection and identification of the initial condition of MSMEs. Technical assistance in filling in OSS-RBA data. Assisting in the implementation of training and simulation of HPP calculations. Monitoring the development of participants during activities. Documentation of community service activities.

The implementation stage includes the pre-activity stage, starting with coordination between the implementation team, the village government, and related parties to obtain support for the implementation of activities. Furthermore, field observation and identification of partner needs are carried out through interviews and initial data collection which includes the type of business, business legality status, and financial recording practices that have been carried out. The results of the identification are used as the basis for the preparation of training and mentoring materials. Then the implementation of activities is carried out through several sessions which can be seen in the table below:

Table 1. Stages of implementation of activities

Stages	Activities
Session 1	Socialization of the importance of business legality and the benefits of NIB for MSMEs
Session 2	NIB registration assistance through OSS-RBA
Session 3	Training on the basic concept of Cost of Goods Sold (COGS)
Session 4	Practice and simulation of HPP calculation based on participants' efforts
Session 5	Discussion and consultation of participants' business problems

The implementation method uses interactive lectures, group discussions, demonstrations, hands-on practice, and individual mentoring. In the HPP training, participants are asked to calculate their respective business production costs by identifying the components of raw material costs, labor, and other operational costs. Monitoring and evaluation are carried out in two stages. First, evaluation during the activity (on-going evaluation) is carried out through observation of participant participation, question and answer sessions, group discussions, and assessments of the results of the HPP calculation exercise carried out by the participants. This evaluation aims to determine the level of participants' understanding of the material presented. Second, post-activity evaluation is carried out through interviews and observations of participants to find out the implementation of the training results in their business management, especially related to the use of the NIB that has been obtained and the application of HPP calculations in determining the selling price of products. This activity does not use pre-test and post-test instruments so that changes in the level of knowledge of participants cannot be measured quantitatively. Therefore, the evaluation of the success of the program is more focused on participant involvement, the ability to complete the HPP calculation exercise, and the achievement of business legality assistance. This limitation is one of the materials for improvement for the implementation of similar programs in the future

Plakat: Jurnal Pelayanan Kepada Masyarakat
ISSN: 2714-5239 (Online); ISSN: 2686-0686 (Print)
Volume 8 No. 2 July – December 2026, Pages 280-292
https://doi.org/10.30872/plakat.v8i2.29935

RESULTS

a. Data Collection and Mapping of MSME Profiles in Muara Jawa Coastal

The activity began with data collection and mapping of profiles of MSME actors in Muara Jawa Coastal Village. This initial mapping is important because MSMEs in Indonesia are very diverse in business scale and the obstacles faced (Tambunan, 2011, 2019). The preparation stage is in the form of preparing a data collection instrument that measures five main indicators, namely business legality (NIB), financial ability, operational management, marketing strategy, and product packaging design. The team then visited the residents-owned business units directly and collected data through observation and in-depth interviews, both in developing businesses and household-scale businesses. The collected data was verified, then business actors were grouped based on their abilities and licensing into four groups: Synergy MSMEs, Friendly MSMEs, Competitive MSMEs, and Beginner MSMEs



Figure 1. Data Collection Process of MSMEs in Muara Jawa Coastal

The results of the initial data collection show that three groups (Synergy, Sahabat, and Competitive) have passed the early stages of business viability, characterized by strong operational foundations, stable cash flow, and readiness to expand the market. Synergy MSMEs stand out for their organized internal management, efficient distribution, and history of strategic cooperation with local partners and related parties. Competitive MSMEs excel in product diversity, packaging innovation, and the ability to adjust prices to market changes outside the coastal region. Sahabat MSMEs have the strongest local market reach, supported by community-based consumer retention and loyalty that keeps daily cash flow stable. These three groups are at the threshold of readiness to receive advanced intervention programs, such as accelerating the legality of medium-scale formal businesses, digitizing national marketing, and facilitating strategic business partnerships.

The other nine business actors (Beginner MSMEs) have an early-stage business profile that is traditionally run on a household industry scale. The fundamental weaknesses found include personal and business financial records that have not been separated, limited packaging and distribution licensing, small production capacity, and full dependence on individual labor. In terms of marketing, most of them still limit distribution to face-to-face transactions and promotions in RT or sub-district environments. This group also has strong basic assets, namely the supply of local raw materials and the spirit of entrepreneurship; the processing of products based on local potential itself has been studied as an effort to improve the economy of fisher families (Devi, 2019). This profile shows that Beginner MSMEs need a regular incubation program in order to develop into a professional business and ready to

Plakat: Jurnal Pelayanan Kepada Masyarakat
ISSN: 2714-5239 (Online); ISSN: 2686-0686 (Print)
Volume 8 No. 2 July – December 2026, Pages 280-292
https://doi.org/10.30872/plakat.v8i2.29935

upgrade

b. Business Legality Assistance (NIB)

Based on the mapping results, the activity continued with business legality assistance focused on the ownership of Business Identification Numbers (NIB). Assistance in making NIB through the OSS system has also been carried out in various regions as the first step in legality for MSME actors (Irawaty et al., 2022; Wulandari & Budiantara, 2022), and the fulfillment of business legality is reported to contribute to the quality and competitiveness of MSMEs (Jumhana et al., 2024).

The condition of NIB ownership in each group is presented in Table 1 and Figure 3. Synergy MSMEs have the highest ownership, which is 100% (all members are licensed), followed by Beginner MSMEs at 90% (10% do not have a NIB), Friendly MSMEs at 85% (15% yet), and Competitive MSMEs at 70% (30% not). NIB ownership thus does not fully follow the level of business development: the Competitive group has the largest proportion of actors without NIB, while the Beginner group actually has higher ownership than the Friends and Competitive groups. Therefore, NIB facilitation needs to be prioritized for members who do not have one in each group, especially in the group with the largest proportion, as a first step towards legal certainty and business professionalism.

Table 2. NIB Ownership in each MSME Group

MSME Group	n	Have NIB	Not have an NIB yet
MSMEs Synergy	25	100%	0%
Friendly MSMEs	17	85%	15%
Competitive MSMEs	20	70%	30%
Beginner MSMEs	2	90%	10%

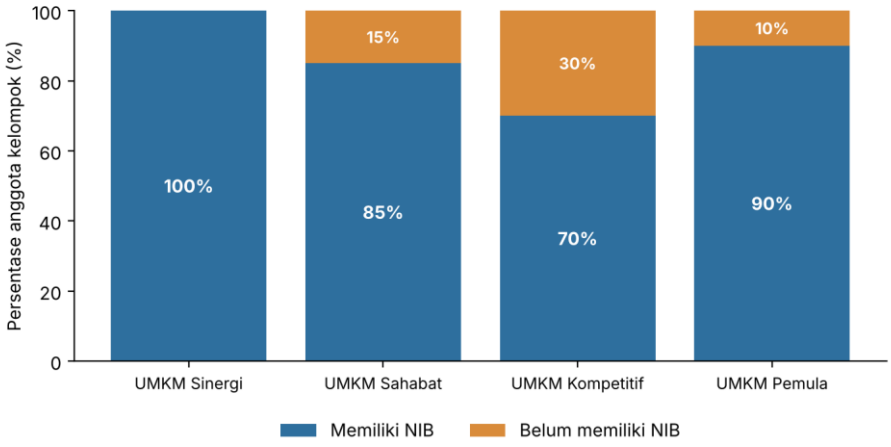


Figure 2. Comparison of NIB ownership levels in each MSME group

Plakat: Jurnal Pelayanan Kepada Masyarakat
ISSN: 2714-5239 (Online); ISSN: 2686-0686 (Print)
Volume 8 No. 2 July – December 2026, Pages 280-292
https://doi.org/10.30872/plakat.v8i2.29935

c. Basic of Production Price (HPP) Literacy Training and Financial Recording

This training was carried out to answer traditional business management practices, especially the habit of mixing personal money with business capital and the absence of regular and measurable cost management (Yusuf et al., 2024). Practice-based HPP training is also used in MSMEs in other regions to improve the skills of setting cost of goods and selling prices (Narundana et al., 2024; Nurlinda et al., 2024; Wulandari et al., 2022), and a similar participatory approach is used in simple bookkeeping training to strengthen MSME financial literacy (Farid et al., 2026) and in MSMEs in coastal villages (Irmadiani et al., 2025). In this activity, participants worked on a simulation worksheet for calculating their own product HPP calculation

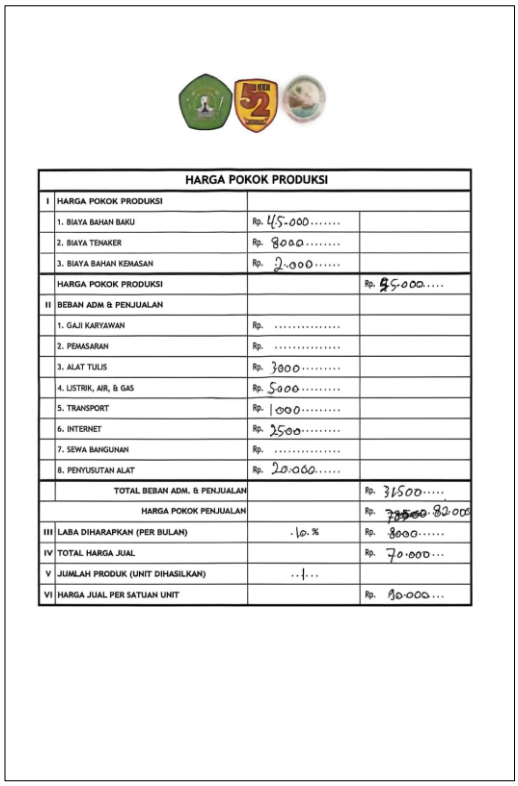


Figure 3. HPP Training Post Test Filling Process

In the simulation, MSME actors tend to ignore two cost components, namely labor wages and equipment depreciation costs. Similar findings were reported at HPP training for MSMEs in Medan, including errors in calculating direct wages (Nurlinda et al., 2024). Through the worksheet, participants can identify errors in the calculation of selling prices and distinguish business operational cash flow from expenditure for household needs (Yusuf et al., 2024).

Most of the participants (100% of 9 participants) managed to fill out the HPP calculation form correctly, namely by grouping three main variables: the cost of main raw materials, operational or supporting costs, and estimated labor wages. Business actors who previously set selling prices based on estimates or competitors' prices began to understand the importance of cost-based pricing with clear profit margins

Plakat: Jurnal Pelayanan Kepada Masyarakat
ISSN: 2714-5239 (Online); ISSN: 2686-0686 (Print)
Volume 8 No. 2 July – December 2026, Pages 280-292
https://doi.org/10.30872/plakat.v8i2.29935



HARGA POKOK PRODUKSI

I	HARGA POKOK PRODUKSI		
	1. BIAYA BAHAN BAKU	Rp. 45.000.....	
	2. BIAYA TENAKER	Rp. 8000.....	
	3. BIAYA BAHAN KEMASAN	Rp. 2.000.....	
	HARGA POKOK PRODUKSI		Rp. 55.000....
II	BEBAN ADM & PENJUALAN		
	1. GAJI KARYAWAN	Rp.	
	2. PEMASARAN	Rp.	
	3. ALAT TULIS	Rp. 3000.....	
	4. LISTRIK, AIR, & GAS	Rp. 5000.....	
	5. TRANSPORT	Rp. 1000.....	
	6. INTERNET	Rp. 2500.....	
	7. SEWA BANGUNAN	Rp.	
	8. PENYUSUTAN ALAT	Rp. 20.000.....	
	TOTAL BEBAN ADM. & PENJUALAN		Rp. 31500.....
	HARGA POKOK PENJUALAN		Rp. 73500 82.000
III	LABA DIHARAPKAN (PER BULAN)	10. %	Rp. 8000.....
IV	TOTAL HARGA JUAL		Rp. 70.000...
V	JUMLAH PRODUK (UNIT DIHASILKAN)	1...	
VI	HARGA JUAL PER SATUAN UNIT		Rp. 80.000...

Figure 4. Simulation results of HPP calculation

d. Monitoring and evaluation

Monitoring and evaluation are carried out in two stages. First, evaluation during the activity (*on-going evaluation*) is carried out through observation of participant participation, question and answer sessions, group discussions, and assessment of the results of the HPP calculation exercise carried out by the participants. This evaluation aims to determine the level of participants' understanding of the material presented. Second, post-activity evaluation is carried out through interviews and observations of participants to find out the implementation of training results in their business management, especially the use of NIB that has been obtained and the application of HPP calculations in determining product selling prices. This activity does not use *pre-test* and *post-test instruments*, so changes in participants' knowledge levels cannot be measured quantitatively. Therefore, the success of the program is evaluated by focusing on participant involvement, the ability to complete the HPP calculation exercise, and the achievement of business legality assistance. These limitations are material for improvement for the implementation of similar programs in the future.

e. Obstacles faced

During the implementation, the obstacles and problems recorded are as follows. Financial practices: personal and business financial records have not been separated, and cost management has not been organized and measured. Cost understanding: participants tend to ignore the components of labor wages and equipment depreciation in the calculation of HPP. Legality and licensing: some business actors in each group (except for Synergy MSMEs) do not have a NIB, and packaging and distribution licensing for Beginner MSMEs is still limited. Business and marketing capacity: the production capacity of Beginner MSMEs is limited, the

Plakat: Jurnal Pelayanan Kepada Masyarakat
ISSN: 2714-5239 (Online); ISSN: 2686-0686 (Print)
Volume 8 No. 2 July – December 2026, Pages 280-292
https://doi.org/10.30872/plakat.v8i2.29935

business is highly dependent on individual workers, and marketing is still limited to face-to-face transactions and promotions in the RT or sub-district environment. Limited evaluation: the absence of *pre-tests* and *post-tests* makes the increase in participants' knowledge quantitatively impossible to measure.

DISCUSSION

a. Business profile and legality

The pattern of NIB ownership found is in line with cross-country studies that show that most micro enterprises in developing countries are still informal and only a few have entered the formal sector (Bruhn & McKenzie, 2014; La Porta & Shleifer, 2014). NIB ownership also does not necessarily follow the level of business development, because the proportion of actors without NIB is actually the largest in the Competitive group. The two international studies also note that the ease of registration alone does not automatically help micro businesses grow, so legality assistance needs to be combined with strengthening managerial capacity, such as HPP training. This is in line with the findings of service in Lebak that the fulfillment of business legality is directed to improve the quality and competitiveness of MSMEs (Jumhana et al., 2024).

b. HPP Literacy and Financial Recording

Improving the ability to calculate costs is important because financial literacy affects the quality of economic decisions of business actors (Lusardi, 2019; Lusardi & Mitchell, 2011, 2014). The practice-based and participatory training approach used in this activity is in line with simple bookkeeping training on MSMEs (Farid et al., 2026), simple accounting recording on coastal village MSMEs (Irmadiani et al., 2025), and HPP calculation training to determine the selling price in the shoe business (Wulandari et al., 2022). Participant errors in the labor wage component were also found in MSMEs in Medan (Nurlinda et al., 2024).

The determination of selling prices in this training uses the cost plus pricing method, where costs are used as the basis for determining selling prices by adding margin (Riantika, 2021). The total cost includes product manufacturing costs and non-production costs, namely marketing and administrative and general costs. The formula used is as follows (Riantika, 2021).

Selling Price = Total Cost + Margin

This activity does not use pre-tests and post-tests, the accuracy of filling out the worksheets and the involvement of participants can only be read as an indication of increased understanding, not as evidence of measurable knowledge changes.

c. Impact on the competitiveness of MSMEs in Muara Java Coastal

In general, the combination of legality ownership (NIB) and HPP management encourages business management in Muara Jawa Pesisir to be more administratively orderly, legally supported, and financially independent. Business legality helps to expand access to official markets, cooperation, and loan funds, while understanding HPP ensures that selling prices and profits are aligned with production costs. The combination of these two aspects is in line with the business resilience framework from Kasmirandi et al. (2025) which emphasizes that internal administrative and managerial capabilities are the main basis for small business resilience in the face of economic uncertainty. This is also in line with the

Plakat: Jurnal Pelayanan Kepada Masyarakat
ISSN: 2714-5239 (Online); ISSN: 2686-0686 (Print)
Volume 8 No. 2 July – December 2026, Pages 280-292
https://doi.org/10.30872/plakat.v8i2.29935

findings of Ye and Kulathunga (2019) that financial literacy has a positive effect on the sustainability of SMEs in developing countries. Access to financing is one of the obstacles to the growth of MSMEs (Beck & Demirgüç-, 2006), and financial literacy is related to MSME actors' access to financial services (Changwesha & Mutezo, 2023). Business resilience itself concerns the ability to withstand shocks and survive in the long term (Ortiz-de-Mandojana & Bansal, 2016), and depends on capabilities that are appropriate to the scale and context of the business (Sullivan-Taylor & Branicki, 2011).

d. Integrasi Sustainable Development Goals (SDGs)

SDGs 1 (No Poverty) and SDGs 8 (Decent Work and Economic Growth) are interrelated and mutually supportive in this article. The main problems of MSMEs in coastal areas, such as the absence of official documents (NIB) and weak financial management (HPP), are not only local administrative issues, but also structural barriers to achieving sustainable development goals. The role of MSMEs as the backbone of Indonesia's economy and employment has been widely documented (Ayyagari et al., 2007; Tambunan, 2019).

From the perspective of SDGs 1, the impact of the business sustainability chain has an effect on people's welfare. Accurate calculation of HPP and the separation of personal money from business capital can help increase the financial resilience of fishermen and seafood processors. When MSMEs are able to compete and survive in the midst of changes in catches or economic disruptions, people's incomes become more organized and predictable. Micro-level economic stability is the most important protector against economic risks and helps coastal communities emerge from poverty sustainably, in line with evidence that financial literacy supports the sustainability of MSMEs (Ye & Kulathunga, 2019).

SDG 8 is supported through the introduction of the NIB as a concrete step towards formalising the informal sector and expanding micro-enterprises' access to bank finance, formal markets and inclusive supply chains. With the support of HPP training, business owners' management skills improve, enabling businesses not only to survive but also to grow, which directly helps to create better and more valuable jobs in coastal areas. Although formalisation alone is not sufficient to drive business growth (La Porta & Shleifer, 2014), combining the NIB with management capacity building opens up greater access to finance and markets (Beck & Demirgüç-Kunt, 2006; Bruhn & McKenzie, 2014).

CONCLUSIONS AND SUGGESTIONS

The community service program in Muara Jawa Pesisir Village shows that integrating business legality facilitation (NIB) and financial literacy education (HPP) effectively increases the competitiveness and resilience of coastal MSMEs. *OSS-RBA-based* assistance has provided legal certainty and opened formal access for business actors, while HPP calculation training using the Cost Plus Pricing approach has shifted traditional financial management patterns toward more accurate, structured, and rational practices. Training participants can now identify operational cost components independently and separate personal and business finances. This synergy between legal compliance and managerial efficiency is the main foundation for strengthening MSMEs' economic resilience to market dynamics, while supporting the sustainability of accelerating the achievement of SDGs 1 (No Poverty) and SDGs 8 (Decent Work and Economic Growth) in coastal areas.

As a follow-up, it is recommended that the mentoring program be carried out on an

ongoing basis through post-training monitoring and evaluation, so that MSME actors can implement financial recording and HPP calculations consistently. In addition, capacity needs to be strengthened in digital marketing, application-based financial management, and access to formal financing so MSMEs have greater opportunities to develop, increase business scale, and expand market reach. Support and collaboration among local governments, universities, and related stakeholders also need continuous improvement to create a sustainable MSME empowerment ecosystem in coastal areas.

ACKNOWLEDGMENTS

The author would like to express his deepest gratitude to the Institute for Research and Community Service (LP2M) of Mulawarman University for support, facilities, and the implementation of the Real Work Lecture (KKN) program. We also conveyed appreciation and gratitude to the Government of Muara Jawa Pesisir Village and Muara Jawa District for permits, administrative assistance, and guidance during the implementation of the activity. All MSME actors and residents of Muara Jawa Pesisir Village were also appreciated for the active participation, enthusiasm, and cooperation established during the data collection process, NIB assistance, and financial training.

ETHICAL APPROVAL

This study was conducted in accordance with ethical principles for research involving human participants. All participants were informed about the purpose and procedures of the study, the voluntary nature of their participation, the confidentiality of their information, and their right to withdraw from the study. Informed consent was obtained from all participants before the interviews were conducted. Participant identities were anonymized using initials in the reporting of the findings.

DECLARATION OF INTEREST

The authors declare no financial, professional, or personal conflicts of interest that could have influenced the conduct of the program or the writing of this article.

TRANSPARENCY OF DATA

The data underlying this study consist of interview transcripts containing potentially identifiable information and are therefore not publicly available. All participants provided written informed consent before taking part in the study. Although the study did not receive formal approval from an institutional ethics committee, participants were informed about the study's purpose, the data collected, and their right to refuse or withdraw without consequences. Confidentiality was protected through de-identification, restricted data storage, and reporting that does not reveal participants' identities. Relevant de-identified excerpts may be made available by the corresponding author upon reasonable request, subject to participant confidentiality and applicable ethical and institutional requirements.

FUNDING

This research received no specific grant from any funding agency in the public, commercial, or not-for-profit sectors. The study was conducted using the authors' institutional and personal resources.

Plakat: Jurnal Pelayanan Kepada Masyarakat
ISSN: 2714-5239 (Online); ISSN: 2686-0686 (Print)
Volume 8 No. 2 July – December 2026, Pages 280-292
https://doi.org/10.30872/plakat.v8i2.29935

AI USAGE STATEMENT

The authors used generative artificial intelligence only to check the English grammar of the manuscript. AI was not used to write content, generate or analyze data, or draw conclusions. The authors take full responsibility for the content of the manuscript.

AUTHORS' CONTRIBUTIONS

All authors contribute for this article.

REFRENCES

Ayyagari, M., Beck, T., & Demirgüç-Kunt, A. (2007). Small and medium enterprises across the globe. *Small Business Economics, 29*(4), 415–434. https://doi.org/10.1007/s11187-006-9002-5

Beck, T., & Demirgüç-Kunt, A. (2006). Small and medium-size enterprises: Access to finance as a growth constraint. *Journal of Banking & Finance, 30*(11), 2931–2943. https://doi.org/10.1016/j.jbankfin.2006.05.009

Bruhn, M., & McKenzie, D. (2014). Entry regulation and the formalization of microenterprises in developing countries. *The World Bank Research Observer, 29*(2), 186–201. https://doi.org/10.1093/wbro/lku002

Changwesha, M., & Mutezo, A. T. (2023). The relationship between financial literacy and financial access among SMEs in the Ekurhuleni municipality. *Acta Commercii, 23*(1), 1–10. https://doi.org/10.4102/ac.v23i1.1142

Devi, N. U. K. (2019). Pengembangan produk olahan ikan berbasis kearifan lokal dalam upaya peningkatan ekonomi keluarga nelayan Desa Tambak Cemandi, Kabupaten Sidoarjo. Jurnal Ilmiah Politik, Kebijakan dan Sosial. 1(2), 1-12 https://doi.org/10.51747/b6pgyc04

Farid, E. S., Kadang, J., Nugraha, M. E., Alwi, M. J., & Ramin, A. (2026). Pelatihan Pembukuan Sederhana Berbasis Pendekatan Partisipatif untuk Penguatan Literasi Keuangan UMKM Intan Permata di Desa Matansala. *Pengabdian Kepada Masyarakat*, *7*(1), 205–212.

Irawaty, I., Anitasari, R. F., & Setiawan, A. (2022). Peningkatan pemahaman pelaku UMK mengenai urgensi dan tata cara mendapatkan Nomor Induk Berusaha (NIB). *Jurnal Pengabdian Hukum Indonesia (Indonesian Journal of Legal Community Engagement), 5*(1), 35–49. https://doi.org/10.15294/jphi.v5i1.53495

Irmadiani, N. D., Budiyanto, H., Cahyani, A. T., & Prakoso, M. A. (2025). Peningkatan Literasi Keuangan dan Pencatatan Akuntansi Sederhana bagi UMKM di Desa Pesisir untuk Mendorong Keberlanjutan Usaha Studi di. *Jurnal Pengabdian Masyarakat Dan Riset Pendidikan*, *3*(4), 5531–5539.

Jumhana, E., Jefri, U., Mulyawan, G., & Siddiq, H. (2024). Abdimas Siliwangi Abdimas Siliwangi. *Abdimas Siliwangi*, *7*(3), 753–763. https://doi.org/10.22460/as.v7i3.25510

Kasmirandi, Chaeruddin, Abbas, A. S., Kusumawardhani, N. Z., & Erwin. (2025). Analisis Penerapan AI dan Pengembangan SDM untuk Resiliensi Bisnis UMKM Sulawesi Selatan. *Jurnal Minfo Polgan*, *14*(1), 529–536.

La Porta, R., & Shleifer, A. (2014). Informality and development. *Journal of Economic Perspectives, 28*(3), 109–126. https://doi.org/10.1257/jep.28.3.109

Lusardi, A. (2019). Financial literacy and the need for financial education: Evidence and implications.

Swiss Journal of Economics and Statistics, 155(1), Article 1. https://doi.org/10.1186/s41937-019-0027-5

Lusardi, A., & Mitchell, O. S. (2011). Financial literacy around the world: An overview. *Journal of Pension Economics and Finance, 10*(4), 497–508. https://doi.org/10.1017/S1474747211000448

Lusardi, A., & Mitchell, O. S. (2014). The economic importance of financial literacy: Theory and evidence. *Journal of Economic Literature, 52*(1), 5–44. https://doi.org/10.1257/jel.52.1.5

Narundana, V. T., Anggalana, Susilowati, Waskito, B., Redaputri, A. P., & Santoso, N. A. (2024). Peningkatan keterampilan UMKM Desa Ganjar Asri, Kota Metro melalui pelatihan pembuatan harga pokok produksi. *BERNAS: Jurnal Pengabdian Kepada Masyarakat, 5*(1), 669–677. https://doi.org/10.31949/jb.v5i1.7928

Nurlinda, Putra, P. H., & Novita, V. (2024). Pelatihan perhitungan harga pokok produksi dan harga jual berbasis digital serta rencana bisnis untuk peningkatan tata kelola UMKM pada UMKM Koperasi Produsen Sinergy Maju Makmur Medan. *JURPIKAT (Jurnal Pengabdian Kepada Masyarakat), 5*(4), 1552–1566. https://doi.org/10.37339/jurpikat.v5i4.2128

Ortiz-de-Mandojana, N., & Bansal, P. (2016). The long-term benefits of organizational resilience through sustainable business practices. *Strategic Management Journal, 37*(8), 1615–1631. https://doi.org/10.1002/smj.2410

Riantika, W. (2021). *Analisis Penentuan Harga Jual Dengan Metode Cost Plus Pricing*. Skripsi. Sekolah Tinggi Ilmu Ekonomi (Stie) Pembangunan Tanjungpinang.

Sullivan-Taylor, B., & Branicki, L. (2011). Creating resilient SMEs: Why one size might not fit all. *International Journal of Production Research, 49*(18), 5565–5579. https://doi.org/10.1080/00207543.2011.563837

Tambunan, T. (2011). Development of small and medium enterprises in a developing country: The Indonesian case. *Journal of Enterprising Communities: People and Places in the Global Economy, 5*(1), 68–82. https://doi.org/10.1108/17506201111119626

Tambunan, T. (2019). Recent evidence of the development of micro, small and medium enterprises in Indonesia. *Journal of Global Entrepreneurship Research, 9*, Article 18. https://doi.org/10.1186/s40497-018-0140-4

Wulandari, I., & Budiantara, M. (2022). Pembuatan Nomor Induk Berusaha (NIB) melalui Online Single Submission. *Dinamisia: Jurnal Pengabdian Kepada Masyarakat, 6*(2), 386–394. https://doi.org/10.31849/dinamisia.v6i2.8205

Wulandari, E., Prasetyo, S. M., & Purwanti, T. (2022). Pengabdian Kepada Masyarakat Di Usaha Sepatu Mojo, Pelatihan Perhitungan Harga Pokok Produksi (Hpp) Dalam Menentukan Harga Jual. *Budimas*, *04*(02), 1–7.

Ye, J., & Kulathunga, K. M. M. C. B. (2019). How does financial literacy promote sustainability in SMEs? A developing country perspective. *Sustainability, 11*(10), Article 2990. https://doi.org/10.3390/su11102990

Yusuf, N., Niswatin, & Hulopi, T. U. K. (2024). Penguatan edukasi akuntansi bagi pelaku usaha mikro di Desa Sipayo. *PengabdianMu: Jurnal Ilmiah Pengabdian kepada Masyarakat, 9*(4), 675–681. https://doi.org/10.33084/pengabdianmu.v9i4.7059