



Strengthening the Capacity of MSMEs in the Semarang Zoo Tourist Areas through the Integration of Financial Literacy, Halal Certification, and Visual Merchandising

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Abstract: Micro, Small, and Medium Enterprises (MSMEs) in tourist areas play a vital role as drivers of the local economy, but they often face challenges such as limited operational capacity and low competitiveness. These issues are also faced by 28 MSMEs in the Semarang Zoo Tourism Area, including a lack of systematic financial record-keeping in accordance with the SAK EMKM standards, the absence of halal certification for food and beverage products, and product presentation and packaging designs that remain very basic. This community service initiative aims to strengthen the business capacity of partner MSMEs by integrating financial literacy, halal certification, and visual merchandising. The activity was held at the Semarang Zoo Tourism Area in Semarang City, involving 28 MSME operators as partners. The implementation method used a participatory approach, with stages including situation analysis, program planning, implementation (outreach, training, and mentoring), and monitoring and evaluation, using pre-tests, post-tests, and assessments of practical outcomes. The results of the program showed a significant improvement in participants' understanding and skills in managing business finances, understanding the halal certification registration process, and designing more attractive visual displays and kiosk packaging. This integrated program has proven effective in enhancing business management professionalism, product competitiveness, and supporting a more organized tourism ecosystem in the Semarang Zoo.

Keywords: Financial Literacy, Halal Certification, MSMEs, Semarang Zoo, Visual Merchandising.

Introduction

Micro, Small, and Medium Enterprises (MSMEs) are a fundamental pillar of the Indonesian economy, particularly in job creation and as drivers of the people's economy (Indonesia, 2021). The presence of MSMEs in tourist areas plays a dual strategic role: as providers of services and products for tourists and as drivers of the local economy that support the sustainability of the tourist destinations themselves (Darmawan et al., 2026; Ningsih et al., 2025). The Semarang Zoo area, as one of Semarang City's premier tourist destinations is home to 28 MSMEs that are an integral part of the tourism

ecosystem (Harjanti et al., 2023; Jateng, 2026). However, based on observations and initial discussions with business owners and managers, several operational issues have been identified that hinder their development potential.

This situation has a direct impact on the image of the MSME area and on the zoo as a tourist destination as a whole. In the context of tourism, visitors evaluate their travel experience as a whole rather than on the quality of individual elements (Torkington et al., 2025). Therefore, shortcomings in certain areas of the SME sector could reduce visitors' perception of the overall quality of Semarang Zoo as a destination.

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Disorganization in the area, inconsistent product quality, and a messy, unclear layout can reduce visitor comfort and diminish the quality of the travel experience (Baldeon et al., 2024).

These issues fall into three main categories. First, from a financial and accounting perspective, most MSME operators have not yet systematically recorded business transactions, have not separated business finances from personal finances, and do not understand the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM). This situation makes it difficult for them to measure business performance and accurately determine profits, ultimately hindering sustainable business planning.

Second, regarding halal products, the majority of MSMEs in the food and beverage sector do not yet have halal certification. In fact, halal certification is not only a regulatory requirement but has also become a strategic tool for building consumer trust, expanding market access, and enhancing product competitiveness in an era of growing public awareness of halal products.

Third, from a visual marketing perspective, the layout of the kiosks and products remains simple and does not yet maximize visual appeal. The packaging design remains purely functional, lacking a strong brand identity, making it difficult for the products to attract visitors' attention and stand out from similar products outside the area. Various previous studies and community service programs have shown that an integrated approach that addresses financial literacy, product quality improvement (including halal certification), and enhanced visual marketing can boost the competitiveness of MSMEs (Fathma et al., 2026; Hamlet et al., 2026; Suprayitno et al., 2026).

Based on an analysis of this situation, this community service initiative was designed to empower MSMEs in the Semarang Zoo area through the integration of three main programs: (1) training and guidance on financial record-keeping and the preparation of simple financial statements in accordance with SAK EMKM; (2) outreach on the importance of halal certification and guidance on the application process; and (3) training in product display (visual merchandising) and the development of attractive packaging designs. This initiative involves a multidisciplinary team from Semarang State University and is expected to provide tangible solutions for enhancing business capacity, product competitiveness, and the sustainability of MSMEs in the tourist area.

Method

This community service activity was carried out at Semarang Zoo in Semarang City, targeting 28 MSME

operators in the Semarang Zoo Tourism Area. The group consisted of 17 food and beverage businesses, 10 businesses selling souvenirs, toys, and clothing, and 1 photography service business. The implementation method used a participatory approach that actively involved the partners at every stage, from situation analysis to evaluation and sustainability programs.



Figure 1. Stages of Program Implementation

In detail, the program consists of the following five stages.

- a. **Situation Analysis and Problem Identification**
The initial phase was conducted through direct observation, in-depth interviews with MSME owners and Semarang Zoo management, and focus group discussions. These activities aimed to assess the actual business conditions, identify specific needs, and prioritize issues across three key areas (finance, halal compliance, and visual merchandising). The findings from this assessment served as the basis for developing training materials and modules.
- b. **Program Planning**
The community service team, together with partner representatives, developed a detailed activity plan. The training and mentoring materials were designed to be practical and tailored to the participants' level of understanding. The planning included an implementation schedule, the assignment of roles within the community service team based on expertise (lecturers in accounting, Islamic economics, and fine arts), and the preparation of training materials and aids.

c. Implementation of Activities

The core program was implemented through a series of structured sessions:

1) Session 1: Strengthening Financial and Accounting Literacy

In the first session, the material covered included an understanding of the differences between personal and business finances, an introduction to SAK EMKM, training on recording daily transactions using a simple cash book, and simulations of preparing income statements and balance sheets. During the session, guidance was provided through case studies relevant to their businesses, enabling MSMEs to immediately apply what they learned to the realities they face.

2) Session 2: Information Session and Guidance on Halal Certification

In the second session, the material focused on the importance of halal certification as a guarantee of product quality and safety, its benefits in enhancing consumer trust and competitiveness, and the process and requirements for applying for halal certification through the BPJPH. Following that, the activity focused on assisting MSMEs with their halal certification registration by helping partners prepare documents and understand the registration process.

3) Session 3: Visual Merchandising and Packaging Design Training

This session provided insight into the importance of visual elements in marketing. Participants received training on product layout at their kiosks to make them neater and more appealing, as well as an introduction to the basics of packaging design (color selection, typography, logos, and product information) to create a strong brand identity. Additionally, to enhance awareness and facilitate direct implementation, participants were provided with examples and recommendations for improvements to their products so they could replicate them.

d. Monitoring and Evaluation

Evaluations are conducted both formatively (during the activity) and summatively (at the end of the activity). Success indicators are measured by improvements in participants' understanding (via simple pre-tests and post-tests), the quality of practical outcomes (e.g., financial records, packaging drafts), and the level of participation and enthusiasm among partners in each session. Monitoring is also conducted to identify challenges partners face during implementation.

e. Program Sustainability

The community service program can be sustained as long as communication between the community

service team and the participants (SMEs in the Semarang Zoo area) remains strong. To ensure long-term impact, the community service team provides practical recommendations and simple guidelines that partners can use independently.

In addition, communication channels were established for ongoing assistance, particularly regarding the halal certification process and the implementation of regular financial record-keeping. Through these five stages, SMEs in the Semarang Zoo area will find it easier to adopt the guidelines and practices disseminated by the community service team, thereby enhancing their business competitiveness.

Result and Discussion

The implementation of an integrated community service program has had a tangible positive impact on MSME operators' capacity in the Semarang Zoo area. Regarding the strengthening of financial and accounting literacy, it was found that prior to the program, the majority of MSME operators lacked a systematic financial record-keeping system. Business financial management still relied on memory, and there was no separation between business and household finances. This situation is a common problem for microenterprises, making it difficult for business owners to understand the true state of their businesses and evaluate their performance.



Figure 2. Group Photo with the Community Service Team and Representatives from Semarang Zoo

Through the training and mentoring provided, participants' understanding increased significantly. MSME owners began to realize the urgency of separating their finances as a fundamental step toward accurately determining their profits. Participants were trained to record all daily income and expenses in a simple cash book and were guided on classifying transactions and preparing income statements in

accordance with the SAK EMKM standards, which were designed to simplify reporting for microenterprises. Although full implementation still requires ongoing adaptation, this improvement in financial literacy provides a crucial foundation for business owners to manage their businesses more professionally while also opening opportunities for access to formal financing in the future.

A marked improvement in understanding of halal certification was also evident. At the start of the program, many MSME operators viewed halal certification solely as a complicated administrative requirement. Through in-depth outreach and guidance, this perspective changed. Participants began to realize that halal certification is a strategic tool that boosts consumer confidence and enhances the product's market value. This awareness aligns with the growing public concern about halal food certification, which is not only a consideration for Muslim consumers but also a symbol of assurance of quality, hygiene, and safety for the general public.



Figure 3. Group Photo with the Community Service Team and MSME Owners at Semarang Zoo



Figure 4. Presentation of Material Related to Product Layout and Packaging Design

The guidance provided helped participants gradually understand the process and requirements for applying for certification through the authorized

agency. Some participants have shown readiness to begin completing the necessary administrative documents, signaling a shift in mindset from merely fulfilling obligations to actively strengthening product competitiveness. This is particularly important, given that the Semarang Zoo area is frequented by tourists from diverse backgrounds, making halal certification a significant added value for business owners.

Furthermore, regarding product display and packaging design, the activities conducted provided new insights into the importance of visual presentation in a marketing strategy. Initial observations indicated that the products offered were generally packaged simply, without a clear brand identity, and that the arrangement of goods at the point of sale was inadequate. Through the training provided, participants gained an understanding of how visual elements, such as layout, store cleanliness, and packaging design, influence customers' perceptions and purchasing decisions.

MSME owners are beginning to understand that attractive and informative packaging, featuring a logo, harmonious colors, and clear product information will strengthen their business identity and set their products apart from similar ones. The results of this initiative are evident in the participants' enthusiasm, as they have begun offering suggestions and developing designs to improve their packaging and organize their sales areas, making them neater, more comfortable, and more appealing to visitors to the Semarang Zoo area.

Overall, an integrated approach that strengthens all three aspects simultaneously yields more comprehensive results than focusing on just one. Improving financial literacy builds a foundation for sound business management, meeting halal standards builds consumer trust, and visual merchandising creates stronger product appeal. These three elements complement and reinforce one another to drive increased competitiveness and business sustainability in tourist areas.

In addition to directly impacting business owners, this initiative supports the achievement of the Sustainable Development Goals, particularly in the areas of decent work and economic growth, by strengthening the capacity of micro-enterprises, developing better-organized and more sustainable tourist areas, and ensuring that products meet safety and quality standards for consumers. Thus, this community service program not only contributes to improving the capabilities of individual business owners but also fosters the development of a more competitive and sustainable local economic ecosystem in the Semarang Zoo area.

Conclusion

The community service initiative carried out in the Semarang Zoo area successfully enhanced the capacity of MSME operators through an integrated approach to financial literacy, halal certification, and visual merchandising. This program successfully improved partners' understanding of the importance of financial record-keeping in accordance with SAK EMKM, raised awareness of the strategic value of halal certification, and enhanced their skills in product display and more appealing packaging design. These results demonstrate that collaboration between academics and business owners, using a participatory and practical approach, can provide tangible solutions to the challenges faced by MSMEs.

To ensure the program's sustainability, it is recommended that ongoing support be provided, particularly regarding the disciplined implementation of financial record-keeping and the halal certification process through to issuance. Additionally, periodic evaluations of packaging design and layout implementation should be conducted to ensure the program's positive impact continues to be felt and that partner businesses become more competitive. This program also recommends strengthening collaboration with local governments and associations to expand market access and provide support for MSMEs in tourist areas.

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