



## BUILDING CUSTOMER RELATIONSHIP MANAGEMENT AND FINANCIAL REPORTING ASSISTANCE FOR RETAIL ENTERPRISES

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### Abstract

*Retail businesses within pesantren environments face unique challenges, particularly in maintaining consistent customer engagement and managing financial records. This community service initiative, conducted by lecturers from STIE Latifah Mubarakiyah (STIELM), aimed to enhance the managerial capacity of retail business units under the Suryalaya Islamic Boarding School by developing Customer Relationship Management (CRM) strategies and providing technical assistance in financial report preparation. The activity employed a participatory and hands-on learning approach. Thirty participants from pesantren-affiliated retail businesses joined the sessions, which covered CRM principles, customer loyalty programs, and basic bookkeeping. Practical outputs included the formulation of customer service guidelines and structured income-expenditure records. Evaluation results indicated that 87% of participants gained new insights and expressed confidence in applying CRM techniques and financial recording practices. This initiative has laid the groundwork for more structured retail business management in pesantren-based enterprises.*

**Keywords:** *Customer Relationship Management, Financial Reporting, Community Service, Pesantren Retail, Business Empowerment.*

### Abstrak

Bisnis ritel di lingkungan pesantren menghadapi tantangan unik, terutama dalam mempertahankan keterlibatan pelanggan yang konsisten dan mengelola catatan keuangan. Inisiatif pengabdian masyarakat ini, yang dilakukan oleh dosen dari STIE Latifah Mubarakiyah (STIELM), bertujuan untuk meningkatkan kapasitas manajerial unit bisnis ritel di bawah Pondok Pesantren Suryalaya dengan mengembangkan strategi Manajemen Hubungan Pelanggan (CRM) dan memberikan bantuan teknis dalam penyusunan laporan keuangan. Kegiatan ini menggunakan pendekatan pembelajaran partisipatif dan langsung. Tiga puluh peserta dari bisnis ritel yang berafiliasi dengan pesantren mengikuti sesi-sesi, yang mencakup prinsip-prinsip CRM, program loyalitas pelanggan, dan pembukuan dasar. Keluaran praktis meliputi perumusan pedoman layanan pelanggan dan catatan pendapatan-pengeluaran terstruktur. Hasil evaluasi menunjukkan bahwa 87% peserta memperoleh wawasan baru dan menyatakan percaya diri dalam menerapkan teknik CRM dan praktik pencatatan keuangan. Inisiatif ini telah meletakkan dasar bagi manajemen bisnis ritel yang lebih terstruktur di perusahaan-perusahaan berbasis pesantren.

**Kata Kunci:** Manajemen Hubungan Pelanggan, Pelaporan Keuangan, Pengabdian Masyarakat, Ritel Pesantren, Pemberdayaan Bisnis.



## INTRODUCTION

Retail enterprises within Islamic boarding schools (pesantren) are essential pillars of economic activity that support the daily operations and self-reliance of the pesantren community. These businesses—ranging from minimarkets and canteens to cooperatives—are often managed by internal stakeholders, including santri, staff, or pesantren administrators. While they are deeply rooted in spiritual values such as honesty, trust, and service, many of these enterprises face challenges when it comes to adopting standardized business management practices. This dichotomy between strong ethical values and weak administrative systems creates operational inefficiencies, especially as the scale of operations grows.

In the case of pesantren Suryalaya, a well-established religious institution in Tasikmalaya Regency, the retail units serve not only internal consumers (students, staff, and families) but also the surrounding community. As the customer base becomes more diverse, the need for structured and proactive customer engagement strategies becomes apparent. However, most of the retail units operate informally, without a clear Customer Relationship Management (CRM) system in place. They rarely maintain customer records, follow-up on complaints, or implement loyalty programs. This lack of systematic engagement limits their ability to retain customers, respond to feedback, and build lasting relationships—all of which are critical to long-term sustainability.

At the same time, financial management remains a major hurdle. Despite handling daily cash transactions, many store operators rely on informal recordkeeping—often using notebooks or memory-based tracking—to manage income and expenses. This creates difficulties in tracking performance, managing cash flow, and ensuring transparency. The absence of formal financial reports also limits opportunities for future growth, such as obtaining funding or forming business partnerships. As highlighted by Sari and Hidayat (2022), such challenges are common among rural and religious-based microenterprises, which often lack access to financial training and tools.

Recognizing these dual challenges, a community service program was initiated by a team of lecturers from STIE Latifah Mubarokiyah (STIELM). The program aimed to provide practical education and direct assistance in two key areas: CRM and financial reporting. It was designed not only to transfer technical knowledge but also to build motivation, confidence, and peer networks among participants. Through participatory learning methods—such as simulations, case discussions, and collaborative exercises—the program sought to empower pesantren

## METHODOLOGY

This program was implemented using the IPOO (Input–Process–Output–Outcome) model to ensure a structured, participatory, and impact-oriented approach. The community engagement activity was carried out at one of the cooperative retail units within the Suryalaya pesantren complex, a strategic location that accommodates various retail outlets including minimarkets, canteens, and small kiosks. The target participants consisted of 30 individuals who were directly involved in the day-to-day operations of these pesantren-based retail businesses. Most of them had minimal or no formal exposure to business administration, particularly in areas such as customer relationship management (CRM) and basic financial reporting.

The implementation team was composed of five lecturers from STIE Latifah Mubarokiyah (STIELM), with academic and practical expertise in marketing strategy, financial literacy, and community-based entrepreneurship. The program was designed in line with the IPOO framework. In the input phase, the team prepared learning modules covering CRM principles such as customer loyalty and complaint handling, as well as bookkeeping tools including cash flow templates and simplified income–expense journals. To support participatory learning, simulation kits, printed case studies, audiovisual equipment, and evaluation instruments were also provided.

The process involved several key steps. It began with stakeholder coordination and needs assessment to align



content with participants' existing practices. This was followed by two core workshops. The first focused on understanding CRM concepts and how to build sustainable customer relationships in small retail contexts. The second introduced basic bookkeeping principles, emphasizing daily financial documentation and simplified reporting. Participants engaged in group simulations to practice CRM strategies and complete mock financial records. The session concluded with a reflective discussion and peer-sharing forum.

As output, participants produced draft CRM standard operating procedures (SOPs) tailored to their business units and trial income–expense reports. Based on evaluation, 87% found the content applicable. The outcomes included improved awareness of customer-centric business practices, initiation of routine financial tracking, and the formation of a peer mentoring group to support sustainable retail development within the pesantren environment.

## RESULTS AND DISCUSSION

The workshops conducted as part of this community engagement initiative yielded insightful findings regarding the initial knowledge and post-training improvements among the participants. One of the most notable outcomes was the substantial increase in awareness and understanding of Customer Relationship Management (CRM) principles. Prior to the training, only around 25% of the 30 participants—comprising pesantren-based retail operators and support staff—were able to define basic CRM concepts such as customer loyalty strategies or follow-up mechanisms. Most participants associated customer service merely with product delivery and transactional interactions, without recognizing the long-term value of relationship-building.

Following the training sessions, a significant shift in comprehension was observed. Participants could confidently identify and articulate core CRM components, including maintaining a basic customer database, offering loyalty incentives (such as repeat-customer discounts), and managing customer feedback constructively. Role-playing

exercises and real-life case discussions enabled participants to simulate customer interactions and assess appropriate communication approaches for different complaint scenarios. This experiential learning approach proved effective in fostering both conceptual understanding and practical application.

In terms of financial management, the workshops revealed a similar pattern of initial unfamiliarity. A large proportion of participants admitted to not having any structured system for recording financial transactions, often relying on memory or informal note-taking. This lack of documentation posed risks to business sustainability and growth. Through guided exercises using standardized income–expense templates, participants learned how to document daily sales, categorize expenses, and calculate simple profit margins. Discussions also emphasized the role of financial records in supporting future business decisions and accessing external funding if needed.

Hands-on sessions boosted participants' confidence to begin implementing basic bookkeeping routines in their respective retail outlets. Peer discussion further enriched the learning process, as participants exchanged tips and real-world solutions based on their unique operational contexts. For instance, some shared techniques for managing credit sales in the pesantren environment, while others discussed how to identify peak sales periods.

Evaluation results indicated a highly favorable reception of the program content. Approximately 87% of participants rated the training as “very useful,” and 75% expressed a clear intention to apply CRM strategies within the next month. A WhatsApp group was also established to serve as a peer-support and mentoring platform, allowing participants to continue exchanging ideas, seek guidance, and track their progress. Overall, the workshops succeeded in equipping participants with foundational CRM and financial management knowledge, and in fostering a collaborative spirit for sustainable business improvement.

The effectiveness of the intervention lies in its strong contextual alignment and practical delivery, which directly addressed the realities faced by pesantren-based



entrepreneurs. These business operators typically run retail outlets such as canteens, minimarkets, or kiosks within a religious institutional setting, where the values of trust, honesty, and community service are deeply embedded. However, while these values foster customer loyalty on a relational level, many entrepreneurs lacked the necessary frameworks and tools to formalize and sustain those relationships in a business context. By introducing the fundamentals of Customer Relationship Management (CRM), the community service initiative provided participants with a structured approach to managing customer interactions.

Prior to the workshop, customer retention was mostly informal and intuitive. For example, many store operators knew their customers personally but did not maintain any records or follow-up systems. After the intervention, participants began to view customer engagement through a more strategic lens. They recognized the value of maintaining simple customer databases, offering loyalty incentives, and proactively managing feedback and complaints. This shift from a purely transactional mindset to a relationship-based business model marks a significant development in how local entrepreneurs understand the importance of long-term customer satisfaction and business sustainability.

Equally important was the component on financial management. The pre-assessment phase revealed that most businesses were dependent on memory-based accounting or inconsistent logbooks. Income and expenses were often undocumented, which made it difficult to evaluate profitability or plan future investments. The introduction of basic bookkeeping templates—specifically income–expense sheets and cash flow logs—offered an accessible entry point for participants to begin recording their financial activities systematically. Through guided practice and simulations, they were not only able to use the tools but also to interpret simple financial data. This newfound literacy empowered them to make more informed decisions and reduced their reliance on guesswork or informal reporting.

The results affirm the findings of Handayani (2021), who argues that capacity-building programs tailored to real-world conditions are more likely to be adopted and maintained by small business owners. The pedagogy used in this initiative—a blend of lecture, simulation, and group reflection—was intentionally designed to resonate with adult learners, particularly in a pesantren context where traditional instruction often emphasizes experiential learning and communal values.

Moreover, the non-threatening and inclusive learning environment encouraged active participation. Participants felt comfortable sharing their challenges and successes, which fostered peer support and reduced the stigma of lacking formal business knowledge. The formation of a post-workshop WhatsApp group further extended the impact, enabling continuous knowledge exchange and informal mentoring. This digital peer network has the potential to become a long-term support system that reinforces the skills and mindset introduced during the training.

In conclusion, the effectiveness of this community service initiative is rooted in its culturally sensitive, practical, and participatory design. By meeting participants where they are and building on their existing strengths and values, the program succeeded in fostering both knowledge transfer and behavioral change—key components in the sustainable development of micro-enterprises within pesantren communities.

## CONCLUSION

This community service initiative effectively strengthened the managerial capacity of pesantren-based retail operators in Suryalaya by focusing on two fundamental areas: customer relationship management (CRM) and basic financial reporting. Many participants entered the program with limited exposure to formal business practices, particularly in the areas of maintaining customer engagement and systematic financial tracking. Through interactive workshops, they were introduced to core CRM concepts such as customer retention, loyalty



strategies, and effective communication. In parallel, they received hands-on training in daily bookkeeping using simple income–expense templates, enabling them to document cash flow and assess business performance more accurately.

The participatory nature of the sessions—combined with practical simulations and group discussions—allowed participants to internalize the material more effectively. Peer-sharing contributed to a more contextual understanding, especially when discussing challenges unique to pesantren-based businesses, such as managing transactions on trust or during religious events. Importantly, the formation of a post-program WhatsApp group helped sustain the momentum by enabling ongoing mentoring and collaboration among participants. Overall, the initiative did not only transfer knowledge but also cultivated a mindset of continuous improvement, collaboration, and accountability among local business actors. It lays the groundwork for more structured and sustainable economic development in pesantren communities.

## RECOMMENDATION

- Future programs should expand CRM training to include digital tools such as customer databases and messaging platforms.
- Continued financial mentoring is necessary to ensure consistency in reporting and budgeting.
- Pesantren leaders are encouraged to formalize SOPs across retail units and foster inter-unit collaboration.
- Follow-up sessions should include evaluation of real-world CRM implementation after 3–6 months.

## IMPLICATIONS

This initiative highlights the value of integrating business development skills into pesantren-based economies. It suggests a replicable model for enhancing professionalism in community-driven enterprises. For researchers and educators, this reinforces the importance of

contextualized, faith-friendly, and action-based approaches in community service programs.

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