

Strategy For Diversifying Revenue For The Sustainability of Msmes Pertubuhan Masyarakat Indonesia (Permai) In Penang, Malaysia.

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SUMMARY

The sustainability of Indonesian Micro, Small, and Medium Enterprises (MSMEs) operating abroad hinges on their ability to adapt to dynamic global markets. Revenue diversification has emerged as a critical strategy for mitigating risks and ensuring business resilience. This study highlights the importance of diversification in response to the unique challenges faced by MSMEs abroad, such as market volatility, regulatory differences, and cultural disparities. It identifies three primary strategies for revenue diversification: product diversification, market expansion, and digital transformation. Product diversification allows MSMEs to develop new offerings tailored to local market needs, while market expansion enables entry into new customer segments and geographic regions. Digital transformation facilitates broader market access through e-commerce platforms and online marketing. The study also emphasizes the vital role of stakeholders, including government bodies, financial institutions, and industry associations, in supporting revenue diversification efforts. Policy support, access to finance, and capacity-building initiatives empower MSMEs to strengthen their market presence and achieve sustainable growth. By implementing these strategies, Indonesian MSMEs can enhance their global competitiveness, reduce dependency on single revenue streams, and create a more resilient business model. This research underscores the need for a holistic approach to diversification, involving strategic planning, innovation, and collaboration with key stakeholders. This study uses a qualitative descriptive approach by reviewing literature and case examples to identify key strategies and stakeholder roles in supporting MSME revenue diversification abroad. The findings contribute to the discourse on sustainable business practices and offer practical insights for policymakers, business owners, and researchers interested in advancing the global competitiveness of Indonesian MSMEs.

Keywords: Revenue Diversification; MSMEs; Business Sustainability; Market Expansion; Digital Transformation.

INTRODUCTION

Background

The Indonesian Community Association (Pertubuhan Masyarakat Indonesia, PERMAI) in Penang, Malaysia, is an organization that supports the Indonesian diaspora in the region. One of its primary focuses is fostering the development of Micro, Small, and Medium Enterprises (MSMEs) within the community. MSMEs play a critical role in improving the economic well-being of Indonesians living in Malaysia. PERMAI actively provides training, mentorship, and access to essential resources to help entrepreneurs enhance their businesses. These initiatives include skill development workshops, entrepreneurship seminars, and local product exhibitions. Additionally, PERMAI collaborates with local government bodies and other organizations to create a supportive environment for MSME growth. This collaboration includes facilitating access to funding, marketing networks, and information on relevant regulations. Through these efforts, PERMAI aims to empower MSMEs within the Indonesian community in Penang, enabling them to thrive, improve their livelihoods, and positively contribute to the local economy.

The Indonesian Community Organization (PERMAI) in Penang, Malaysia, does not directly engage in Micro, Small, and Medium Enterprises (MSMEs). However, it actively supports and empowers its members to develop their own businesses. PERMAI has organized various training programs and outreach initiatives to enhance its members' skills and knowledge in business and entrepreneurship. For instance, the organization has conducted training on data visualization for Indonesian migrant workers (TKI) involved in MSMEs in Penang, Malaysia. Additionally, PERMAI serves as an incubator for fostering communities with specialized skills, enabling its members to secure better job positions and salaries, or at the very least, achieve parity with other nationalities. Through these initiatives, PERMAI aims to improve the welfare and capacity of its members in the fields of business and entrepreneurship.

Micro, Small, and Medium Enterprises (MSMEs) play a crucial role in driving Indonesia's economic growth, accounting for a significant share of employment and GDP (Tambunan, 2019). As globalization continues to accelerate, Indonesian MSMEs are increasingly expanding into international markets to diversify revenue and enhance competitiveness. However, they face key challenges such as cultural adaptation, market volatility, and complex export regulations (Fridayani et al., 2024; Sari et al., 2024). These challenges underscore the urgent need for sustainability strategies that reinforce MSMEs' long-term viability. Among these, revenue diversification emerges as a crucial approach: by broadening income sources, MSMEs can lower dependency, mitigate risks, and enhance resilience in volatile international markets (Uyob et al., 2022; Gazi et al., 2023).

Revenue diversification enables MSMEs to maintain operations in the face of external shocks. Recent research shows that SMEs with broad international revenue streams experience greater stability, risk mitigation, and faster recovery from crises (Jayanto et al., 2025). For Indonesian MSMEs operating abroad, diversification strategies include expanding product or service offerings, targeting new market segments, and forming strategic partnerships with local entities. Empirical evidence shows that such diversification—especially through partnerships and product innovation—helps buffer the financial impact from demand shocks, currency volatility, and geopolitical instability (Loso Judijanto et al., 2023). By tapping into varied revenue channels, MSMEs can distribute risk more effectively and maintain cash flow stability. This not only ensures operational continuity but also opens growth opportunities—enabling scaling and stronger brand equity in foreign markets (Okeke et al., 2024).

To effectively diversify revenue, Indonesian MSMEs abroad must adopt a multifaceted approach. One essential strategy is product diversification, which involves introducing new products or services that cater to the specific preferences of the target market (Martina, et.al, 2022). Another key strategy is market diversification, where MSMEs target new customer segments or enter different geographic regions. Recent studies show that geographic diversification—combined with local partnerships and market orientation—helps buffer against demand fluctuations and market-specific risks (Salsabil et al., 2024). Another effective strategy is market diversification, where MSMEs enter new geographic markets or target different customer segments to reduce dependency on limited demand sources. Recent studies show that this approach enhances business resilience and growth potential, particularly for export-oriented SMEs (Nugroho, 2022; Dewi & Rahayu, 2023). Additionally, MSMEs can adopt digital

transformation by utilizing e-commerce platforms, online marketplaces, and digital marketing to access a broader consumer base (Kraus, et.al. 2020). Strategic collaborations with local businesses and participation in global value chains (GVCs) significantly strengthen MSMEs' revenue streams by improving market access, fostering innovation, and enhancing resilience in volatile international markets (Nugroho, 2022). By leveraging technology, innovation, and strategic partnerships, Indonesian MSMEs can navigate competitive international markets more effectively.

Achieving sustainable revenue diversification for Indonesian MSMEs abroad requires concerted efforts from various stakeholders, including the government, financial institutions, and industry associations. The Indonesian government can facilitate diversification through policy support, export promotion, and capacity-building programs that equip MSMEs with knowledge of foreign markets (Tambunan, 2019). Financial institutions play a vital role by providing tailored financial products, such as export financing and risk insurance, that enable MSMEs to manage cash flow and safeguard against market risks (OECD, 2020). Industry associations and business networks play a pivotal role in facilitating partnerships and offering platforms for MSMEs to exchange best practices. Evidence indicates that SMEs benefit from these networks through improved access to knowledge, innovation resources, and collaborative economies of scale (Heras-Saizarbitoria & Boiral, 2023). Industry associations and business networks can foster partnerships and provide platforms for MSMEs to exchange best practices (Gereffi, et.al, 2005). Collectively, these stakeholders create an enabling environment that empowers Indonesian MSMEs to implement revenue diversification strategies and achieve sustainable growth in international markets. (Siswanti, et.al. 2024)

By prioritizing revenue diversification as a key sustainability strategy, Indonesian MSMEs can strengthen their global presence, build resilience against uncertainties, and secure long-term profitability. Through innovation, collaboration, and policy support, these enterprises can contribute to Indonesia's broader economic development agenda and become vital players in the global marketplace. (Nawangsari, et.al. 2023)

Activity Objectives

The purpose of the activity Community Service Program (PkM) as follows:

1. **Identify Opportunities for Revenue Diversification**
Assist MSME entrepreneurs under PERMAI in identifying potential and new opportunities to diversify revenue sources, whether through new products, additional services, or market expansion.
2. **Enhance Financial and Operational Management Capacity**
Provide training to MSME entrepreneurs on financial management, operational strategies, and marketing techniques to support long-term business sustainability.
3. **Promote the Utilization of Digital Technology**
Introduce and train MSME entrepreneurs to leverage digital technology for improving market access, marketing, and operational efficiency.
4. **Build Business Networks and Partnerships**
Support MSMEs in establishing collaborations with various stakeholders, including governments, non-profit organizations, and private sectors, to create new and more stable revenue opportunities.
5. **Increase Product and Service Competitiveness**
Offer guidance in developing innovative products and services to enhance competitiveness in both local and international markets.
6. **Support Business Sustainability**
Develop strategies based on sustainability principles to ensure MSMEs can survive and grow amid economic and social challenges.
7. **Strengthen the Role of the Indonesian Community in Pulau Pinang**
Reinforce the existence and contributions of MSMEs within PERMAI as a vital pillar of economic support for the Indonesian community in the region.
8. **Contribute to Achieving SDGs**
Align revenue diversification strategies to support the Sustainable Development Goals

(SDGs), particularly in alleviating poverty, promoting decent work, and fostering economic growth.

The community service program under the Merdeka Belajar Kampus Merdeka (MBKM) framework aims to bridge societal needs with the contributions of higher education institutions. This initiative is designed to involve students directly in identifying and addressing real-world challenges, such as developing MSMEs, preserving the environment, and improving education quality. By applying knowledge and innovation, students not only provide practical solutions but also help empower communities sustainably.

In addition to benefiting the community, the program serves as a learning platform for students to enhance practical skills, such as critical thinking, communication, and leadership. Community service within MBKM also fosters collaboration between universities, governments, and local communities, aiming to support sustainable development and achieve the Sustainable Development Goals (SDGs). Thus, this program strengthens the role of higher education as an agent of change while preparing young generations who are socially conscious and capable of contributing to national progress.

Identification of Problem

Indonesian Micro, Small, and Medium Enterprises (MSMEs) operating abroad face significant challenges in maintaining sustainability and competitiveness in foreign markets. One of the primary issues is their over-reliance on a limited range of products or services, which makes them vulnerable to market fluctuations, changing consumer preferences, and economic uncertainties. Additionally, many Indonesian MSMEs struggle with limited access to international networks, insufficient market knowledge, and the inability to adapt their products to meet local demands. Cultural and regulatory differences in foreign markets further compound these challenges, hindering the ability of MSMEs to diversify revenue streams. Without a strategic approach to diversification, these businesses risk stagnation or, worse, closure, especially during global crises or economic downturns.

Another pressing issue is the lack of financial literacy and strategic planning among MSME owners, which limits their ability to identify and seize new revenue opportunities. Many Indonesian MSMEs continue to operate informally, relying on traditional business models that are not agile enough to adapt to dynamic market changes. Limited access to financing and the high costs of innovation further hinder their capacity to diversify their revenue streams. Collectively, these challenges create a precarious situation for MSMEs striving to achieve long-term sustainability in international markets.

METHOD

Implementation Stages

Stages of implementing the Community Partnership Program as follows

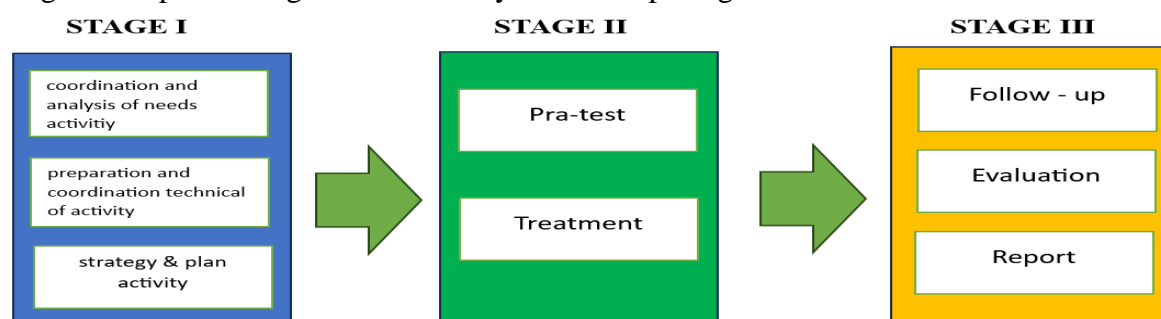


Figure 1. Stages of implementing

Stage 1

Coordination and Analysis of Needs Activity

At this coordination stage, a joint commitment is made between the PKM Implementers and Partners (PERMAI) in the form of: coordinating the arrangements for several things that must be prepared regarding community service activities so that these activities can run smoothly. What needs to be discussed with partners is what needs are needed by Partners so that this PkM activity brings benefits to participants. Another thing that PkM implementers must also prepare is material to be presented, while the Partner (PERMAI) prepares participants and equipment for the presentation.

Preparation And Coordination Technical of Activity

This preparation stage is carried out to complete all required training materials such as projectors, whiteboards, PPT and all forms of these requirements have been completed no later than one week before the implementation of the training. Next, coordinate with the PKM implementation team to ensure the number of participants, to determine the appropriate technical aspects to be implemented during the activity

Strategy & Plan Activity

At this stage, an activity process model is created. The strategy that will be implemented is that participants are asked to be ready for questions and answers and have the courage to come forward to explain.

Stage 2

Pra-Test

This test is given before carrying out training. This aims to measure the average ability of activity participants. The forms of the test are oral and written tests. The oral and written tests consist of basic questions. At this stage, a model of the activity process is created. During the presentation, one or several participants are asked to come forward for questions and answers and various things related to the topic being discussed in the PPT. This is done to find out the extent to which the participants carry out the activities in the PPT.

Treatment

This stage is the core of community service activities, where all participants present are given various understandings and explanations regarding the material provided, apart from that, in this stage it is hoped that there will be interaction between the presenters and participants so that it is hoped that this community service activity can be useful and can be implemented by participant.

Stage 3

Follow - up

The follow-up stage is an effort to see whether the material that has been given to participants has been implemented or not, or whether there are difficulties in implementing what has been given during PkM activities.

Report

At this stage, a document reporting the activities that have been carried out is created. The reporting is in the form of documentation of activity results, such as minutes of implementation, photos of training activities, results of initial pre-tests, post-tests and various news regarding the use of budgets during the training process

RESULTS AND DISCUSSION

Results

Results of Analysis and Discussion of Community Service Activities

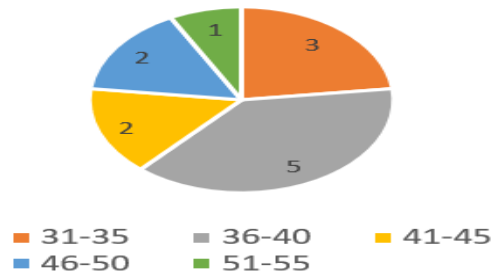
Profile of Participants

The profile of Community Service participants consists of gender, age and occupation.

Based on gender, all participants were female, totaling 13 participants. All of participants can be divided by age as follows:

age 30-35 years = 3 people; age 36-40 years = 5 people; age 41-45 years = 2 people; age 46-50 years = 2 people; age 51-55 years = 1 people

age of participants

**Figure 2.** Profile of Participants

Based on their occupation, most of the participants work as housewives and cleaning services.

Results of the Assessment of Participants in Pulau Pinang on the Implementation of Activities

Based on the results of the questionnaire distributed to participants in the form of participants' expectations and satisfaction with the material presented, the methods used, facilities and infrastructure to support activities, the cohesiveness of the Implementation Team, the competence of presenters in providing material, how to package the program, the enthusiasm of the community in participating in activities, the benefits of the Program Training for the community, how much interest the community has in the activity, community satisfaction, whether the service program meets community expectations and the timing of the activity. The results of the Participant Questionnaire regarding Expectations and Satisfaction are as follows:

Table 1. Participants' Expectations for Community Service Activities

No	Variable	Not important		Quite important		Important		Very important		%
		Σ	%	Σ	%	Σ	%	Σ	%	
1	Material	1	7.69	4	30.76	3	23.07	5	38.46	100
2	Method	1	7.69	7	53.84	1	7.69	4	30.76	100
3	Supporting facilities and infrastructure	2	15.38	6	46.15	2	15.38	3	23.07	100
4	Implementation Team Cohesion	2	15.38	3	23.07	1	7.69	7	53.84	100
5	Implementation Team Competency	1	7.69	3	23.07	3	23.07	6	46.15	100
6	How to package the program	1	7.69	4	30.76	4	30.76	4	30.76	100
7	Society participation	2	15.38	5	38.46	4	30.76	2	15.38	100
8	Benefits felt by the community	2	15.38	5	38.46	1	7.69	5	38.46	100
9	Community interest and enthusiasm	1	7.69	5	38.46	5	38.46	2	15.38	100
10	Community satisfaction	2	15.38	5	38.46	3	23.07	3	23.07	100
11	Community expectations	2	15.38	3	23.07	4	30.76	4	30.76	100

12	Execution time	1	7.69	3	23.07	6	46.15	3	23.07	100
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Source: data processed 2025

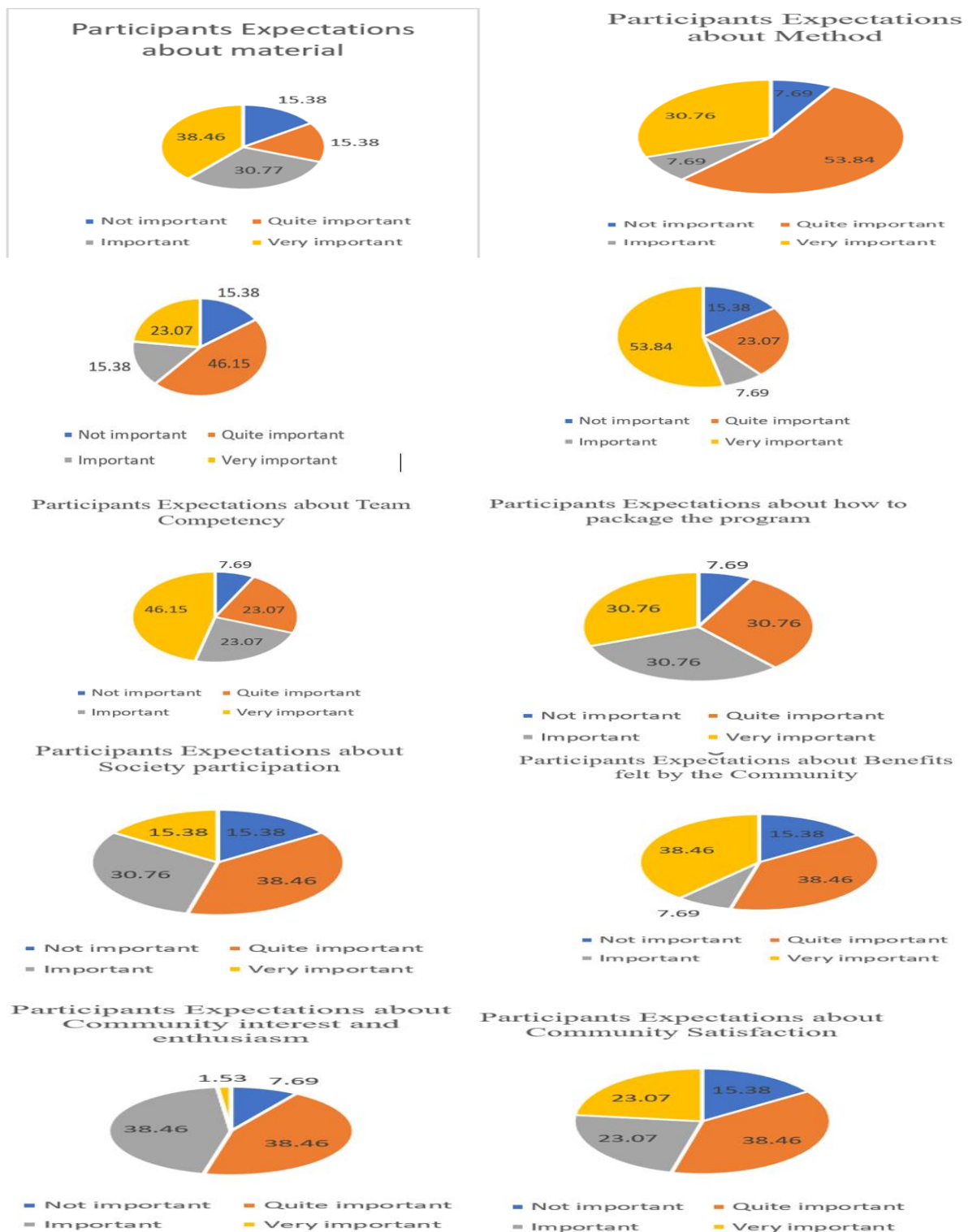


Figure 3. Data processing results (1)

Based on the results of the questionnaire regarding participants' expectations regarding Community Service activities, the majority of participants have high expectations, both regarding materials,

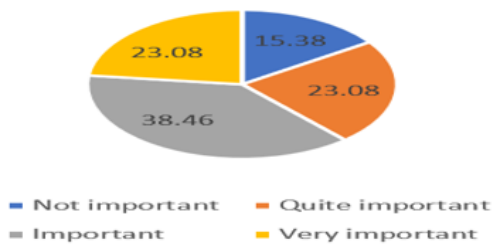
methods, facilities and infrastructure, the Implementation Team and implementation time. According to the participants, this activity was in line with their expectations.

Table 2. Participants' Satisfaction for Community Service Activities

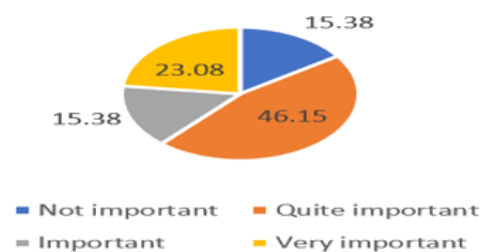
No	Variable	Not satisfied		Quite satisfied		Satisfied		Very satisfied		%
		Σ	%	Σ	%	Σ	%	Σ	%	
1	Material	2	15.38	3	23.08	5	38.46	3	23.08	100
2	Method	2	15.38	6		2	15.38	3	23.08	100
3	Supporting facilities and infrastructure	2	15.38	4	30.77	3	23.08	4	30.77	100
4	Implementation Team Cohesion	2	15.38	2	15.38	2	15.38	7	53.85	100
5	Implementation Team Competency	2	15.38	2	15.38	2	15.38	7	53.85	100
6	How to package the program	2	15.38	2	15.38	6	46.15	2	15.38	100
7	Society participation	1	7.69	6	46.15	4	30.77	2	15.38	100
8	Benefits felt by the community	2	15.38	2	15.38	4	30.77	5	38.46	100
9	Community interest and enthusiasm	1	7.69	3	23.08	3	23.08	6	46.15	100
10	Community satisfaction	1	7.69	3	23.08	4	30.77	5	38.46	100
11	Community expectations	1	7.69	5	38.46	5	38.46	2	15.38	100
12	Execution time	1	7.69	3	23.08	7	53.85	2	15.38	100

Source: data processed 2025

Participants' Satisfaction about material



Participants' Satisfaction about Method



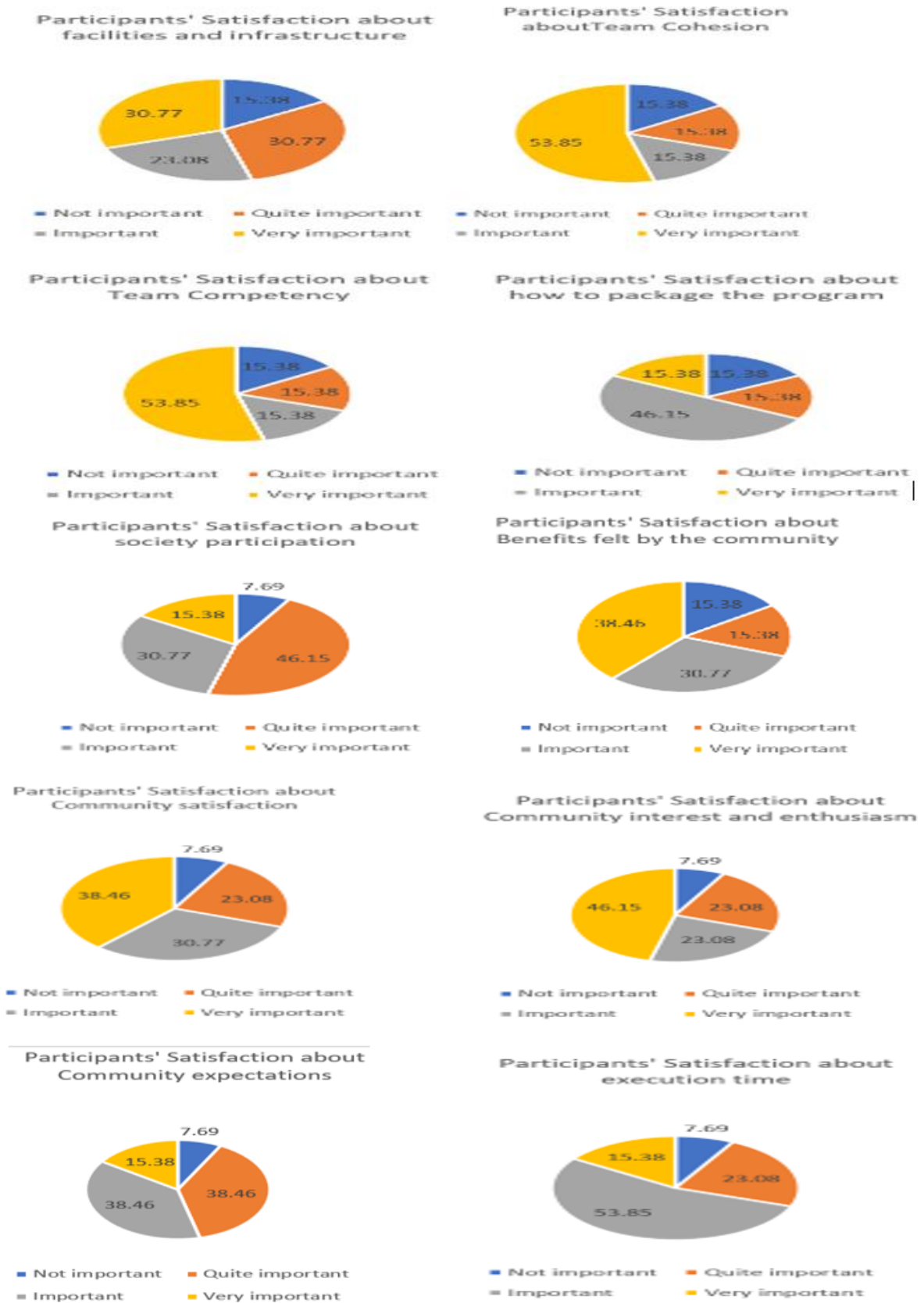


Figure 4. Data processing results (2)

Based on the results of the questionnaire regarding participant satisfaction with Community Service activities, the majority of participants expressed satisfaction, both in terms of materials, methods, facilities and infrastructure, the Implementation Team and implementation time. Participants stated that they were very satisfied with the activities carried out because they were very beneficial for the community.

Table3. Description of Partner Problems and Solutions

Problem	Solution	Achievement Indicator
Limited Revenue Sources MSMEs rely on a single source of revenue, making them vulnerable to market fluctuations and changes in consumer demand.	Revenue Diversification Strategy Assist MSMEs in identifying alternative revenue streams, such as subscription services, product bundling, licensing, and value-added services. Encourage MSMEs to introduce new products and services based on market trends.	- Number of new revenue streams developed by MSMEs. - Increase in revenue contribution from diversified sources. - Reduction in revenue dependency on a single product or service. - Number of MSMEs successfully selling through e-commerce platforms. - Increase in online sales and customer reach from international markets. - Enhanced brand visibility and market awareness in target countries.
Lack of Digital Marketing and E-Commerce Adoption MSMEs are slow to adopt online platforms for sales, limiting their customer reach and growth potential in foreign markets.	Digital Transformation and E-Commerce Support Provide training and mentoring on e-commerce platform use (e.g., Shopee, Amazon, Etsy) and digital marketing strategies like SEO, social media marketing, and paid ads.	- Development of at least one adapted product for each target market. - Positive customer feedback and satisfaction in foreign markets. - Increase in product sales volume from the newly adapted offerings.
Limited Product Adaptation for Foreign Markets MSMEs face difficulties in adapting their products to meet the preferences, culture, and standards of foreign consumers.	Product Adaptation and Market Research Conduct market research to understand consumer preferences in target markets. Facilitate product adaptation by modifying design, packaging, and quality to align with foreign standards.	- Number of new partnerships or collaborations established with local distributors or agents. - Increase in export contracts or purchase orders from international buyers. - Participation in at least one international business event or trade fair.
Lack of Access to International Networks and Partnerships MSMEs face barriers in establishing connections with local distributors, suppliers, and business partners abroad.	Building International Networks and Partnerships Facilitate participation in international trade fairs, business matching, and export promotion programs. Establish partnerships with local distributors and export agencies.	
Problem	Solution	Achievement Indicator
Limited Revenue Sources MSMEs rely on a single source of revenue, making them vulnerable to market	Revenue Diversification Strategy Assist MSMEs in identifying alternative revenue streams, such as subscription services, product bundling,	- Number of new revenue streams developed by MSMEs. - Increase in revenue contribution from diversified

Problem	Solution	Achievement Indicator
fluctuations and changes in licensing, and value-added services. sources. consumer demand.	Encourage MSMEs to introduce new products and services based on market trends.	- Reduction in revenue dependency on a single product or service. - Number of MSMEs successfully selling through e-commerce platforms. - Increase in online sales and customer reach from international markets. - Enhanced brand visibility and market awareness in target countries.
Lack of Digital Marketing and E-Commerce Adoption MSMEs are slow to adopt online platforms for sales, limiting their customer reach and growth potential in foreign markets.	Digital Transformation and E-Commerce Support Provide training and mentoring on e-commerce platform use (e.g., Shopee, Amazon, Etsy) and digital marketing strategies like SEO, social media marketing, and paid ads.	
Limited Product Adaptation for Foreign Markets MSMEs face difficulties in adapting their products to meet the preferences, culture, and standards of foreign consumers.	Product Adaptation and Market Research Conduct market research to understand consumer preferences in target markets. Facilitate product adaptation by modifying design, packaging, and quality to align with foreign standards.	- Development of at least one adapted product for each target market. - Positive customer feedback and satisfaction in foreign markets. - Increase in product sales volume from the newly adapted offerings.
Lack of Access to International Networks and Partnerships MSMEs face barriers in establishing connections with local distributors, suppliers, and business partners abroad.	Building International Networks and Partnerships Facilitate participation in international trade fairs, business matching, and export promotion programs. Establish partnerships with local distributors and export agencies.	- Number of new partnerships or collaborations established with local distributors or agents. - Increase in export contracts or purchase orders from international buyers. - Participation in at least one international business event or trade fair.

The proposed revenue diversification strategy for PERMAI MSMEs in Penang demonstrates strong potential in strengthening business resilience and sustainability. Capacity-building initiatives such as digital marketing and e-commerce training have proven effective in enhancing MSMEs' ability to reach broader markets with lower operational costs. These workshops empower entrepreneurs—particularly those unfamiliar with digital tools—to adopt more adaptive and scalable business models. However, challenges remain in implementation. While digital skills training may be available, consistent follow-up and mentoring are often lacking, leading to limited long-term application. Additionally, although partnerships with local agencies and NGOs are a promising avenue for support and funding, coordination and communication gaps can hinder the effectiveness of these collaborations. Many MSMEs still operate informally, which makes integration into formal funding or partnership schemes more difficult.

To enhance the effectiveness of the strategy, future efforts should include:

- **Ongoing mentoring programs** post-training to ensure knowledge is translated into action;
- **Establishing a centralized digital platform** for PERMAI MSMEs to showcase products and collaborate;

- **Formalizing MSME data and registration** to ease access to institutional funding and partnerships;
- **Encouraging peer learning groups** where MSME members can regularly share best practices and co-develop solutions.

These improvements will not only strengthen the strategic foundation of the program but also create a more cohesive support system that enables PERMAI MSMEs to scale sustainably in a competitive and dynamic market environment.

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

To ensure the sustainability of Indonesian MSMEs abroad, a comprehensive strategy to diversify their revenue streams is essential. One key solution is product diversification, where MSMEs introduce new products or modify existing ones to cater to the unique needs and preferences of foreign consumers. This can be achieved through market research, product adaptation, and leveraging local partnerships to gain insights into consumer demand. For example, Indonesian culinary MSMEs can adapt traditional products to suit the taste preferences of local consumers in target markets, thus expanding their customer base.

Another effective approach is to leverage digital transformation. By adopting e-commerce platforms, MSMEs can broaden their market reach beyond physical locations and tap into global customer segments. Digital marketing, search engine optimization (SEO), and the use of social media platforms can significantly boost brand visibility and customer engagement. Moreover, MSMEs should explore revenue diversification through service offerings such as after-sales support, subscription models, or value-added services. These additional revenue streams can provide a steady income flow, reducing dependency on product sales alone.

Building strategic partnerships and collaborations with local distributors, importers, or government trade promotion agencies can also enhance market access. Through these partnerships, MSMEs can secure distribution networks, gain access to supply chain support, and benefit from joint marketing efforts. Furthermore, capacity-building programs in financial literacy, international business regulations, and strategic planning are crucial for MSME owners. This ensures that they have the skills and knowledge to identify and pursue new revenue opportunities.

Lastly, access to financial support and incentives from government institutions or international organizations can play a pivotal role. Financing schemes, grants, or soft loans can empower MSMEs to invest in research, innovation, and market expansion efforts. Government programs that support export readiness and business incubation for Indonesian MSMEs operating abroad can also help create a more sustainable business ecosystem for these enterprises.

Recommendations

To ensure the sustainability of MSMEs under the Pertubuhan Masyarakat Indonesia (PERMAI) in Penang, Malaysia, it is recommended that the PkM program adopts a multi-faceted strategy focused on revenue diversification. This includes providing capacity-building workshops on digital marketing, e-commerce utilization, and financial management. Encouraging the development of new products and services tailored to both local and diaspora markets can open additional income streams. Moreover, building strategic partnerships with local government agencies, NGOs, and business networks can support market access and funding opportunities. Through these integrated efforts, PERMAI MSMEs can build resilience, adapt to market changes, and achieve sustainable economic growth.

The multi-faceted revenue diversification model proposed for PERMAI MSMEs in Penang holds broader relevance beyond the immediate community context. The integration of digital capacity-building, product-market alignment, and strategic partnerships presents a replicable framework that can inform similar initiatives by government bodies, NGOs, and diaspora organizations supporting MSMEs in other regions.

This model emphasizes a bottom-up approach that blends empowerment with ecosystem support—making it particularly suitable for marginalized or migrant-based MSME communities. Government institutions can adopt this approach as a blueprint for designing inclusive MSME programs, especially in transnational or multicultural contexts. By embedding digital transformation training, facilitating access to diverse markets, and fostering structured multi-stakeholder collaboration, policymakers can stimulate economic resilience among underserved entrepreneur groups.

NGOs and local development agencies may also leverage this model by adapting its core components—digital literacy, financial management, and cross-sector networking—into modular interventions that address context-specific needs. Furthermore, by institutionalizing feedback loops and community peer learning systems as part of the program, future initiatives can ensure sustainability and scalability.

In essence, the PERMAI MSME diversification strategy offers a scalable and adaptable model that not only strengthens local enterprise development but also contributes to broader goals of inclusive economic participation and resilience across regions.

Attachment:

1. Photos of Activities During Service To The Community





2. List containing attendance information of activity participants

			
Daftar Hadir Peserta Kegiatan PkM Skema Kerjasama Luar Negeri Minggu, 27 April 2025			
No.	Nama	Unit	Tanda Tangan
	Asriyah	Bloc A	
	Agustina		
	Pina		
	Yani		
	nurinda yanti	A	
	Ani	A	
	Wanti	A	
	sci	A	
	Ani	A	
	Xuni	A	
	ELA	A	
	Rosalinda	A	
	Imas otom	A	
	AGUSTINA	A	

No Hp :
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 0109553062
 007689924
 3993701
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 0198605295
 010466
 4584
 0110781317
 0164044882

3. Certificate of Activity

	CERTIFICATE <i>Appreciation</i> NO.243-PPM-UMB-IV-2025 THIS IS TO CERTIFY THAT Prof. Dr. INDRA SISWANTI S.E., M.M. Doktor Manajemen Universitas Mercu Buana Jakarta Has played a significant role and valuable contribution in the service of education and teaching towards Indonesian citizens in Pulau Pinang, Malaysia, as of April 2025 with the title: STRATEGY FOR DIVERSIFYING REVENUE FOR THE SUSTAINABILITY OF MSMEs PERTUBUHAN MASYARAKAT INDONESIA (PERMAI) IN PENANG, MALAYSIA Pulau Pinang, 27 April 2025  Prof. Dr. Andi Adriansyah, M.Eng. Rektor Universitas Mercu Buana Jakarta, Indonesia	  Eddy Virgo President Pertubuhan Masyarakat Indonesia (PERMAI) Pulau Pinang, Malaysia 
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