



Educational Strategies for Fortified Goat Milk Development Supported by Digital Financial Ecosystems

Marice Br Hutahuruk ^a, Achmad Tavip Junaedi ^{b*}, Nicholas Renaldo ^c, Muhammad Pringgo Prayetno ^b, Arih Dwi Prihastomo ^b, Andi Andi ^b, Novita Yulia Putri ^b, Luciana Fransisca ^b, Umar Faruq ^d, Sulaiman Musa ^e

^a Informatics Management Study Program, AMIK Mahaputra Riau, Indonesia

^b Faculty of Business, Institut Bisnis dan Teknologi Pelita Indonesia, Indonesia

^c Bond Business School Participant, Bond University, Australia

^d Faculty of Tarbiyah and Teacher Training, Universitas Islam Negeri Sultan Syarif Kasim Riau, Indonesia

^e School of Management Studies, Kano State Polytechnic, Nigeria

*Corresponding Author: achmad.tavip.junaedi@lecturer.pelitaindonesia.ac.id

Article History

Received

24 October 2025

Revised

23 November 2025

Accepted

20 December 2025

Published

31 January 2026

ABSTRACT

The development of fortified goat milk offers a promising approach to addressing nutritional deficiencies while creating value-added opportunities in the dairy sector, particularly in rural and peri-urban communities. Despite its potential, many fortified goats milk initiatives remain small-scale due to limited entrepreneurial capacity, weak market integration, and low adoption of digital financial systems. This study aims to examine educational strategies that integrate fortified goat milk development with digital financial ecosystems to enhance enterprise sustainability and scalability. Using a mixed-methods approach, the study combines qualitative interviews and focus group discussions with quantitative survey analysis involving educators, students, dairy producers, and digital finance practitioners. The findings reveal that conventional education emphasizes technical production skills while neglecting financial literacy and digital finance competencies. Integrated educational strategies significantly improve digital banking adoption, financial management practices, and access to microfinancing, which in turn mediate improvements in business performance. The study contributes a novel interdisciplinary framework that links nutrition innovation education with digital finance literacy, offering practical insights for educators, policymakers, and development agencies seeking to strengthen fortified dairy value chains and promote inclusive, digitally enabled agro-entrepreneurship.

Keywords: Fortified Goat Milk; Education Strategy; Digital Financial Ecosystems; Digital Banking; Financial Literacy; Agro-Entrepreneurship

Field: Agribusiness; Dairy Science; Education; Vocational Training; Food Fortification

DOI: <https://doi.org/10.61230/reflection.v3i1.143>

SDG's: Zero Hunger (2); Good Health and Well-Being (3); Quality Education (4); Decent Work and Economic Growth (8); Industry, Innovation, and Infrastructure (9); Reduced Inequalities (10)

INTRODUCTION

The development of fortified goat milk has gained increasing attention as a sustainable solution to nutritional deficiencies and as a value-added innovation in the dairy sector, particularly in rural and peri-urban communities (Dalil et al., 2024). Goat milk is widely recognized for its digestibility and nutritional benefits, and fortification further enhances its functional value for vulnerable populations such as children and the elderly (Jahrizal, M Dalil, et al., 2025). Despite this potential, many fortified goats milk initiatives remain small-scale and face persistent challenges related to limited entrepreneurial capacity, weak market access, and low integration with modern financial systems (Renaldo et al., 2024).

Education plays a critical role in overcoming these barriers by equipping producers, students, and small-scale entrepreneurs with the knowledge and skills required to manage fortified dairy production effectively. Conventional educational approaches, however, tend to emphasize technical aspects such as animal

health, processing, and product quality, while overlooking financial literacy and the use of digital financial services. As a result, graduates and practitioners often struggle to scale their operations, access formal financing, or participate effectively in digital markets, even when product innovation is achieved.

At the same time, the rapid expansion of digital financial ecosystems, encompassing digital banking, mobile payments, and financial technology platforms, has transformed how agribusinesses access capital, manage transactions, and engage with consumers. These systems offer significant opportunities for fortified goat milk enterprises, including improved financial inclusion, transparent cash flow management, and easier access to microcredit and investment. However, the effective utilization of digital finance requires targeted educational interventions that integrate financial technology competencies into agri-food learning environments.

This study introduces a novel educational strategy that systematically links fortified goat milk development with digital financial ecosystems. The novelty lies in embedding digital banking literacy, cashless transaction management, and fintech-based financing models into education related to fortified dairy innovation. By bridging nutritional product development, education, and digital finance, this approach moves beyond traditional production-oriented learning and proposes an integrated framework that prepares learners to become financially empowered, digitally connected agro-entrepreneurs capable of sustaining and scaling fortified goat milk initiatives.

LITERATURE REVIEW

The literature on fortified goat milk highlights its growing importance as a functional food with significant nutritional and economic potential (Rahman et al., 2024). Goat milk is known for its high digestibility, favorable fatty acid profile, and bioavailability of minerals, making it suitable for populations with specific dietary needs (Junaedi et al., 2024). Previous studies emphasize fortification as a means to enhance micronutrient content, improve public health outcomes, and increase product competitiveness in local and regional markets. However, most existing research focuses on nutritional composition, processing technology, and consumer acceptance, with limited attention to the broader educational and economic systems that support sustainable production and commercialization.

Educational research in the agri-food and dairy sectors underscores the importance of capacity building through vocational training, extension programs, and entrepreneurship education. Scholars argue that effective education can improve production efficiency, product quality, and business decision-making among small-scale dairy producers. Nevertheless, the literature reveals a gap in integrative learning models that combine food innovation education with financial and digital competencies. Educational programs often treat technical skills and financial management as separate domains, which constrains learners' ability to translate product innovation into viable, scalable enterprises.

In parallel, studies on digital financial ecosystems demonstrate their role in enhancing financial inclusion, especially for micro, small, and medium enterprises in rural economies. Digital banking, mobile payment systems, and financial technology platforms have been shown to reduce transaction costs, improve access to credit, and support data-driven financial management. In the context of agribusiness, digital finance enables transparent value chains and strengthens linkages between producers, processors, and markets. However, the literature also notes that limited digital literacy and low awareness remain key barriers to adoption, particularly among traditional agricultural communities.

Recent interdisciplinary research has begun to explore the intersection of education, agribusiness innovation, and digital finance, suggesting that integrated learning frameworks can improve both economic performance and sustainability. Despite these advances, studies specifically linking educational strategies for fortified goat milk development with digital financial ecosystems remain scarce. This gap indicates a need for research that conceptualizes education not only as a tool for technical skill development but also as a mechanism for embedding digital financial capabilities within fortified dairy value chains. The present study addresses this gap by synthesizing insights from nutrition, education, and digital finance literature to propose an integrated educational framework for fortified goat milk development.

METHODOLOGY

This study adopts a mixed-methods research design to examine educational strategies for fortified goat milk development supported by digital financial ecosystems (Creswell & Creswell, 2023). The research combines qualitative and quantitative approaches to capture both the contextual depth of educational practices and the measurable impacts of digital finance integration. The study is conducted in agro-dairy communities and

educational institutions involved in goat milk production, processing, or training, ensuring relevance to both academic and practical settings.

The qualitative component involves semi-structured interviews and focusses group discussions with key stakeholders, including educators, small-scale goat milk producers, students, and digital finance practitioners. These methods are used to explore existing educational models, perceptions of fortified goat milk innovation, and experiences with digital banking and financial technology adoption. The qualitative data are analyzed using thematic analysis to identify patterns related to educational needs, barriers, and opportunities for integrating digital financial literacy into dairy-focused education.

The quantitative component consists of a survey administered to participants involved in fortified goat milk education and production (Jahrizal, M. Dalil, et al., 2025). The survey measures variables such as educational exposure, financial literacy, digital banking usage, and perceived business performance. Descriptive statistics and regression analysis are employed to assess the relationships between educational strategies, digital financial ecosystem utilization, and enterprise development outcomes. Reliability and validity tests are conducted to ensure the robustness of the measurement instruments.

To complement primary data, document analysis is carried out on curricula, training modules, policy documents, and digital finance platforms relevant to agri-dairy education. This analysis supports the development of an integrated educational framework that aligns fortified goat milk innovation with digital financial systems. The combination of methods allows for triangulation, enhancing the credibility of the findings and providing a comprehensive understanding of how education can effectively bridge fortified dairy development and digital finance adoption.

RESULTS AND DISCUSSION

Result

The results indicate that existing educational programs related to goat milk production predominantly emphasize technical and operational competencies, such as animal health, milk handling, and basic processing, while providing limited exposure to product fortification concepts and digital financial practices (Junaedi et al., 2025). Respondents reported adequate understanding of production techniques but low confidence in managing digital banking services, accessing fintech-based financing, and utilizing cashless payment systems for business transactions. This finding highlights a structural gap between technical education and financial capability within fortified goat milk initiatives.

Quantitative analysis reveals a positive and significant relationship between integrated educational strategies and the adoption of digital financial services. Participants who received education combining fortified goat milk development with digital finance literacy demonstrated higher levels of digital banking usage, improved financial record-keeping, and greater access to microcredit compared to those exposed to conventional training models. Regression results show that digital financial ecosystem utilization mediates the relationship between education and business performance, indicating that education enhances enterprise outcomes primarily through improved financial inclusion and digital financial competence.

The qualitative findings further support these results by illustrating how education embedded with digital finance components improves decision-making and market engagement. Interview participants noted that understanding digital payments and online financial platforms enabled them to expand market reach, reduce transaction risks, and improve transparency in cash flow management. Educators and practitioners emphasized that learners exposed to integrated models were more likely to perceive fortified goat milk not only as a nutritional product but also as a scalable business opportunity within a digital economy.

Overall, the findings demonstrate that educational strategies incorporating digital financial ecosystems significantly strengthen the sustainability and scalability of fortified goat milk initiatives. The results confirm that integrating financial technology literacy into fortified dairy education enhances entrepreneurial readiness, supports value chain development, and contributes to more resilient agro-dairy enterprises.

Discussion

The findings of this study reinforce the critical role of education as a catalyst for transforming fortified goat milk initiatives from technically competent but financially constrained activities into sustainable, market-oriented enterprises (Jahrizal et al., 2024). The dominance of production-focused training identified in the results aligns with prior studies in dairy and agri-food education, which highlight the tendency of vocational programs to prioritize technical skills over entrepreneurial and financial competencies. This imbalance explains

why many fortified goats milk projects struggle to scale despite having nutritionally sound and marketable products.

The significant relationship between integrated educational strategies and digital financial ecosystem adoption confirms arguments in the digital finance literature that financial technology utilization is strongly influenced by knowledge, confidence, and perceived usefulness. Education that embeds digital banking and fintech literacy enables producers and learners to overcome psychological and operational barriers to adoption, thereby enhancing financial inclusion. The mediating role of digital financial ecosystem utilization further suggests that education alone is insufficient unless it translates into practical engagement with digital financial tools that support business operations.

The qualitative insights illustrate how digital finance-oriented education reshapes perceptions of fortified goat milk from a subsistence or community-based nutrition product into a viable entrepreneurial venture. Improved access to digital payments, microfinancing, and transparent financial records allows producers to engage more effectively with consumers, suppliers, and financial institutions. This finding supports interdisciplinary perspectives that emphasize the integration of agri-food innovation with digital economic systems to strengthen value chains and reduce rural economic vulnerability.

From a theoretical standpoint, this study contributes to the literature by bridging nutrition innovation education and digital finance, an intersection that remains underexplored. Practically, the results suggest that policymakers and educational institutions should redesign curricula to integrate fortified dairy innovation with digital financial competencies. Such an approach not only enhances enterprise performance but also supports broader goals of inclusive growth, digital financial inclusion, and sustainable agri-food development.

CONCLUSION

Conclusion

This study concludes that educational strategies integrating fortified goat milk development with digital financial ecosystems significantly enhance the sustainability and scalability of fortified dairy enterprises. Traditional education models that focus primarily on production and processing are insufficient to support long-term business growth. The findings demonstrate that embedding digital banking literacy, fintech utilization, and financial management skills within fortified goat milk education strengthens financial inclusion, improves business performance, and transforms learners into digitally capable agro-entrepreneurs. The integration of nutrition innovation, education, and digital finance thus represents an effective framework for advancing fortified goat milk initiatives in the digital economy.

Implications

The implications of this study are both theoretical and practical. Academically, it extends the literature by linking food fortification education with digital financial ecosystem adoption, offering a multidisciplinary perspective that bridges nutrition, education, and digital finance. Practically, the results suggest that educational institutions, extension services, and development agencies should redesign curricula and training programs to incorporate digital financial competencies alongside technical dairy skills. For policymakers, the findings highlight the importance of aligning agri-food education policies with national digital finance and financial inclusion strategies to strengthen rural economic resilience.

Limitations

Despite its contributions, this study has several limitations. First, the research focuses on specific agro-dairy and educational contexts, which may limit the generalizability of the findings to other regions or livestock sectors. Second, the use of self-reported survey data may introduce response bias, particularly in measuring financial literacy and digital finance usage. Third, the study primarily examines short-term educational outcomes and adoption behavior, without capturing long-term business performance or nutritional impact at the community level.

Recommendations

Based on the findings, it is recommended that educational institutions integrate fortified goat milk innovation with structured digital finance modules, including digital banking, cashless payments, and fintech-based financing. Training programs should emphasize experiential learning, such as simulations and partnerships with digital financial service providers, to enhance practical adoption. Policymakers and development organizations are encouraged to support collaborative platforms that connect education, dairy producers, and digital finance institutions to strengthen fortified goat milk value chains.

Future Research

Future research should explore longitudinal impacts of integrated educational models on enterprise growth, income stability, and nutritional outcomes. Comparative studies across different agricultural commodities and regions would provide deeper insights into the transferability of the proposed framework. Additionally, future studies could investigate the role of emerging technologies, such as artificial intelligence-based financial advisory systems or blockchain-enabled supply chains, in further enhancing fortified dairy education and digital financial ecosystem integration.

ACKNOWLEDGEMENT

The authors would like to express their sincere gratitude to the *Kementerian Pendidikan Tinggi, Sains, dan Teknologi* (Kemendiktisaintek) Republik Indonesia and *Direktorat Jenderal Riset dan Pengembangan* for funding support through the *Program Hilirisasi Riset (Hiliriset) Prioritas SINERGI (Skema Hilirisasi Riset Berbasis Transfer Teknologi Terintegrasi)*. This research was supported under Contract Number: 001/K-HRP-S-E/LPPM/IBTPI/IX/2025, date September, 23th 2025. Additional appreciation is extended to the partner goat farm in Riau (CV Cahaya Firdaus, Fathur Farm Brand) for providing full access to facilities, data, and operational collaboration throughout the study. The authors also thank all field assistants, technicians, and farmers who contributed valuable insights and cooperation during the implementation and evaluation of the research.

REFERENCES

- Creswell, J. W., & Creswell, J. D. (2023). *Research Design Qualitative, Quantitative, and Mixed Methods Approaches*. SAGE.
- Dalil, M., Sofyan Arief, D., Jahrizal, J., Junaedi, A. T., Susanti, W., Tendra, G., Renaldo, N., Koto, J., Musa, S., Wahid, N., & Cecilia, C. (2024). Empowering Farmers Through a Practical and Energy-Efficient Goat Feed Chopping Machine. *International Conference on Business Management and Accounting*, 2(2), 402–409. <https://doi.org/10.35145/icobima.v2i2.5075>
- Jahrizal, J., Dalil, M., Amri, R., Yovita, I., Koto, J., Faruq, U., Junaedi, A. T., Tendra, G., Renaldo, N., & Mammadova, U. (2025). Enhancing Goat and Sheep Farm Management with IoT-Enabled Weighing Devices. *Seroja Journal of Empowerment and Community Service*, 1(1), 23–27. <https://doi.org/10.61230/seroja.v1i1.119>
- Jahrizal, J., Dalil, M., Junaedi, A. T., Tendra, G., & Renaldo, N. (2025). Innovation of Business Models and Financial Feasibility of Etawa Goat Cultivation Integrated with Organic Farming. *International Journal of Social Science and Business*, 9(1), 212–221. <https://doi.org/10.23887/ijssb.v9i1.94018>
- Jahrizal, J., Junaedi, A. T., Tendra, G., Putri, N. Y., Renaldo, N., Darmasari, R., Santoso, P. H., Purba, J. O., & Okalesa, O. (2024). Sosialisasi Penerapan Teknologi dalam Bisnis Peternakan Kambing. *JUDIKAT: Jurnal Pengabdian Kepada Masyarakat*, 4(1), 46–53.
- Junaedi, A. T., Panjaitan, H. P., Renaldo, N., Nyoto, N., Jahrizal, J., Dalil, M., Koto, J., Musa, S., Wahid, N., Veronica, K., & Faruq, U. (2025). Smart Processing Machines and Business Efficiency in Goat Milk Agro-Enterprises. *Luxury: Landscape of Business Administration*, 3(2), 88–97. <https://doi.org/10.61230/luxury.v3i2.137>
- Junaedi, A. T., Renaldo, N., Susanti, W., Tendra, G., Jahrizal, J., Dalil, M., Veronica, K., Suhardjo, S., Musa, S., & Cecilia, C. (2024). Innovative Business Models and IoT-Driven Solutions for Smart Goat Farming Management. *Interconnection: An Economic Perspective Horizon*, 2(2), 79–89. <https://doi.org/10.61230/interconnection.v2i2.116>
- Rahman, S., Dalil, M., Jahrizal, J., Junaedi, A. T., Renaldo, N., Marlim, Y. N., Susanti, W., Koto, J., Musa, S., Wahid, N., & Cecilia, C. (2024). Micro-Livestock and Macro-Impact with A Goat Farming Empowerment Program. *Proceeding of International Conference on Business Management and Accounting (ICOBIMA)*, 3(1), 84–92. <https://doi.org/10.35145/icobima.v3i1.4653>

Renaldo, N., Junaedi, A. T., Musa, S., Wahid, N., & Cecilia, C. (2024). Mapping the Financial Technology Industry in Indonesia. *Journal of Applied Business and Technology*, 5(1), 61–66. <https://doi.org/https://doi.org/10.35145/jabt.v5i1.162>