

Empowering an Indonesian Diaspora Micro Enterprise Abroad: A Multi University International Community Service on Financial Management, Digital Marketing, and Cross Cultural Communication at Warung Jaya Mba Tia, Busan, South Korea

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Abstract.

Diaspora owned micro, small, and medium enterprises (MSMEs) play a distinctive role in sustaining cultural identity and economic self reliance among migrant communities, yet they frequently operate with limited financial literacy, minimal digital marketing capacity, and constrained cross cultural service skills. This article reports an international community service activity conducted on 9 July 2026 at Warung Jaya Mba Tia, an Indonesian diaspora culinary micro enterprise located near Gukje Market and BIFF Square in Busan, Republic of Korea, as part of the Mobility Program Day of INOBIST – the 3rd International Conference of Business Administration and Communication (ICoBAC). The activity was jointly organized by the Management Study Program of the Faculty of Economics and Business, Universitas Islam Bandung (UNISBA), together with delegations from Tongmyong University, Universitas Sangga Buana YPKP Bandung, Universitas Bina Darma Palembang, and Universitas Cendrawasih. Using a participatory lecture discussion method, the lecturer team delivered three modules: (1) basic financial management and bookkeeping for micro enterprises, (2) digital marketing strategy for diaspora culinary businesses, and (3) cross cultural communication in customer service. Results indicate that the activity strengthened the business owner's understanding of separating personal and business finances, simple daily transaction recording, and cost based pricing, while introducing practical digital visibility tools such as social media branding and digital map platforms. Findings are discussed in relation to the financial literacy, migrant entrepreneurship, digital marketing, and cross cultural service literature. The activity also created reciprocal benefits for the student delegation and reinforced interuniversity collaboration in international community service, illustrating a concrete model of higher education's Tri Dharma contribution to diaspora communities abroad.

Keywords: *Diaspora entrepreneurship, financial literacy, digital marketing, cross cultural communication, international community service, micro, small, and medium enterprises (MSMEs).*

I. INTRODUCTION

Background

The global mobility of higher education has intensified cross border collaboration between universities, generating new forms of academic engagement that extend beyond the classroom into community based practice abroad (DeGraaf et al., 2013). One emerging form of this engagement is international community service, in which lecturers and students apply disciplinary knowledge to address the practical needs of communities encountered during academic mobility programs. This article documents such an activity, conducted as part of the Mobility Program Day of INOBIST - the 3rd International Conference of Business Administration and Communication (ICoBAC), which brought a delegation of lecturers and management students from Universitas Islam Bandung (UNISBA) together with partner delegations from Tongmyong University, Universitas Sangga Buana YPKP Bandung, Universitas Bina Darma Palembang, and Universitas Cendrawasih to Busan, Republic of Korea.

As part of this mobility program, the delegation conducted an international community service session at Warung Jaya Mba Tia, an Indonesian culinary micro enterprise owned and operated by a member of the Indonesian diaspora in Busan. Diaspora owned food businesses of this kind occupy a distinctive economic and cultural position: they function simultaneously as sources of livelihood for migrant families and as informal community hubs where compatriots gather, exchange news, and reproduce familiar tastes far from

home (Berntsen et al., 2022; Elo et al., 2018). At the same time, such enterprises often confront structural disadvantages that are widely documented in the migrant and diaspora entrepreneurship literature, including limited access to formal financial training, thin managerial capacity, and vulnerability to host country market conditions that are less familiar than those of the home country (Barrett & Vershinina, 2017; Barth & Zalkat, 2021; Solano, 2020).

Warung Jaya Mba Tia is strategically located on the second floor of a building at 3-1 Gwangbokjungang-ro, Jung-gu, Busan, in close proximity to Gukje Market and BIFF Square, two of Busan's busiest tourism and retail districts. This location gives the business simultaneous exposure to three overlapping customer segments: members of the Indonesian diaspora seeking familiar food, domestic Korean visitors, and international tourists passing through the surrounding commercial district. Such a customer profile mirrors the conditions described in the diaspora entrepreneurship literature, where ethnic food businesses frequently must balance the preservation of authentic homeland flavors with adaptation to the tastes and expectations of a culturally diverse clientele (Riddle & Brinkerhoff, 2011; Schøtt & Minto-Coy, 2020).

Partner Profile and Problem Identification

Preliminary observation and dialogue with the business owner during the site visit revealed three recurring operational challenges that are common among migrant owned micro enterprises operating in unfamiliar economic and cultural environments. First, financial records were maintained informally, without a clear separation between personal and business funds, a condition frequently reported among micro-enterprises in both the international and Indonesian community service literature (Fitriasandy & Anam, 2022, as cited in relevant financial literacy studies; Musthafa et al., 2023). Second, digital marketing was underutilized relative to the business's favorable location; despite operating adjacent to two major tourist attractions, the enterprise had not optimized digital map listings, social media branding, or consistent visual identity to capture passing tourist traffic. Third, the owner's daily interactions required navigating linguistic and cultural differences among diaspora customers, Korean locals, and international tourists, a communication challenge widely discussed in the cross-cultural service literature (Arjona-Granados et al., 2025; Campo & Srechomphoo, 2025).

These three conditions were consistent with the academic backgrounds of the Management Study Program delegation and formed the basis for the community service intervention described in this article.

Objectives

The objectives of this community service activity were to:

- 1) provide practical guidance on basic financial management and recordkeeping to strengthen the sustainability of the diaspora micro enterprise;
- 2) introduce accessible digital marketing strategies relevant to a culinary business operating in an international tourism district;
- 3) strengthen the owner's cross cultural communication skills in serving a linguistically and culturally diverse customer base;
- 4) reinforce collaboration among five higher education institutions in the implementation of international community service; and
- 5) build closer academic and emotional ties between Indonesian higher education institutions and the Indonesian diaspora community in Busan, South Korea.

II. METHODS

Type of Activity and Approach

This activity was designed as a participatory, needs based community service intervention combining lecture style material delivery with open discussion and question and answer sessions, consistent with the experiential learning approach in which knowledge is constructed through direct interaction between facilitators and practitioners in an authentic setting (Kolb, 1984). Rather than a one directional transfer of academic knowledge, the session was structured to allow the business owner to share operational experiences

and challenges, which the lecturer team then addressed with relevant conceptual frameworks and practical recommendations.

Partner and Participants

The community partner was Warung Jaya Mba Tia, an Indonesian diaspora-owned culinary micro enterprise in Busan. Participants in the activity included the business owner and staff of Warung Jaya Mba Tia, several members of the Indonesian diaspora community in Busan, and the delegation of lecturers and management students from five Indonesian and South Korean partner universities: Universitas Islam Bandung (UNISBA), Tongmyong University, Universitas Sangga Buana YPKP Bandung, Universitas Bina Darma Palembang, and Universitas Cendrawasih. The lecturer team comprised Asri Nuranisa Dewi, Rabiatal Adwiyah, and Hendrati Dwi Mulyaningsih, all affiliated with the Management Study Program of the Faculty of Economics and Business, UNISBA, together with student delegates Azzahra Nurul Hidayah, Hamidah Nawal Rasyadah, Vania Sherryl Liem, and Raisah Adila Meliala.



Fig. 1. The Community Partner during the community service activity

Time and Location

The activity was conducted on Thursday, 9 July 2026, at Warung Jaya Mba Tia, located on the second floor of a building at 3-1 Gwangbokjungang-ro, Jung-gu, Busan, Republic of Korea, in close proximity to Gukje Market and BIFF Square.



Fig. 2. The Team from Universitas Islam Bandung

Stages of Implementation

The implementation of the activity followed four sequential stages:

- 1) Preparatory stage: coordination among the five partner universities and communication with the business owner to identify relevant training needs, consistent with recommendations in the community university partnership literature to ground content in partner identified priorities (Winfield et al., 2022);
- 2) Material delivery stage: presentation of three training modules such as financial management, digital marketing, and cross cultural communication by the lecturer team in an informal, conversational format suited to the small business setting;
- 3) Interactive discussion stage: an open question and answer session in which the business owner and student delegates exchanged perspectives on real operational challenges; and
- 4) Closing and documentation stage: informal evaluation of the session, group documentation, and presentation of an appreciation certificate to the business partner.

Evaluation Method

Given the informal, single session nature of the activity, evaluation was conducted using a descriptive qualitative approach based on direct observation of participant engagement, the content and depth of questions raised during the discussion session, and post-activity reflection among the lecturer and student delegation. This approach is consistent with evaluation practices commonly reported in Indonesian community service (*pengabdian kepada masyarakat*) literature focused on MSME financial training, where participant understanding and behavioral intention are assessed qualitatively rather than through formal pre- and post-tests.

III. RESULT AND DISCUSSION

Overview of Activity Implementation

The activity was conducted in a warm, family like atmosphere at Warung Jaya Mba Tia, attended by the business owner and staff, the multi university delegation of lecturers and students, and several members of the Indonesian diaspora community in Busan. The session opened with an introduction of the delegation and a brief explanation of the purpose of the visit, followed by the delivery of three training materials and an extended interactive discussion. The atmosphere of the session, conducted inside an operating restaurant rather than a formal classroom or seminar hall, reflects the experiential, context embedded model of community engagement emphasized in the service learning literature (Kolb, 1984; DeGraaf et al., 2013).



Fig. 3. Activity Implementation

Financial Management Material: Discussion

The first module addressed the importance of disciplined financial management for the sustainability of micro enterprises, particularly culinary businesses operating abroad. Four key points were delivered: the importance of separating personal and business finances so that business cash flow can be clearly monitored; simple daily transaction recording covering income, expenses, and estimated profit; the importance of setting aside contingency reserves for unexpected operational needs, given that operational costs abroad are relatively higher than in Indonesia; and basic principles of cost-based pricing that account for raw material costs, operational expenses, and a reasonable profit margin.



Fig. 4. Delivery of the financial management materials to the community partner

These points align closely with the financial literacy literature, which consistently identifies simple recordkeeping and the separation of personal and business funds as foundational practices that precede more advanced financial management capabilities (Graña-Alvarez et al., 2024; Musthafa et al., 2023). The

emphasis on cost-based pricing is likewise consistent with findings that explicit cost-plus pricing approaches can help MSME owners protect profit margins amid input cost volatility (Pratista & Santoso, 2024). Notably, Abdallah et al. (2025) caution that financial literacy alone does not guarantee improved performance without adequate access to financial services; this observation is particularly relevant for a diaspora business operating outside its home banking and regulatory system, and suggests that future follow-up activities might usefully address access to formal financial products available to Indonesian diaspora entrepreneurs in South Korea.

Digital Marketing Material: Discussion

The second module focused on digital marketing strategies suited to a culinary business located near major tourist attractions. Materials covered the use of social media and digital map platforms (such as Google Maps and Naver Map) to increase visibility among tourists; the importance of consistent visual branding, including menu photography, business naming, and the distinctive presentation of Indonesian flavors as a unique selling proposition; and strategies for building customer loyalty among diaspora customers, tourists, and local Korean residents alike.



Fig. 5. Discussion session on the digital marketing materials

This emphasis on digital visibility is well supported by the literature on SME digital marketing adoption. Abbasi et al. (2022) found that businesses situated in more competitive commercial environments benefit disproportionately from social media marketing adoption, a condition directly applicable to Warung Jaya Mba Tia's location near Gukje Market and BIFF Square. Armiani (2024) further emphasized that innovation in business model presentation, rather than marketing expenditure alone, is central to effective digital marketing for SMEs, a principle reflected in the module's focus on low-cost, high-impact tools such as consistent social media branding rather than paid advertising. Evidence from the food and beverage MSME sector specifically (Arija et al., 2021; Syaifullah et al., 2021) further supports the practical relevance of e-marketplace and social media strategies for culinary micro-enterprises, while Taneja and Toombs (2014) note that such tools can substantially lower the cost of building visibility and sustainability relative to traditional marketing channels, an important consideration for a resource constrained micro-enterprise abroad.

Cross-Cultural Communication Material: Discussion

The third module addressed the importance of cross cultural communication in customer service, given that Warung Jaya Mba Tia serves a customer base spanning Indonesian diaspora members, Korean locals, and international tourists. Materials emphasized the use of simple, accessible language that can be understood across different linguistic backgrounds, as well as hospitality and warmth as strategies for customer retention across cultural groups.



Fig. 6. Discussion on cross cultural communication with the participants

This module directly reflects findings from the cross cultural service literature indicating that openness, flexibility, and cultural awareness among frontline service providers are associated with more adaptive and effective customer interactions (Arjona-Granados et al., 2025; Campo & Srechomphoo, 2025). Given that Hofstede (2001) identifies communication style and cultural value orientation as central dimensions along which service expectations vary across national and cultural groups, the module's practical focus on simplified, warm, and adaptable communication represents an accessible entry point for a micro enterprise owner without formal training in intercultural communication theory.

Interactive Discussion Session

The discussion session that followed the three presentations was highly interactive, with student delegates actively posing questions to the business owner and the lecturer team. Three recurring themes emerged: the practical challenge of sourcing authentic Indonesian ingredients while operating in South Korea; the strategic tension between preserving authentic Indonesian flavors and adapting recipes to local Korean palates; and the owner's direct experience of managing cash flow amid seasonal fluctuations in tourist volume.

These themes closely mirror recurring concerns identified in the diaspora and migrant entrepreneurship literature. The tension between authenticity and local adaptation reflects broader debates on culinary authenticity in diasporic food businesses, in which immigrant entrepreneurs must continually negotiate between preserving a symbolically important connection to homeland identity and responding to the practical demands of a host country market (Riddle & Brinkerhoff, 2011; Schøtt & Minto-Coy, 2020). Similarly, the challenge of managing seasonal cash flow fluctuations underscores the practical value of the contingency-reserve principle introduced in the financial management module, and echoes broader findings that migrant-owned enterprises often absorb greater operational uncertainty than domestically embedded businesses (Barth & Zalkat, 2021; Berntsen et al., 2022).

Outcomes for the Business Partner

The activity generated several observable benefits for Warung Jaya Mba Tia and its owner, including:

- 1) a strengthened understanding of the importance of disciplined bookkeeping and the separation of personal and business finances;
- 2) exposure to simple, low-cost digital marketing strategies that can be applied to increase visibility among tourists frequenting the surrounding Gukje Market and BIFF Square area; and
- 3) reinforced awareness of the strategic value of cross cultural communication and hospitality in retaining a diverse customer base.



Fig. 7. Awarding the certificate of appreciation to the community partner

Outcomes for Students and the Multi-University Collaboration

Beyond the direct benefit to the business partner, the activity generated meaningful learning outcomes for the participating student delegation, who gained first hand exposure to the operational realities of diaspora micro-enterprise management, an experience that complements classroom based management theory with direct field observation. This finding is consistent with the study-abroad and international service learning literature, which documents long-term personal and professional benefits accruing to students who participate in structured international community engagement (DeGraaf et al., 2013). The activity additionally strengthened collaborative ties among the five participating universities, reflecting the broader

principle that inter-institutional partnership, rather than isolated institutional action, can enhance the reach and relevance of community-engaged scholarship (Youtie & Shapira, 2008). Finally, the activity contributed to building closer emotional and professional networks between Indonesian academia and the Indonesian diaspora community in Busan, an outcome consistent with the community, university partnership principle that sustainable engagement should be grounded in the lived priorities and relationships of the community partner rather than solely institutional objectives (Winfield et al., 2022).

Limitations

As a single session, needs based intervention rather than a longitudinal training program, this activity does not permit assessment of long term behavioral change in the business owner's financial management or digital marketing practices. The evaluation relied on descriptive qualitative observation rather than formal pre- and post-activity measurement instruments. Future community service activities involving diaspora MSMEs would benefit from structured follow up, for example, through periodic virtual mentoring, to assess the durability of the knowledge transferred and to address the access-to-finance constraints noted by Abdallah et al. (2025) as a moderating factor in the relationship between financial literacy and business performance.

IV. CONCLUSION

This international community service activity, conducted at Warung Jaya Mba Tia in Busan, South Korea, as part of the INOBIST – 3rd ICoBAC Mobility Program, demonstrates a concrete model for applying management knowledge to strengthen the sustainability of Indonesian diaspora micro-enterprises abroad. Through three interconnected modules, financial management, digital marketing, and cross cultural communication, the activity addressed practical needs identified directly by the business partner, consistent with best practice in community-university engagement. The activity produced tangible learning outcomes for both the business owner and the participating multi-university student delegation, while reinforcing collaboration among five higher education institutions and strengthening ties between Indonesian academia and the Indonesian diaspora community abroad.

Several recommendations follow from this experience. First, similar activities involving diaspora MSMEs would benefit from a structured follow up mechanism, such as periodic virtual mentoring, to reinforce and monitor the practical application of the financial and marketing concepts introduced. Second, future programs might incorporate targeted content on formal financial access options available to diaspora entrepreneurs in the host country, addressing the access-related constraints identified in the financial literacy literature (Abdallah et al., 2025). Third, given the recurring tension between culinary authenticity and local market adaptation raised during the discussion session, future community service activities could usefully incorporate structured guidance on menu innovation strategies that balance cultural authenticity with host market responsiveness. Finally, sustaining and expanding the multi-university collaborative model demonstrated in this activity is recommended as a mechanism for extending the reach and continuity of international community service directed at Indonesian diaspora communities across other host countries.

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