
CUSTOMER RELATIONSHIP MANAGEMENT AND SERVICE EXCELLENCE, WORKING CAPITAL, AND INVENTORY MANAGEMENT TRAINING FOR MSMEs IN BANJARMASIN: A COMMUNITY SERVICE PROGRAM

Mariyam^a, Nadila Deryza Syofrin^b, Hurul A'ini Sekar Azzahra^c, Tesdiq Prigel Kaloka^d, Marhusin^e

¹²³⁴⁵ Department of International Marketing Management, Hasnur Polytechnic

Email: mariyam@polihasnur.ac.id

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***Correspondence:**

Name: Mariyam

E-mail:

mariyam@polihasnur.ac.id

ABSTRACT

Introduction: Micro, Small, and Medium Enterprises (MSMEs) constitute the backbone of Indonesia's economy. However, MSMEs in Banjarmasin face persistent challenges in customer service, financial management, and inventory control that constrain their growth and competitiveness. This community service initiative aimed to provide practical training to representatives of MSMEs in customer relationship management, working capital, and inventory management.

Method: The program was conducted at Rumah Kemasan, Banjarmasin, employing a participatory approach with sequential sessions including training, interactive discussion, and group mentoring with individual consultation.

Results: All registered participants attended the full program. Participants actively engaged in discussions and individual consultation sessions. A practical guide containing complaint-handling procedures, cash-flow templates, and inventory monitoring forms was developed and distributed.

Conclusion and suggestion: The program successfully provided practical training to MSME representatives in Banjarmasin. Future programs should incorporate pre-test and post-test evaluations to measure knowledge gain and include continued mentoring to ensure sustained implementation of learned practices.

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) represent the foundation of Indonesia's economy, accounting for approximately 99% of all business units and employing more than 90% of the national workforce (Silaen & Tulig, 2023). In Banjarmasin, the capital of South Kalimantan Province, MSMEs play a particularly vital role in sustaining local livelihoods and contributing to

regional economic resilience. Despite their substantial contributions, many MSMEs in Banjarmasin continue to face significant operational challenges that limit their growth potential and competitiveness.

Pre-program observations conducted by the implementation team in consultation with UPZ Bakti Bersama revealed several interrelated challenges among the 22 participating MSMEs. The observations indicated that many participating MSMEs lacked systematic customer service procedures, particularly in complaint handling and customer follow-up. Several did not maintain separate financial records for business and personal finances, making performance evaluation difficult. Inventory management practices were predominantly manual, leading to either overstock or stock-out situations. These findings align with broader research indicating that MSMEs in developing regions commonly struggle with basic business management practices (García-Vidal et al., 2025; Sudarwati & Izzaty, 2022).

Customer service quality has a direct influence on MSME reputation and can become one of the most effective promotional strategies through word-of-mouth mechanisms (Arisinta & Ulum, 2023). Satisfied customers naturally share positive experiences, creating powerful personal recommendations that attract new customers without additional promotional costs (Buhalis et al., 2023). In the digital era, the power of word-of-mouth has increased dramatically through social media platforms (Liu et al., 2024). Poor service experiences can spread equally rapidly, potentially causing significant reputational damage (Perera et al., 2022). Ensuring high levels of customer satisfaction is not merely about maintaining good relationships but is also a strategy for building long-term reputation and competitive advantage (Khan et al., 2022).

Efficient working capital management is fundamental to MSME sustainability. Many MSMEs face challenges in managing cash flow, allocating funds appropriately, and distinguishing between short-term working capital needs and long-term investments. Effective working capital management helps MSMEs maintain liquidity, allocate resources efficiently, and support day-to-day operations (Tripathi et al., 2024). Optimal inventory management helps businesses maintain balance between market demand and product availability, avoiding both stock-outs and overstock situations that cause storage cost waste and lost sales opportunities. Effective raw material inventory management not only reduces expenses but also increases operational efficiency, optimizes production capacity, and improves customer satisfaction by ensuring timely product availability (Saputri & Fitriani, 2026).

This community service initiative was therefore strategically designed to address these challenges through targeted training and mentoring. The primary objective of this program was to provide practical training to 22 MSMEs under UPZ Bakti Bersama's guidance in customer relationship management and service excellence, working capital management, and inventory control. Specifically, the program aimed to: (1) provide participants with practical knowledge of effective communication techniques, complaint handling procedures, and customer relationship building strategies; (2) develop participants' understanding of systematic financial recording,

cash flow management, and working capital optimization; and (3) introduce participants to efficient inventory monitoring and management practices.

LITERATURE REVIEW

1. Customer Relationship Management and Service Excellence

Building and maintaining customer loyalty has been proven to be more cost-effective than continuously attempting to attract new customers (Pereira et al., 2025). Loyal customers tend to make repeat purchases, provide consistent income, and become natural promoters through word-of-mouth recommendations (González-Viralta et al., 2023). For MSMEs facing resource and budget limitations, customer retention strategies become critically important. Investment in structured customer relationship management systems, even in simplified forms for MSMEs, not only increases customer satisfaction but also optimizes resource utilization efficiently (Saad et al., 2025).

For MSMEs, practical CRM can be implemented through relatively simple practices such as recording customer information, maintaining purchase records, conducting follow-up communications, and handling complaints systematically (Nethanani et al., 2024). These practices help build lasting relationships without requiring sophisticated technology or significant financial investment. Service excellence, which encompasses consistent quality delivery and proactive customer engagement, further strengthens these relationships by creating positive experiences that encourage repeat business and referrals.

Service quality directly influences MSME reputation and can become one of the most effective promotional strategies, particularly through word-of-mouth mechanisms. Satisfied customers naturally share positive experiences with family, friends, and colleagues, creating powerful personal recommendations that attract new customers without additional promotional costs. In the current digital era, the power of word-of-mouth has increased dramatically through social media presence (Arisinta & Ulum, 2023). A single positive review or testimonial shared through platforms like Instagram, Facebook, or TikTok can rapidly spread and create positive public perception. The risk of poor service cannot be ignored; one negative experience shared online can spread faster and more broadly, potentially causing significant reputational damage.

Customer service excellence has a close relationship with increased customer loyalty, which is a key factor in creating competitive advantage for MSMEs (Saad et al., 2025). When customers feel valued and receive satisfying service experiences, they tend to remain loyal to the products or services offered (Singh et al., 2023). This loyalty is highly valuable as it not only creates repeat purchases but also encourages customers to become brand ambassadors who voluntarily recommend the business to their surroundings.

2. Working Capital and Inventory Management

Efficient working capital management is fundamental in ensuring the stability and sustainability of MSMEs. Many MSMEs face challenges in managing cash flow, allocating funds

appropriately, and distinguishing between short-term working capital needs and long-term investments. Without proper working capital management, MSMEs become vulnerable to financial disruptions, especially when facing demand fluctuations or rising operational costs. Efficiency in capital use not only helps maintain liquidity but also enables MSME owners to act more flexibly in making strategic decisions such as raw material procurement, business expansion, or new product development (Tripathi et al., 2024).

Optimal inventory management is a crucial element in supporting operational efficiency for MSMEs. Good inventory management helps businesses maintain balance between market demand and product availability, avoiding both stock-outs and overstock that cause storage cost waste. With structured inventory systems, MSMEs can ensure product availability in the right quantity and time, ultimately accelerating operational cycles and increasing customer satisfaction (Nomleni et al., 2025). Effective inventory management enables business owners to optimize resource utilization and improve accuracy in production planning and raw material purchasing. Technology implementation such as inventory software or point-of-sale (POS) systems increasingly strengthens MSMEs' ability to monitor product movement in real-time, though even simple manual systems can provide significant benefits when implemented consistently.

RESEARCH METHODS

This community service activity employed a participatory training and mentoring approach, combining material presentation, interactive discussion, and group mentoring with individual consultation. A preliminary needs assessment was conducted before the training through informal observation and consultation with UPZ Bakti Bersama to identify the main operational challenges faced by the participating MSMEs.

The activity was conducted on Thursday, April 17, 2025, at Rumah Kemasan, Department of Industry and Trade, Banjarmasin City. The program targeted representatives of 22 MSMEs, with each MSME represented by its owner or primary operator, under the guidance of UPZ Bakti Bersama. Participating MSMEs represented diverse business sectors including culinary, handicrafts, beverages, and retail.

Table 1. Program Session Structure

Session	Topic	Main Activities
1	Opening	Welcoming remarks, program orientation
2	Customer Relationship Management and Service Excellence	Presentation on communication, complaint handling, customer follow-up
3	Working Capital and Inventory Management	Training on financial recording, cash flow, inventory monitoring
4	Interactive Q&A	Problem discussion, clarification of concepts
5	Group Mentoring with Individual Consultation	Personalized guidance on implementation

Session 2 covering effective communication techniques, systematic complaint handling procedures, and customer relationship building strategies for MSMEs. Session 3 focusing on efficient capital management, systematic financial recording, cash flow management, and inventory optimization strategies. Session 5 providing individual guidance on implementing learned concepts in respective businesses.

Data collection employed qualitative observation methods, including attendance records, participant engagement during discussions, questions raised, and feedback provided during the activity. Program evaluation indicators included: (1) attendance and participation rates; (2) demonstrated familiarity with introduced concepts through questions and discussion contributions; and (3) completion of the full program sequence. Activity documentation included attendance records, photographs, and certificates of appreciation for facilitators and presenters. A practical guide containing complaint-handling procedures, basic cash-flow recording templates, and inventory monitoring forms was developed and distributed to participants as an ongoing reference.

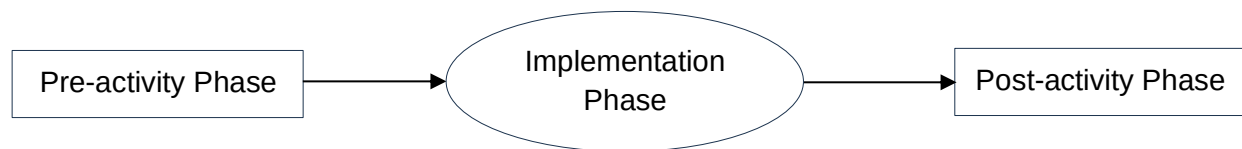


Figure 1. Stages of Activity Implementation

RESULT

The community service activity was completed with 22 MSME representatives attending from diverse business backgrounds. All 22 registered participants attended the five scheduled sessions. The participant composition by business sector is presented in Table 2.



Figure 2. Documentation Of The Training Session

Participants demonstrated familiarity with the introduced concepts through their questions, discussion contributions, and individual consultations. The interactive question and answer session generated 12 questions from participants, covering topics such as pricing strategies, capital allocation, inventory tracking methods, and customer complaint handling. The group mentoring session included individual consultation for 8 participants who sought additional guidance on implementing the introduced practices in their specific business contexts.

The program produced several tangible outputs. A practical guide containing complaint-handling procedures, basic cash-flow recording templates, and inventory monitoring forms was developed and distributed to all participants. During the practical exercises, participants

practiced recording sample daily cash inflows and outflows using the provided template and classifying inventory items. Attendance was documented through sign-in sheets, and certificates of appreciation were issued to all facilitators and presenters. Photographic documentation confirmed the execution of the planned program sequence.

DISCUSSION

The successful implementation of this community service initiative illustrates the feasibility of using targeted capacity-building activities to address operational challenges faced by MSMEs. The participatory approach, combining theoretical knowledge transfer with practical mentoring, proved effective in bridging the gap between conceptual understanding and real-world application. This finding aligns with previous research emphasizing that adult learners benefit significantly from experiential learning opportunities that connect abstract concepts to their immediate professional contexts (Kolb, 1984). The high attendance rate throughout the program indicates strong participant commitment, which may reflect both the relevance of the training content and the trust established through the partnership with UPZ Bakti Bersama.

The emphasis on customer relationship management and service excellence reflects the recognition that in increasingly competitive markets, service quality serves as a critical differentiator for MSMEs. For resource-constrained businesses, the ability to build lasting customer relationships is particularly important, as it reduces dependence on costly customer acquisition strategies (Banihashemi, 2026). Research has consistently demonstrated that retaining existing customers is significantly more cost-effective than acquiring new ones, with loyal customers contributing substantially to long-term business sustainability through repeat purchases and positive word-of-mouth promotion (Rosário & Casaca, 2023).

The program's focus on developing complaint handling procedures and relationship-building strategies directly addresses the observed gap between current practices and market expectations. Many MSMEs in developing regions tend to view customer service as an optional rather than essential business function, often resulting in inconsistent service quality and lost customer loyalty (Saad et al., 2025). By introducing systematic approaches to customer interaction, the program sought to shift this paradigm and encourage participants to view customer relationships as strategic assets rather than transactional encounters.

The simplified CRM approach introduced during the training provided participants with immediately applicable practices, including customer data recording and follow-up strategies. These practices require relatively limited resources and can be adapted to the operational conditions of MSMEs, making them particularly suitable for businesses with constrained budgets and technical capabilities. The active engagement observed during the training, evidenced by the questions raised during the Q&A session, suggests that participants recognized the practical value of these approaches and were considering how to adapt them to their specific business contexts.

The working capital and inventory management components addressed fundamental operational challenges that commonly hinder MSME growth. Research indicates that lack of systematic financial recording and inventory management is prevalent among MSMEs, contributing to operational inefficiencies and financial difficulties (Nomleni et al., 2025). Many small business owners operate with limited financial literacy, often mixing personal and business finances and making decisions based on intuition rather than accurate data. This practice not only obscures business performance but also complicates access to formal financing, as financial institutions typically require documented business records for credit assessment.

The program's emphasis on systematic financial recording and inventory tracking responded directly to the observation that several participants lacked these basic business management practices. By introducing simple, manual recording systems that require minimal investment, the program aimed to build foundational capabilities that could later be enhanced with digital tools as businesses grow. This incremental approach aligns with recommendations in the MSME development literature, which emphasize building basic competencies before introducing more sophisticated technologies (Yuwono et al., 2025).

The practical exercises, where participants recorded sample daily cash flows and classified inventory items, provided hands-on experience that may support implementation in their businesses. Experiential learning theorists argue that such active engagement with material significantly enhances retention and transfer of learning to professional practice (Kolb, 1984). By practicing with realistic scenarios, participants could identify potential challenges and develop strategies to address them before attempting implementation in their actual business operations.

The mentoring session provided participants with the opportunity to discuss specific business challenges and receive personalized guidance. The fact that several participants sought additional individual consultation indicates perceived value in personalized support. This finding is consistent with research on MSME development, which suggests that one-size-fits-all training programs often fail to address the diverse needs of businesses operating in different sectors and at different stages of development (Mubarik et al., 2016).

The personalized approach adopted in this program is particularly relevant to MSMEs because their operational challenges can differ substantially across business sectors. For example, culinary businesses face distinct inventory management challenges related to perishable goods, while retail businesses may prioritize customer relationship management to build repeat patronage. By offering individualized consultation, the program could address these sector-specific concerns while reinforcing the core principles introduced during the training sessions.

The partnership with UPZ Bakti Bersama and the Banjarmasin City Department of Industry and Trade demonstrates the importance of multi-stakeholder collaboration in effective community development. By working with local institutions, the program leveraged existing

community trust and resources, enhancing its reach and relevance. This collaborative approach aligns with broader development goals of strengthening local ecosystems and promoting sustainable economic growth at the community level (Marín-González et al., 2022).

Community-based organizations like UPZ Bakti Bersama play a crucial role in facilitating MSME development programs, as they possess deep understanding of local contexts and established relationships with business owners. Their involvement likely contributed to the high participation rates and participant engagement observed during the program. Similarly, government support from the Department of Industry and Trade provided institutional legitimacy and access to facilities, demonstrating the value of public-private-community partnerships in development initiatives.

The diversity of participating MSMEs, predominantly culinary businesses, reflects the sector composition of the assisted group. While this concentration suggests that future programs may benefit from targeted interventions for specific sectors, it also indicates the importance of tailoring training content to the needs of the predominant business types in any given cohort. Future programs might consider offering sector-specific breakout sessions or advanced modules for businesses ready for more sophisticated management practices.

The program's limitations include its short duration and the absence of formal pre-test and post-test evaluation instruments. Consequently, systematic measurement of knowledge gain was not conducted. This limitation is common in community service programs with limited resources, but it constrains the ability to demonstrate program effectiveness empirically. Future programs should incorporate structured evaluation tools, such as knowledge assessments and practical demonstrations, to more rigorously assess program effectiveness and identify areas for improvement.

The program reached only a small number of MSMEs, representing a small proportion of the broader MSME ecosystem in Banjarmasin. While the engagement observed during the program suggests the model could be replicated and scaled, careful consideration must be given to maintaining program quality as participation increases. Scaling may require additional facilitators, more extended program duration, and differentiated content for businesses at different developmental stages.

The absence of follow-up mechanisms represents another limitation. Without systematic follow-up, it is difficult to assess whether participants have implemented the practices introduced during the training and whether these implementations have resulted in tangible business improvements. Future programs should incorporate structured follow-up mechanisms, such as post-program surveys, business visits, or virtual check-ins, to gather evidence of long-term program impact.

The findings from this program have several implications for MSME development practitioners. First, the high attendance and engagement rates suggest that MSME owners are receptive to training when it addresses immediate operational needs and is delivered through

practical, participatory approaches. Second, the value placed on personalized mentoring indicates that programs should allocate sufficient time and resources for individual consultation alongside group training. Third, the importance of multi-stakeholder collaboration highlights the need for programs to establish partnerships with trusted local institutions to enhance credibility and reach.

For policymakers, the program demonstrates the potential of targeted capacity-building initiatives to strengthen the MSME sector. Investments in such programs, particularly when delivered through community-based organizations, can yield significant returns in terms of business formalization, financial management improvements, and enhanced competitiveness. However, sustainable impact requires sustained engagement rather than one-off interventions, suggesting the need for program designs that incorporate follow-up and continued support.

CONCLUSION

This community service initiative provided representatives of 22 MSMEs in Banjarmasin with practical training in customer relationship management and service excellence, financial recording, working capital management, and inventory management. All 22 registered participants attended the five scheduled sessions, and participants demonstrated familiarity with the introduced concepts through their questions, discussion contributions, and individual consultations. The program produced practical outputs including training materials, a practical guide with complaint-handling procedures, cash-flow recording templates, and inventory monitoring forms. The collaborative approach involving UPZ Bakti Bersama, the Banjarmasin City Department of Industry and Trade, and Hasnur Polytechnic supported the implementation of the program.

Several suggestions emerge for future programs. First, formal pre-test and post-test evaluation instruments should be incorporated to systematically measure knowledge gain and program effectiveness. Second, continued mentoring and follow-up sessions would help ensure sustained implementation of learned practices. Third, expanding the program's reach to include more MSMEs and additional topics, such as digital marketing and financial technology, could further enhance impact. Fourth, systematic monitoring of participant application of learned practices through structured follow-up would strengthen evidence of program outcomes.

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