



Financial Inclusion, Halal Creative Industry Development, and the Sustainability of Traditional Kasab Handicraft Enterprises in Aceh

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Info article	Abstract
Article history: Received March 10, 2026 Revised April 13, 2026 Accepted June 27, 2026 Available online August 15, 2026 *Correspondence email: hj.nurazizahabduulaziz@gmail.com Keywords: Cultural Preservation, Financial Inclusion, Kasab Handicraft, Marketing Mix, MSMEs. Pages: 232-243	Introduction/Main Objectives: This study examines how financial inclusion and marketing systems support the sustainability of Fitri Souvenir, a traditional kasab handicraft MSME in Pidie Regency, Aceh, while contributing to cultural preservation. Research Methods: A qualitative single-case study involved eight purposively selected informants. Data were collected through interviews, observations, and documentation, then analyzed through data reduction, display, and conclusion drawing with source triangulation. Finding/Results: Financial inclusion supports operations through banking, financing, and digital payments, while marketing combines product, price, place, and promotion strategies through direct and digital channels. These practices are associated with wider market reach, higher demand, employment creation, and preservation of traditional kasab motifs through youth involvement and product innovation. Conclusion: Financial inclusion and marketing systems may strengthen MSME sustainability while supporting Acehnese cultural preservation. AICIE with a CC BY license. Copyright © 2026, Nur' Azizah, etal.

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) are the backbone of Indonesia's economy, accounting for more than 60% of Gross Domestic Product (GDP) and absorbing nearly 97% of the national workforce. (Aulan & Saraswati, 2025). According to Law No. 20 of 2008, MSMEs are defined as productive economic entities owned by individuals or business entities that are not subsidiaries or branches of large companies. By 2024, the number of MSMEs in Indonesia will have exceeded 65 million, spread across sectors including trade, manufacturing, agriculture, services, culinary, fashion, handicrafts, and digital technology. (Asyifah Fauzah Delfira et al., 2025).

In Aceh Province, the MSME sector has shown a positive development trajectory. The Aceh Cooperatives and SMEs Office reported a program realization rate of 80.50% in 2023, increasing to 97.4% in 2024 (Kantor Mobilitas Tenaga Kerja dan Populasi Aceh, 2025). Aceh's economy grew by 4.59% (year-on-year) in the first quarter of 2025, with trade and manufacturing sectors recording growth rates of 5.87% and 5.49%, respectively. Pidie Regency, one of the major economic regions in Aceh, is home to approximately 1,455 MSMEs operating across various sectors, including traditional handicrafts. (Andini et al., 2023). These data indicate the continued importance of MSMEs within the regional economy, although variations in enterprise performance remain evident across sectors.

One of the most distinctive traditional Acehnese crafts is kasab, a handicraft made of gold or silver thread embroidered on velvet fabric, featuring unique patterns that reflect local ornamental traditions. Kasab has long been an integral part of Aceh's social life, used in traditional ceremonies, religious events, and as a symbol of cultural identity. Beyond its cultural significance, the district also has economic potential as an industry based on local wisdom. (Jalil et al., 2024). However, after the tsunami (2004), many artisans became victims of the disaster, causing kasab crafts to almost disappear from the cultural landscape of Aceh. (Ummah, 2019).

Fitri Souvenir, founded in 2005 by Fitriani in Garot Cut Village, Indra Jaya District, Pidie Regency, emerged from this cultural awakening. Founded with an initial capital of only IDR 1,000,000, the company has grown substantially and currently employs 50 homeworkers, including people with disabilities. The monthly production capital has now reached IDR 35,000,000, with a monthly turnover of approximately IDR 35,000,000. The company markets its products, including women's bags, outerwear, bridal accessories, wall decorations, and souvenirs, through social media platforms such as Facebook, Instagram, TikTok, and Shopee, reaching consumers at the national and international levels. (Fitriani, 2026).

Despite its extraordinary development, Fitri Souvenir faces structural challenges typical of Acehnese MSMEs, particularly in access to finance and marketing systems. Financial inclusion is defined as the active participation of people in formal financial services, such as savings, financing, insurance, and digital payments, which plays a crucial role in business scaling (Hamsiani et al., 2025). However, research shows that the level of financial inclusion among Acehnese

MSMEs remains moderate, with the OJK National Survey (2022) recording a financial inclusion rate of 89.87% at the national level, which does not uniformly reflect the ability of MSME actors to utilize a variety of financial instruments (Fitranita et al., 2025).

Previous research has examined Kasab handicrafts from a limited perspective. Putri (2023) analyzes the role of the kasab industry in improving community welfare in Nagan Raya using the SWOT approach, while Anggela (2023) focuses on women's economic empowerment through kasab artisan groups in Southwest Aceh. Hamsiani et al. (2025) explored the influence of financial inclusion on the financial performance of MSMEs in Anaiwai District. However, no study has simultaneously examined financial inclusion and marketing systems in the context of the development of kasab handicrafts in Pidie. This research gap is the driving force for this research, which aims to analyze: (1) the role of financial inclusion in Fitri Souvenir's business development; (2) the marketing system implemented by Fitri Souvenir; (3) business development and sustainability of Fitri Souvenir; and (4) Fitri Souvenir's contribution to the preservation of Acehese culture.

From the perspective of Islamic economics, financial inclusion is not merely about expanding access to financial services but also about ensuring that such services comply with Sharia principles and promote equitable, ethical, and sustainable economic development. Traditional handicraft enterprises such as kasab embody cultural values that align with Islamic business ethics, including fairness (*'adl*), trustworthiness (*amanah*), and community welfare (*maslahah*). Consequently, examining financial inclusion and marketing systems within this context provides a broader understanding of how cultural MSMEs can achieve sustainable development while preserving local heritage.

METHODS

This study employed a qualitative single-case study design to obtain an in-depth understanding of how financial inclusion and marketing systems support the development and sustainability of a traditional kasab handicraft enterprise. A case-study approach is appropriate because it enables researchers to investigate a contemporary phenomenon within its real-life context while considering multiple sources of evidence. (Kuuwill et al., 2025), which is considered appropriate to explore contextual phenomena in depth in a given social environment (Sugiono, 2014). The qualitative approach allows researchers to understand the life experiences of research participants and generate a holistic picture of the complex dynamics of financial inclusion and marketing systems in the context of MSME development. (Villamin & Luppisini, 2026).

The research was conducted at Fitri Souvenir, which is located on Jl. Garot Jabal Ghafur, Lampeunteut Garot Cut, Indra Jaya District, Pidie Regency, Aceh, from March to May 2026. The research informants were deliberately selected and consisted of five key participants: Fitriani (business owner, 41 years old), Afifah (treasurer and administrator, 18 years old), Rusmiati (quality control/goods surveyor, 51 years old), Faiza (employee, 35 years old), and Aisyaton

(employee, 31 years old). Consumer perspectives were obtained from three consumers: Tajul Muna (a local Acehnese consumer), Hafeez (a Singaporean consumer), and Tria Annisa (a consumer from Medan, North Sumatra).

Data was collected through three main techniques: (1) in-depth interviews conducted both in-person at the business location and remotely via WhatsApp and Instagram; (2) direct field observation of production activities, product displays, and business operations; and (3) documentation, including financial records from July to August 2025, social media content, and official certificates. The interview process was guided by instruments that included four thematic dimensions: financial inclusion indicators, marketing mix strategies, business development metrics, and cultural preservation contributions.

Data analysis follows Miles and Huberman's interactive model, which consists of three stages: data reduction (selecting and simplifying raw data relevant to the focus of the research), data presentation (organizing the data into a descriptive narrative and thematic matrix), and drawing conclusions (interpreting patterns and synthesizing findings)(Octavia et al., 2024). Validity is ensured through triangulation of sources, cross-checking interview data against observational records and documentation (Bungin, 2020).

Participants were selected using purposive sampling based on their direct involvement in the business operations and their ability to provide information relevant to the research objectives.(Piketh & Kometsi, 2025). The eight participants consisted of the business owner, administrative staff, production workers, and consumers representing different market segments. These participants were considered capable of providing diverse perspectives regarding financial inclusion, marketing practices, business development, and cultural preservation. (Ansar et al., 2025). Data collection continued until data saturation was achieved, indicated by the absence of substantially new information or themes emerging from subsequent interviews.

Prior to data collection, all participants were informed of the study's objectives and voluntarily agreed to participate. Written or verbal informed consent was obtained, including permission to disclose their identities where applicable. Confidential information unrelated to the research objectives was not reported. Interview recordings were transcribed verbatim immediately after each interview.(Nascimento & Steinbruch, 2019). The transcripts were repeatedly reviewed to ensure accuracy before being coded manually. Initial codes were generated from meaningful statements related to financial inclusion, marketing systems, business sustainability, and cultural preservation. Similar codes were then grouped into broader categories and subsequently developed into analytical themes that addressed the research questions.

Trustworthiness was strengthened through source triangulation by comparing interview findings with observations and documentary evidence(Natow, 2020). Preliminary interpretations were discussed with several participants (member checking) to confirm that the findings

accurately reflected their experiences. Throughout the research process, the researchers also maintained reflexive notes to minimize personal assumptions and enhance analytical objectivity.

RESULTS AND DISCUSSION

Financial Inclusion in Fitri Souvenir Business Development

These findings reveal that financial inclusion plays an important role in supporting Fitri Souvenir's business operations in various dimensions. In terms of financial access, business owners maintain an active Bank Syariah Indonesia (BSI) VISA savings account, which serves as the primary instrument for conducting transactions with customers and suppliers across provinces and internationally. These findings are in line with Hamsiani et al. (2025), who show that access to formal banking services is positively correlated with improved financial management and performance of MSMEs.

The findings indicate that financial inclusion at Fitri Souvenir extends beyond mere ownership of a Bank Syariah Indonesia (BSI) savings account. The account serves as the primary financial instrument for receiving customer payments, transferring funds to suppliers, and facilitating domestic and international transactions. According to the owner, banking transactions are conducted routinely per customer orders, reducing reliance on cash and improving payment security and transaction efficiency. These findings demonstrate not only access to financial services but also the active use of formal financial services to support daily business operations.

Regarding business financing, Fitri Souvenir has received institutional support in the form of sewing machine grants from Bank Indonesia (BI) and assistance from the Regional Representative Council (DPD). This form of non-cash financing has reduced production costs and increased productivity, in line with Widyaningsih and Jokowi (2024), who found that MSME performance increased significantly with expanded access to financial facilities.

The use of digital payment systems is very noteworthy. Fitri Souvenir uses BSI's digital banking infrastructure for all domestic and international transactions using J&T and J&E courier services domestically and postal services for international shipments, with payments processed via bank transfer. The adoption of these digital transactions shows that companies have moved beyond basic financial access to the active integration of financial technology in daily operations (Syahriani & Pradesa, 2023).

In terms of financial security, the company owner states that using a bank account provides greater security than storing cash, especially for managing high transaction volumes. However, the study identified gaps in the utilization of insurance and investment products. Owners have not yet engaged with these financial instruments, especially as current operational priorities focus on meeting daily production needs. These findings echo those of Ruli et al. (2021),

who noted that many MSME actors in Indonesia remain focused on transactional financial services and underutilize protective and investment instruments.

Implementation of the Marketing System at Fitri Souvenir

Fitri Souvenir implements a comprehensive marketing system that integrates traditional and digital approaches. Marketing strategy includes four dimensions of the marketing mix: product, price, venue, and promotion. (Widajanti & Sutarno, 2025). The four elements of the marketing mix were identified through thematic analysis of interview transcripts, field observations, and business documentation. (Marín-Orantes et al., 2025). During the coding process, participants consistently described product diversification, pricing considerations, sales channels, and promotional activities. These recurring themes were subsequently organized according to the 4P marketing framework, enabling a systematic interpretation of the enterprise's marketing practices.

The marketing mix framework was derived through thematic analysis of interview transcripts, field observations, and supporting documentation. During the coding process, participants consistently discussed product development, pricing strategies, distribution channels, and promotional activities. These recurring themes were subsequently organized into the four dimensions of the marketing mix (4P). Table 1 summarizes the empirical evidence supporting each marketing element.

Table 1. Evidence Supporting the Marketing Mix Framework

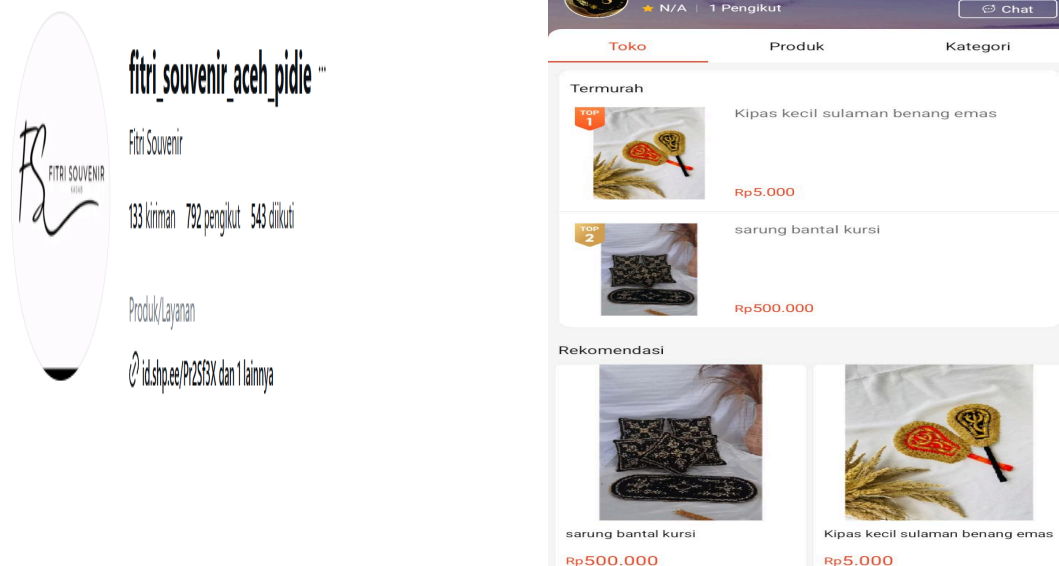
Marketing Element	Evidence from Interviews and Observation	Representative Quotation	Business Implication
Product	Fitri Souvenir produces kasab-based handbags, bridal accessories, wall decorations, souvenirs, and customized products while maintaining traditional motifs.	<i>"We continuously develop new designs while maintaining the traditional kasab embroidery." (Owner)</i>	Product diversification enables the enterprise to reach different customer segments.
Price	Prices are determined according to production costs, embroidery complexity, and material quality.	<i>"The price depends on the complexity of the embroidery and the materials used." (Owner)</i>	Tiered pricing accommodates consumers with different purchasing capacities.
Place	Products are marketed through the workshop, exhibitions, Shopee, Facebook, Instagram, TikTok, and WhatsApp.	<i>"Many customers place orders through Shopee and WhatsApp, especially those from outside Aceh." (Admin)</i>	Multiple distribution channels broaden market accessibility.

Promotion	Promotion relies on social media, exhibitions, customer referrals, and participation in cultural events.	<i>“Most new customers first know our products through social media.” (Owner)</i>	Digital promotion increases product visibility and customer engagement.
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Source: Processed from interview, observation, and documentation data (2026).

Figure 3. Evidence of Marketing Practices at Fitri Souvenir.

Product	Place
	
Promotion	Price



Source: Fitri Souvenir Official Instagram, Facebook, TikTok, and Shopee (accessed May 2026).

In terms of products, Fitri Souvenir offers a variety of kasab-based products, including women's bags, outerwear, bridal accessories (wedding fans, bridal umbrellas, meukeutop skullcaps, kuluk), wall decorations, table decorations, keychains made from leftover fabric, and various souvenirs. Products range from IDR 5,000 to tens of millions of rupiah, making them accessible to a wide market segment. The diversity of products reflects the company's strategy to maintain cultural authenticity while expanding appeal across different consumer demographics. Prices are determined by production costs, the level of artistry difficulty, and prevailing market conditions. The intricate nature of hand-embroidered gold threadwork justifies a premium price for complex pieces, while affordable entry-level products ensure market inclusivity. This tiered pricing approach has enabled Fitri Souvenir to enter multiple market segments simultaneously.

For promotion, Fitri Souvenir actively uses four social media platforms and marketplaces: Facebook (fitri_souvenir_pidie), Instagram (fitri_souvenir_pidie), TikTok (fitrisouvenir), and Shopee (fitri_souvenir). Digital promotion comes with word-of-mouth marketing, which remains highly effective at the community level. The company's products have been recognized at prestigious events, receiving awards for Best Stand and Cultural Awards, which substantially increase brand visibility. The company's prominence was further strengthened when former President Joko Widodo wore traditional Acehnese clothes featuring kasab embroidery during the 2018 Independence Day ceremony at the Merdeka Palace. (Sundari, 2025).

Regarding location/distribution, products are sold either directly at the business location or through a remote ordering system, allowing consumers from outside Aceh and international markets, especially Singapore, to place orders. This omnichannel distribution approach has been

instrumental in expanding the company's geographical reach beyond Aceh into national and international markets.

Business Development and Sustainability

Fitri Souvenir shows strong indicators of business development and sustainability in various dimensions. Since its inception in 2005, Business development has been assessed using longitudinal operational indicators rather than by comparing initial capital to current monthly revenue. According to interview data and available business records, Fitri Souvenir has experienced gradual increases in monthly turnover, customer orders, product diversification, production activities, and employment opportunities since its establishment. These indicators collectively suggest sustained business development over time.

Job absorption is one of the most significant social impacts of a company. Fitri Souvenir employs 50 home workers, all of whom are women, including one worker with a disability. This workforce composition reflects the company's role in women's economic empowerment and inclusive employment practices. Regular training programs are conducted to maintain production quality and to transfer traditional embroidery skills to new workers, ensuring the intergenerational transmission of kasab skills.

The company's sustainability is further evidenced by its ability to adapt to market trends while maintaining cultural authenticity. Fitri Souvenir continues to innovate product design to appeal to younger consumers without sacrificing the traditional motifs and techniques that define kasab handicrafts. This balance between tradition and innovation is an important success factor in the sustainability of cultural enterprises (Ayem & Hernindya, 2025; Surya et al., 2025).

Contribution to the Preservation of Acehese Culture

Fitri Souvenir's contribution to cultural preservation goes beyond just economic activities. The company systematically instills cultural values into its production processes and products. Each kasab product features a traditional motif that carries philosophical meaning in Acehese culture, symbolizing leadership (ulama and community leaders), courage, spirituality, and the fertility of the land of Pidie. (Setiawan & Kafri, 2022). This symbolic dimension is preserved in both traditional and contemporary product lines.

The involvement of young people both as consumers and as potential future craftsmen is a strategic element of Fitri Souvenir's cultural preservation mission. By making kasab products accessible and fashionable to the younger generation through digital marketing and adaptation of contemporary designs, companies are actively countering the risk of cultural heritage loss (Musthafa & Darmawan, 2024). Interviews with both local and international consumers suggest that appreciation of kasab products extends beyond their functional value to include their cultural meaning and craftsmanship. These perceptions suggest that the enterprise may help strengthen public awareness of Acehese cultural heritage, although this study does not assess broader cultural impacts beyond the case under study.

The distribution of Kasab products to customers outside Aceh, including Singapore, may contribute to the wider recognition of Acehese cultural heritage by introducing traditional motifs and local craftsmanship to broader consumer groups. In this study, cultural promotion is understood as the dissemination of cultural values through commercial products that retain traditional design elements and are appreciated by consumers beyond their place of origin.

CONCLUSION

This qualitative single-case study suggests that financial inclusion and marketing systems appear to support the development and sustainability of Fitri Souvenir. Financial inclusion, reflected in the enterprise's access to and utilization of formal banking services, business financing support, digital payment facilities, and financial security awareness, was perceived by participants to facilitate business operations and transaction efficiency. However, the enterprise has not yet adopted insurance and investment products, indicating that the utilization of formal financial services remains concentrated on transactional and operational needs. The findings also indicate that integrating direct sales, social media, and marketplace platforms appears to broaden market access while preserving the cultural identity of Kasab handicrafts. Product diversification, pricing strategies, digital promotion, and multiple distribution channels were consistently identified by participants as important elements of the enterprise's marketing practices. In addition to its economic activities, Fitri Souvenir may contribute to preserving Acehese cultural heritage through the continued use of traditional kasab motifs, the involvement of local women and younger generations in production, and the adaptation of traditional products to contemporary market preferences.

This study has several limitations. It focuses on a single enterprise, involves a small and organization-centered group of eight informants, relies primarily on participants' self-reported experiences, is supported by limited financial documentation, and does not include longitudinal business performance data. Consequently, the findings are context-specific and should not be generalized to all traditional handicraft MSMEs.

Future research is encouraged to conduct comparative multi-case studies involving Kasab enterprises across different regions, incorporate longitudinal financial and operational data, examine the role of Sharia-compliant financial services and Islamic business ethics in MSME sustainability, and explore how cultural enterprises contribute to regional economic development and cultural preservation in broader contexts.

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