

Integrating Marketing Capability, Financial Performance, Visual Communication Design, and Business Communication: Evidence from MSMEs in Bekasi City

Triyogo Mulyo Adhi^{1*}, Hafiluddin Ahmad Jailani², Adrianus Trigunadi Santoso³, Andrian⁴

Universitas Bina Insani

Corresponding Author: Triyogo Mulyo Adhi triyogo1963@gmail.com

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ABSTRACT

This study examines an interdisciplinary model linking visual communication design (DKV), business communication, marketing capability, and financial performance among micro, small, and medium enterprises (MSMEs/UMKM) in Bekasi City, Indonesia. A quantitative explanatory design was applied using questionnaire data from 120 MSME respondents measured on a five-point Likert scale. Data were analyzed in two stages: descriptive, reliability, and regression testing using SPSS, and measurement-model and structural-model evaluation using SmartPLS. SPSS results show high mean scores for marketing (M = 3.890), finance (M = 3.850), DKV (M = 3.815), and communication (M = 3.848), with Cronbach's alpha values ranging from 0.776 to 0.807. SmartPLS results indicate adequate convergent validity, with outer loadings above 0.785, AVE values from 0.679 to 0.736, and composite reliability values from 0.894 to 0.918.

INTRODUCTION

MSMEs are central actors in Indonesia's local economic ecosystem because they absorb labor, support household income, and create flexible business models that can adapt to changing consumer behavior (Bank Indonesia, 2023). In Bekasi City, MSMEs operate in a dense urban market connected to Jakarta and the broader West Java industrial corridor. This market position creates opportunities for growth but also increases competitive pressure, especially as consumers rely more heavily on digital channels, visual cues, peer recommendations, and online/offline service experiences before making purchase decisions.

Recent public-sector information shows that Bekasi City continues to position MSME upgrading as a strategic program, including access to marketing, financing, licensing, technology, and export readiness (Dinas Koperasi, 2025). The official Bekasi MSME portal describes the 2025 UMKM Naik Kelas program as a human-capital development and business expansion initiative, while BPS Kota Bekasi publishes annual regional statistics to support local planning and evidence-based economic policy (Dinas Koperasi, 2025). These conditions make Bekasi City a relevant object for examining whether MSMEs can transform visual design, communication, and marketing practices into stronger financial performance.

Although many studies have examined digital marketing, financial literacy, and business performance, fewer empirical works integrate Marketing, Finance, Visual Communication Design (DKV), and Communication in a single model. For MSMEs, visual communication design is not merely aesthetic; it translates product value into recognizable identity, packaging, layout, color, typography, and message hierarchy. Communication is also not limited to advertising messages; it includes audience interaction, media suitability, message clarity, persuasion, and customer trust. Marketing capability can then become a bridge between design communication and financial outcomes because effective marketing turns visual identity and messages into awareness, preference, and purchase intention (Kotler, et al., 2024).

This study therefore investigates the effect of DKV and communication on marketing capability and the effect of marketing capability and communication on financial performance among MSMEs in Bekasi City. The study uses SPSS for descriptive statistics, reliability, and regression support, and SmartPLS for measurement-model and structural-model evaluation (Hair, et al., 2014). The research is designed to meet the structure commonly expected in accredited Indonesian journals, including a clear research gap, conceptual framework, quantitative method, hypothesis testing, and managerial implications.

LITERATURE REVIEW

MSMEs, Digital Competition, and Local Market Context

MSME competitiveness increasingly depends on the ability to combine operational efficiency, market sensing, digital adoption, and customer-facing communication (Ridhwan, et al., 2024). Evidence from Indonesian UMSEs indicates that digital adoption is associated with business performance and financial-literacy improvements, suggesting that digital capabilities and financial knowledge should be viewed as mutually reinforcing rather than separate agendas. In emerging markets, digital marketing adoption also improves SME productivity and performance through customer relationship management, technological orientation, and digital engagement (Wheeler, 2024).

Marketing Capability

Marketing capability refers to an MSME's capacity to identify target segments, develop promotional content, build brand awareness, and create market satisfaction (Andrian; et al., 2022). In the MSME context, marketing capability is often visible in practical routines such as selecting the right customer segment, maintaining social media content, responding to marketplace reviews, aligning promotions with customer needs, and using feedback to improve product offers (Tafesse & Wien, 2018). Stronger marketing capability can improve financial outcomes because it helps firms attract customers, increase repeat purchases, and reduce inefficient promotional spending (Kotler, 2012).

H1: Marketing capability has a positive and significant effect on financial performance among MSMEs in Bekasi City.

Financial Performance and Financial Orientation

Financial performance in MSMEs can be reflected in perceived cost efficiency, economic value creation, purchasing decisions, and business financial outcomes. Studies on MSMEs emphasize that financial literacy, digital payment adoption, and financial-technology support contribute to sustainability and financial performance (Matarazzo, et al., 2021). For small businesses, financial outcomes are influenced not only by accounting practices but also by how marketing and communication reduce uncertainty and improve sales conversion.

H2: Business communication has a positive and significant effect on marketing capability among MSMEs in Bekasi City.

Visual Communication Design (DKV)

Visual communication design is a strategic component of branding and market communication. It includes color consistency, layout quality, typography readability, product photography, packaging design, and visual identity strength. For MSMEs, design often forms the first impression in both physical and digital touchpoints. Consistent visual design can make products easier to recognize, improve perceived professionalism, and strengthen marketing messages (Ebrahim, 2020). Therefore, DKV is expected to increase marketing capability.

H3: Visual communication design has a positive and significant effect on marketing capability among MSMEs in Bekasi City.

Business Communication

Business communication concerns message clarity, media accuracy, persuasive power, and audience interaction. In MSMEs, communication appears in product explanations, customer-service responses, social media captions, live-selling scripts, WhatsApp Business interactions, and complaint handling. Clear communication can support marketing when it is embedded in promotional strategy (Dwivedi, et al., 2021). It may also affect financial performance directly because transparent, persuasive, and responsive communication can strengthen customer trust and purchase confidence.

H4: Business communication has a positive and significant effect on financial performance among MSMEs in Bekasi City.

Conceptual Framework

The conceptual framework positions DKV and business communication as antecedents of marketing capability, while marketing capability and business communication predict financial performance. The model reflects the assumption that MSME financial outcomes emerge from the combined strength of visual identity, persuasive communication, and market execution.

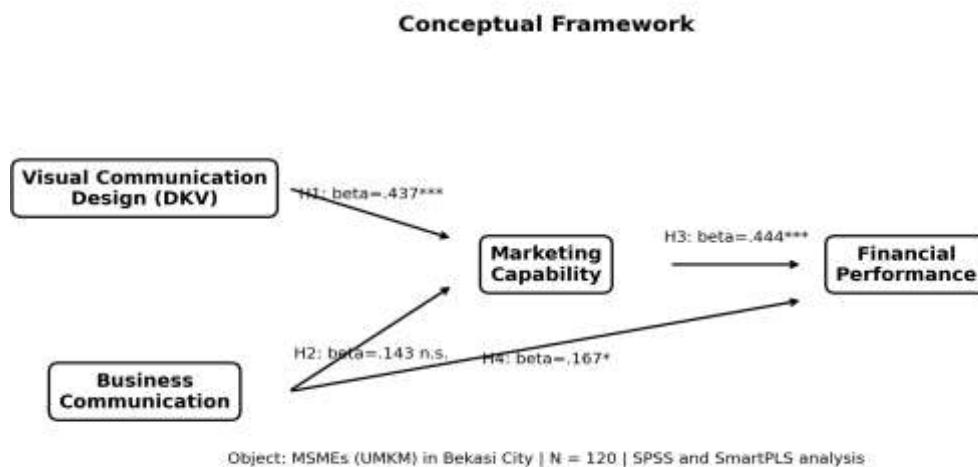


Figure 1. Conceptual framework of the study

METHODOLOGY

Research Design, Object, and Sample

This study applies a quantitative explanatory design. The research object is MSMEs (UMKM) operating in Bekasi City, West Java, Indonesia. The unit of analysis is the MSME actor or representative who understands marketing, communication, visual identity, and financial aspects of the business. The attached dataset contains 120 respondents, which is adequate for an exploratory PLS-SEM model with four latent constructs and four structural paths (Fornell & Larcker, 1981). The questionnaire used a five-point Likert scale from 1 = strongly disagree to 5 = strongly agree.

Variable Measurement

The study measures four constructs: Marketing, Finance, Visual Communication Design (DKV), and Communication. Each construct consists of four indicators. Marketing includes target segmentation, promotional content, brand awareness, and market interest/satisfaction. Finance includes cost efficiency, economic value, purchasing decisions, and financial performance. DKV includes color appropriateness, layout quality, typography readability, and visual-identity strength. Communication includes message clarity, media suitability, persuasive power, and audience interaction.

Table 1. Research Indicators

Codes	Variables	Indicators
MKT1	Marketing	Target market Segmentation
MKT2	Marketing	Promotion and marketing contents
MKT3	Marketing	Brand awareness
MKT4	Marketing	Market satisfaction
FIN1	Financial	Cost efficiency
FIN2	Financial	Economic value
FIN3	Financial	Purchasing decision
FIN4	Financial	Financial Perform
DKV1	DKV	Color compatibility
DKV2	DKV	Layout quality
DKV3	DKV	Tipography Readable
DKV4	DKV	Visual identity strenght
COM1	Communication	Message Clarity
COM2	Communication	Media Accuracy
COM3	Communication	Persuasive Power
COM4	Communication	Audiences Interaction

Source: Data Processed by SmartPLS (2025)

Data Analysis Technique

Data analysis was carried out through SPSS and SmartPLS. SPSS was used for descriptive statistics, Cronbach’s alpha reliability, and regression-based significance support (Hair, et al., 2014). SmartPLS was used to evaluate the reflective measurement model and structural model. The measurement model was assessed through outer loading, average variance extracted (AVE), composite reliability, and Cronbach’s alpha. The structural model was evaluated using path coefficients, t-statistics, p-values, R-square, adjusted R-square, Q-square, and hypothesis decisions. A 5% significance level was applied.

RESEARCH RESULT

Respondent Data and Descriptive Statistics

The dataset includes 120 respondents. Descriptive statistics show that all constructs are perceived at a high level. Marketing has the highest mean score (M = 3.890), followed by Finance (M = 3.850), Communication (M = 3.848), and DKV (M = 3.815). This indicates that Bekasi MSMEs in the dataset generally evaluate their marketing, communication, visual design, and financial practices positively.

Table 2. SPSS descriptive statistics

Variables	N	Mean	Std. Deviation	Minimum	Maximum	Interpretation
Marketing	120	3.89	0.591	2.5	5	High
Financial	120	3.85	0.602	2.25	5	High
DKV	120	3.815	0.589	2.25	5	High
Communication	120	3.848	0.593	2.5	5	High

Source: Data processed by SmartPLS (2025)

Reliability Test Using SPSS

The reliability test indicates that all constructs meet the commonly accepted Cronbach's alpha threshold of 0.70. Communication has the highest alpha (0.807), followed by Finance (0.801), DKV (0.797), and Marketing (0.776). Therefore, the measurement items are internally consistent and suitable for further analysis.

Table 3. SPSS Reliability Results

Variables	Total Items	Cronbach's Alpha	Criteria	Decision
Marketing	4	0.776	Alpha ≥ 0,70	Reliable
Financial	4	0.801	Alpha ≥ 0,70	Reliable
DKV	4	0.797	Alpha ≥ 0,70	Reliable
Communication	4	0.807	Alpha ≥ 0,70	Reliable

Source: Data processed by SmartPLS (2025)

SPSS Regression Results

Regression results support the structural pattern later confirmed by SmartPLS. DKV significantly predicts Marketing (B = 0.438; p < 0.001), while Communication does not significantly predict Marketing (B = 0.142; p = 0.1096). Marketing significantly predicts Finance (B = 0.452; p < 0.001), and Communication significantly predicts Finance (B = 0.170; p = 0.0460). The R-square values are 0.269 for Marketing and 0.276 for Finance, indicating moderate explanatory power for social-science research involving MSME perceptions.

Table 4. SPSS Regression Coefficients

Regression Model	Predictors	B	Std. Error	Beta/Path	t	Sig.	Decision
Marketing = DKV + Communication	DKV	0.438	0.09	0.437	4.897	0	Significant
Marketing = DKV + Communication	Communication	0.142	0.089	0.143	1.6	0.11	Not Significant
Finance = Marketing + Communication	Marketing	0.452	0.085	0.452	5.297	0	Significant
Finance = Marketing + Communication	Communication	0.17	0.085	0.17	1.996	0.046	Significant

Source: Data Processed by SmartPLS (2025)

SmartPLS Measurement Model

The SmartPLS outer-model results show that all indicators have outer loadings above 0.785, exceeding the 0.70 guideline. AVE values range from 0.679 to 0.736, indicating adequate convergent validity. Composite reliability values range from 0.894 to 0.918, while Cronbach’s alpha values range from 0.776 to 0.807. Overall, all constructs satisfy reflective measurement-model validity and reliability criteria.

Table 5. SmartPLS Measurement-Model Summary

Constructs	Min Loading	Max Loading	AVE	Composite Reliability	Cronbach's Alpha
DKV	0.785	0.897	0.679	0.894	0.797
Financial	0.805	0.898	0.736	0.918	0.801
Communication	0.808	0.887	0.726	0.914	0.807
Marketing	0.817	0.871	0.715	0.909	0.776

Source: Data processed by SmartPLS (2025)

SmartPLS Structural Model and Hypothesis Testing

The SmartPLS inner model shows that three of four hypotheses are accepted. DKV has a positive and significant effect on Marketing (beta = 0.437; T = 4.897; p < 0.001). Communication has a positive but non-significant effect on Marketing (beta = 0.143; T = 1.600; p = 0.1096). Marketing has a positive and significant effect on Finance (beta = 0.444; T = 5.297; p < 0.001). Communication also has a positive and significant direct effect on Finance (beta = 0.167; T = 1.996; p = 0.0460).

Table 6. Smartpls Path Coefficients and Hypothesis Decisions

Hypothesis	Path	Original Sample	T Statistics	P Values	Decision	Interpretation
H1	DKV → Marketing	0.437	4.897	0	Accepted	Positive and significant
H2	Communication → Marketing	0.143	1.6	0.11	Denied	Not significant
H3	Marketing → Financial	0.444	5.297	0	Accepted	Positive and significant
H4	Communication → Financial	0.167	1.996	0.046	Accepted	Positive and significant

Source: Data processed by SmartPLS (2025)

Table 7. R-square and Predictive Relevance

Endogenous Construct	R Square	Adjusted R Square	Q Square	Dominant Predictor	Interpretation
Marketing	0.269	0.257	0.194	DKV	Moderate model strength
Finance	0.276	0.264	0.193	Marketing	Moderate model strength

Source: Data Processed by Smartpls (2025)

DISCUSSION

The first finding confirms that DKV significantly strengthens marketing capability. This result is theoretically plausible because marketing messages become more persuasive when visual elements are coherent, readable, and consistent with brand identity. For Bekasi MSMEs, product packaging, marketplace photos, Instagram layouts, color systems, typography, and visual storytelling can increase brand awareness and customer interest. The result suggests that DKV should not be treated as a cosmetic activity after marketing strategy is formed; instead, it should be integrated into the marketing process from segmentation and positioning to promotional execution.

The second finding shows that business communication does not significantly affect marketing capability. This does not mean that communication is unimportant. Rather, it suggests that communication practices among MSMEs may still be operational and transactional rather than strategically connected to marketing planning. For example, MSMEs may respond to customers through WhatsApp or social media but may not translate these interactions into content planning, segmentation, or brand positioning. This result points to a managerial

gap: communication must be structured into marketing routines, not merely performed as customer response.

The third finding demonstrates that marketing capability significantly improves financial performance. Marketing capability can affect financial outcomes by increasing customer acquisition, improving repeat purchases, making promotions more efficient, and strengthening perceived product value. For MSMEs, financial performance is not only influenced by capital access or bookkeeping discipline, but also by how effectively the firm turns market knowledge and promotional activities into sales and cash flow.

The fourth finding indicates that communication has a significant direct effect on financial performance. This result is important because communication may produce financial value even when it does not significantly shape marketing capability. Clear product explanations, suitable media, persuasive messages, and audience interaction can reduce buyer hesitation, improve transaction clarity, and support customer trust. In local MSME markets such as Bekasi, where many transactions involve direct messaging, live selling, and community-based networks, communication quality can directly influence purchase decisions and revenue.

CONCLUSION AND RECOMMENDATION

This study concludes that visual communication design significantly improves marketing capability, marketing capability significantly improves financial performance, and business communication directly improves financial performance among MSMEs in Bekasi City. However, business communication does not significantly improve marketing capability, indicating that MSME communication practices may not yet be fully integrated into strategic marketing processes. The model explains 26.9% of Marketing and 27.6% of Finance, with Q-square values above zero indicating predictive relevance.

The study has limitations. First, the dataset consists of 120 observations, which is sufficient for the tested model but still limited for broader generalization. Second, the data are perceptual and cross-sectional, so causal interpretation should be made carefully. Third, the attached workbook identifies the dataset as a simulation/template; therefore, before journal submission, researchers should replace it with verified field data from MSME respondents in Bekasi City and rerun SPSS and SmartPLS analysis.

ADVANCED RESEARCH

Future studies can add mediating variables such as digital marketing adoption, customer engagement, financial literacy, and brand trust, or compare MSMEs across sectors such as culinary, fashion, craft, and services.

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