

Analysis of the Business Assistance Program on the Development of MSME Customers of Bank X in Pamotan Branch

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Article Information		Abstract
Submission date	30 January 2025	<p>Research aim: The purpose of this study is to analyze the Business Assistance Program on the development of micro, small, and medium enterprises (MSMEs) of bank X customers in Pamotan branch.</p> <p>Design/Method/Approach: This research uses a qualitative approach, where I obtained information through observation at the business place and conducted interviews as well as direct documentation to 4 informants, namely business owners as well as bank X customers at the Pamotan branch who are participating in the business assistance program.</p> <p>Research Finding: The results of this study are that MSME players as well as customers of Bank X have participated in a business mentoring program, where this program is considered quite helpful for the development of their MSMEs. This is because with this business mentoring program, they get new knowledge to advance the MSMEs that they have been running for years. If seen from one side, customers initially thought that this business mentoring program would be boring and a waste of time. However, after they went through it to the end, the customers felt satisfied and happy because the material taught during this mentoring program could help the progress of their MSMEs. Not only do they get learning material, they also practice the results of learning material from the business mentoring program that they have undergone. When viewed from the other side, this program has a weakness where the mentoring program time is limited and is felt to be lacking for customers so that it may be a little less than optimal. In addition, there is limited customer business capital and several other factors that make customers only able to practice mentoring program material that does not require large costs.</p> <p>Theoretical contribution/Originality: This research is expected to be able to add information about business assistance programs on the development of micro, small and medium enterprises (MSMEs) of X bank customers.</p> <p>Practitioner/Policy implication: For MSME owners as well as Bank X customers, it is hoped that this research can provide input in the form of advice and information to business owners regarding the importance of business assistance programs held by Bank X to its customers for the development of their MSMEs. For readers, this research is expected to be a reference for those who are interested in conducting research</p>
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related to the analysis of business assistance programs on the development of MSMEs of Bank X customers. And for Bank X, this research is expected to be an input or solution for the development of business assistance programs for customers so that they can be more developed and Bank X always supports the sustainability of MSMEs, especially the businesses of Bank X customers.

Research limitation: *The limitation in this study is the limited practice carried out by customers after learning the material due to limited business capital so that customers only carry out practices that do not require a lot of capital so that the research results from the analysis of the business assistance program on the development of MSMEs of Bank X customers are less than optimal.*

Keywords: *Business assistance program, Micro, Small, and Medium Enterprises (MSMEs).*

1. Introduction

In the current era, micro, small and medium enterprises (MSMEs) are growing rapidly and have an important role in Indonesia's economic growth. Micro, small and medium enterprises (MSMEs) are independent or stand-alone productive economic businesses either owned by individuals or groups and not as a branch business entity of the main company[1] . Quoted from a book entitled "MSME Development Between Conceptual and Practical Experience" states that MSMEs have been able to prove themselves as one of the solutions to the very high growth of the new workforce in Indonesia (Budiarto, Rachmawan, 2015). Small industries, especially MSME players, are still much favored by the public because MSMEs do not require large capital to start their business[2] . The number of MSMEs in Indonesia in 2024 is estimated to reach more than 65 million units. This does not rule out the possibility of many of the same types of businesses in each region.

To develop MSMEs, it is necessary to develop a business that is in accordance with the current situation/trend. The marketing of products and services has become increasingly competitive over time. To succeed in the market, businesses must constantly innovate the goods and services they offer[3] . Companies must be able to adapt to these changes by providing services that are fast, convenient, and in line with the needs of modern consumers[4] . We can take advantage of current developments such as utilizing technology or joining existing training programs. Small businesses or MSMEs can reach deep markets, with the help of digital technology[5] . With the development of increasingly modern technology, making business people increasingly develop their business by utilizing current technology. Apart from utilizing current technological developments, MSME players can also take advantage of business assistance programs to develop their businesses. At this time, many stakeholders provide business assistance programs such as banks, governments, etc. This aims to provide business development training. It aims to provide business development training for business actors including MSME actors to advance their businesses. MSMEs have a large contribution to regional and state revenues, and are also very instrumental in reducing the unemployment rate because of their labor-intensive nature, this type of business is able to absorb a lot of unemployed labor . [6]

In building the economy of a nation comes from all the elements contained in it where all elements have a very close relationship. The welfare of society can be seen from its

economic indicators, so the more people who can guarantee their living needs by having a permanent job or having their own business so that they can feel a decent life, this symbolizes the better the welfare of the community[7]. As done by Bank X, they held a business assistance program for several of their customers including customers who live in rural and remote areas. The business assistance program is a program provided to provide access to knowledge and business development training to MSME actors such as customers of Bank X. Financial institutions such as banks and non-banks play an important role in supporting the economy of every community, both large and small income communities to support their businesses, and one of the problems experienced by almost all countries, including Indonesia is the problem of poverty[8]. Banking institutions are one of the institutions that can provide financing to micro, small and medium enterprises (MSMEs). To meet the needs of the community, financial institutions channel people's business loans to the community[9]. Several supporting policies have been carried out by Bank X, starting to provide business capital financing without collateral and holding a business mentoring program free of charge. According to Bank X, this business mentoring program is a new breakthrough made by Bank X to assist the development of their customers' MSMEs. The program is aimed at providing customers with access to knowledge to improve the quality and capacity of knowledge related to entrepreneurship through applications that are developed in stages. The program has a positive impact on Bank X customers because their customers are mothers of MSME players spread throughout Indonesia, especially in rural areas.

Rembang is one of the regions located on the coast of the North Coast of Java. This area has economic advantages in agriculture, fisheries and trade so that businesses that arise from these three major sectors can be maximized by the community to open their own business fields, one of which is as an MSME actor and the Pamotan area is included in the area[10]. This is one of the driving factors for Bank X to hold a business assistance program for customers because Bank X customers are the mothers of MSME actors throughout Indonesia.

The number of the same business actors by implementing more modern sales strategies makes MSME players, especially the mothers of Bank X customers, feel that their businesses are left behind. The reason is, most of the mothers of Bank X customers who are also mothers of MSME actors do not understand and understand a lot about technology and sales strategies and how to develop their businesses so that they can grow more. We can know that technology is very important today. The utilization of technology for resources becomes easier and more efficient. Making technology more and more enjoyed and utilized by the community. One of the technologies that has developed in society is the use of the internet. The rapid development of the internet gave birth to various innovations, including financial technology to meet the needs of the community[11]. In addition, most of them are people who live in rural areas who are less familiar with technology development. In fact, at this time it is very important for us as business people to develop our business according to current needs and keep up with trends by utilizing existing technology so that our business can continue to grow rapidly and not lose to other business people.

In managing a business and increasing revenue, more human resources are needed in managing the business. We can see the success of MSMEs from the increase in the number of human resources they have, because increasing business turnover can employ more human resources which has an impact on the development of their business[12]. Therefore, human resources with the ability to innovate are needed to seize business opportunities in increasing the business turnover owned by these MSMEs. In the past, the market referred to geographical

location, but now the market no longer has geographical boundaries because modern communication has allowed buyers and sellers to make transactions without having to meet each other. In this modern era, every MSME actor is required to make adjustments in facing market competition that occurs by utilizing information and communication technology.

In addition, an important role in developing a business is the ability where we must be able to compete where these MSME actors must be able to balance the quality of their products and even be superior to other business actors. In order to achieve all of this, MSME players must also understand competitive strategies in the business world, add new insights to develop their business, and learn to manage capital and profits properly so that finances can remain stable. Sales growth reflects the company's ability to increase its sales over time[13]. It can be developed and learned by MSME actors, especially Bank X customers, to take part in training programs and business assistance programs held by Bank X. The purpose of this study is to analyze the Business Assistance Program on the development of micro, small and medium enterprises (MSMEs) of bank X customers at MMS Pamotan and to improve on previous research. Where in previous studies, researchers only discussed financing and the repayment period of financing, the results were less in-depth using quantitative variables. In research development, it is important to understand that unique dynamics may arise due to specific business environment and organizational culture factors.[14]

1.1.Statement of Problem

In this study using the gap research methodological gap to perfect previous research. Where in a previous study, researchers only discussed financing and the repayment period of financing and only examined the effect of variables whose results were less in-depth using quantitative variables. Therefore, this study will analyze in depth with qualitative research regarding the analysis of the business assistance program on the development of MSMEs of Bank X Pamotan branch. How does the role of the business assistance program affect the business of Bank X customers in Pamotan branch? 2. How are the efforts of MSME customers of Bank X Pamotan branch when undergoing the mentoring program to achieve business development?

1.2.Research Objectives

The research objectives refer to the background and research formulation. The objectives of this research are as follows: 1). Analyzing the role of the business assistance program on the business of Bank X customers in Pamotan branch. 2). Analyzing the efforts to improve MSMEs of Bank X customers in Pamotan branch while undergoing the business assistance program.

2. Method

This research uses a descriptive qualitative approach. Descriptive research is research that focuses on collecting information to gain understanding or confirmation of a concept to answer something that is being investigated. This research was conducted by direct observation, interviews, and documentation in accordance with the theory used. Identifying the activities under study to obtain current information directly.

This research was conducted on customers of Bank X Pamotan branch, Rembang, Central Java. In this study, researchers obtained permission to conduct direct research to several customers who were conducting business assistance programs. Determination of informants for this research is based on the 5R criteria in determining informants, namely as follows:

Table 1
5Rs in Informant Determination

No.	5R Criteria	Definition
1	<i>Relevance</i>	That informants must have a direct relationship with the object of research. In this study, the relevance requirement is a bank X customer who is also an MSME actor who is/was participating in a business assistance program.
2	<i>Recommendation</i>	Informants are selected based on recommendations from trusted people in determining informants. Researchers will ask for recommendations from the leadership or employees of Bank X Pamotan branch.
3	<i>Rapport</i>	There is closeness between informants and researchers. This is intended so that researchers can explore information as deeply as possible. This closeness can be created when the recommender recommends the right informant candidate in terms of two-way communication. In addition, researchers must also be able to adapt and bring themselves into the informant's environment both in terms of language and culture.
4	<i>Readiness</i>	Potential informants who have been recommended and selected must feel ready to be interviewed without any coercion. The researcher will make an appointment with the informant and ask his/her willingness to be one of the informants in this study.
5	<i>Reassurance</i>	Where the researcher must be able to ensure that the informant can answer all questions without fabrication.

Source: Customer of Bank X Pamotan branch

After the informant selection process using the purposive 5R, the researcher selected 4 informants who are customers of Bank X branch Pamotan who are conducting a business mentoring program who are also mothers of MSME actors.

Table 2
Informant Table

No.	Research objectives	Source of Informant
1	Analyze the role of the business mentoring program on Bank X MMS Pamotan customers' businesses.	Key informants 4 people
2	Analyze the efforts to improve MSMEs of Bank X MMS Pamotan customers while undergoing a business mentoring program.	Key informants 4 people

Source : Customer of Bank X Pamotan branch

In this study, researchers visited 4 customer homes who were assisting Bank X customers in the Pamotan branch, Rembang Regency, Central Java, namely customers (RM), (TS), (KM), and (EN). Then after that, researchers conducted observations and interviews to request various information related to the analysis of the business assistance program on the development of MSMEs of Bank X customers. The series of interviews that researchers conducted with informants are as follows:

Table 3
Series of Interviews with Informants

No.	Research Objectives	Research Instrument
1	Analyze the role of the business mentoring program on Bank X MMS Pamotan customers' businesses.	<ol style="list-style-type: none"> 1. What do you know about the business mentoring program? 2. How do you feel about the business mentoring program organized by Bank X? 3. What did you get during the business mentoring program?
2	Analyze the efforts to improve MSMEs of Bank X MMS Pamotan customers while undergoing a business mentoring program.	<ol style="list-style-type: none"> a. What things did you do to improve your business while running this business mentoring program? b. What are the benefits for your MSME during the business assistance program? c. Were there any obstacles experienced when you underwent the business

assistance program and how did you deal with them?

Source : Customer of Bank X Pamotan branch

2.2 Results and Discussion

Interview Result

The interview result are presented in the table below :

1. Data validity test

Test the Validity of Data from Interview Results related to Research Objectives. This research data collection was carried out for four months through interviews with Bank X customers who were undergoing a business assistance program. In this data validity test using the source triangulation technique which can be seen in table 4 below:

Table 4
Data Validity Test

No.	Problem formulation/research objectives	Research question	Source triangulation
1.	Analyze the role of the business mentoring program on the business of Bank X customers in Pamotan branch.	a. What do you know about the business mentoring program?	The four informants had broadly the same opinion about what they knew about the business mentoring program.
		b. What do you think about the business mentoring program organized by Bank X?	The 4 informants were of the opinion that this program is a useful program.
		c. What did you get during the business mentoring program?	Of the 4 informants, they generally argue that there are many things they get from this business assistance program, ranging from useful knowledge and also business banner assistance.
2	Analyze the efforts to improve MSMEs of	a. What things did you do to improve	Of the 4 informants, they were of the opinion that they learned

	Bank X customers in Pamotan branch while undergoing the business assistance program.	<p>your business while running this business mentoring program?</p> <p>b. What are the benefits for your MSME during the business assistance program?</p> <p>c. Were there any obstacles experienced when you underwent the business mentoring program and how did you deal with them?</p>	<p>as well as practiced from this activity.</p> <p>Of the 4 informants, they generally argue that from this business mentoring program they benefit in the form of useful knowledge for business development.</p> <p>Of the 4 informants, they generally argue that the obstacles experienced by them are on average about the limited time of the mentoring program and the lack of capital for business development, and the way they deal with it is that they practice the material that has been learned by sorting out practices that only require not too large capital.</p>
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Source: Interview data from Bank X customers who participated in the business mentoring program

Table 5

Interview results related to the role of business mentoring program on Bank X MMS Pamotan customers' businesses

<u>Question</u>	<u>Answer</u>
A. What do you know about the business mentoring program?	According to the answers from 4 informants, they argue that the business assistance program is an assistance program provided by Bank X to its customers to provide training so that the businesses of Bank X customers can be more developed and have new innovations in business.
B. What do you think about the business mentoring program organized by Bank X?	According to the responses of the four informants, they thought that the program would be boring and a waste of time.

	However, after they underwent this business mentoring program, they felt that this program was a good program and had many benefits. Because previously there was no program like this in the area whose time could adjust to the customer's time. In addition, according to them, this program is also quite able to help advance their business through material learning and practice.
C. What did you get during the business mentoring program?	According to the answers of 4 informants, they argued that they got a lot from this program. Starting from useful knowledge that can be practiced to advance their business. Moreover, there are some customers from Bank X who do not understand how to advance their business in the current era so that they are not left behind by others. In addition, some of them also received assistance in the form of business banners that previously did not exist in their businesses.

Source: Interview data from Bank X customers who participated in the business mentoring program

Table 6

The results of interviews related to efforts to improve MSMEs of Bank X MMS Pamotan customers when undergoing a business assistance program

<u>Question</u>	<u>Answer</u>
a. What things did you do to improve your business while running this business mentoring program?	According to the answers of 4 informants, they argue that during this business mentoring program they practice the material they have learned. The practices carried out are practices that aim to improve their businesses. These practices include making business designs, marketing practices, etc.
b. What are the benefits for your MSME during the business mentoring program?	According to the answers from 4 informants, they argued that the benefits for their MSMEs when the business assistance program was held were that they gained knowledge about business development and could practice it directly.
c. Were there any obstacles experienced during the business mentoring	According to the answers of 4 informants, the obstacles experienced by them when

<p>program and how did you deal with them?</p>	<p>undergoing this business assistance program are the first factor, some of them do not understand when undergoing material learning, so there needs to be repetition during learning. Then the second is the lack of knowledge about technology so that learning about this is needed. In addition, there is limited capital so they can only practice learning materials that do not require too much capital.</p>
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Source: Interview data from Bank X customers who participated in the business mentoring program

3.DISCUSSION

A. The Role of the Business Assistance Program on the Business Assistance Program for Customers of Bank X Pamotan Branch:

The business mentoring program is beneficial for the progress of Bank X customers' businesses. Informants argue that with the business program they can gain new knowledge that can advance their business. This is because previously there was no program like this in the area whose time could be adjusted to the customer's time. **In this program, they get useful knowledge that can be practiced to advance their business and increase business profits.** Increased business profits are very influential on business progress. **This is similar to previous research which states** that in business characteristics, the business turnover variable has a significant effect while the length of business has no effect on the return of financing . [10]

In addition, most customers of Bank X are mothers who do not understand how to advance their business in this day and age so as not to be left behind by others. **This is in accordance with previous research which states that the** condition of customers who are increasingly careful in assessing product excellence forces companies to maintain and boost product excellence in order to avoid claims or consumer dissatisfaction[4] . From this program, business people as well as Bank X customers who are running this mentoring program can take advantage of this to improve their business so that it can develop further.

There are many things they can do in this program. Armed with enthusiasm and a sense of wanting to advance in advancing the business, making this business assistance program can play an active role in advancing the customer's business. With this business mentoring program, they hope that their business can continue to progress and develop.

B. Efforts to Improve MSME Customers of Bank X Pamotan Branch While Undergoing Business Assistance Program):

At this time, business people must be able to take advantage of the opportunities that exist well. This is in accordance with the statement from previous research which states that this opportunity has brought Indonesia to the threshold of the need to expand the economy. Based on this, every product throughout Indonesia has the potential to compete at the global level. Creating innovative products is an important part that can differentiate communities from one another, so online marketplaces can be a solution that allows the production and sale of such products to consumers around the world[5] . With this business mentoring program, it can make MSMEs become more advanced and develop again in the future.

Efforts are made to improve the MSMEs of Bank X customers during this business mentoring program by learning the material and practicing the material that has been learned. The practices carried out are practices that aim to improve their businesses. **These practices include the practice of making business designs, marketing practices, etc.** However, in an effort to improve their business, there are several obstacles experienced by them when undergoing this business assistance program. The obstacles experienced by customers are the first factor, there are some of them who do not understand when undergoing material learning, so there needs to be repetition during learning. Then the second is, the lack of knowledge about technology so that there needs to be learning about this. In addition, there is limited capital owned by customers so they can only practice learning materials that do not require too much capital. In fact, we can know that capital is an important factor supporting business.

We can know that financing in the form of additional business capital can be very helpful for the development of their business. **This is in accordance with the statement from previous research which states that** banking institutions are one of the institutions that can provide financing to micro, small and medium enterprises[10] . With financing, customers can develop their business to be more developed.

4. CONCLUSION

The business mentoring program plays an important role in the development of MSMEs of Bank X customers. In accordance with the first research objective, this study analyzes the role of the business assistance program in significantly encouraging the growth and development of MSMEs. Based on the descriptive of the second research objective on the analysis of efforts to improve MSMEs of Bank X customers in Pamotan branch while undergoing the business assistance program, this research focuses on efforts to improve MSMEs made by Bank X customers in Pamotan branch while participating in the business assistance program.

In an effort to develop MSMEs of Bank X customers, this business assistance program is carried out by analyzing the steps taken by customers to improve their business, analyzing what benefits are obtained in this business assistance program, and what obstacles are faced when this business assistance program takes place. This research analyzes the role of the

business mentoring program in significantly encouraging the growth and development of MSMEs. Overall, the two objectives of this study highlight the importance of the business mentoring program organized by Bank X Pamotan branch in supporting the development of MSMEs.

This research covers the evaluation of the business mentoring program, the benefits felt by customers who participated in the business mentoring program, and the challenges faced during this program. This program contributes to the development of MSMEs run by Bank X customers. With the many positive impacts of holding this program, there are still several aspects that need to be considered again regarding problems whose handling is still not optimal due to the limited capital owned by customers which causes the business assistance program to the development of MSMEs of Bank X customers to be a little less than optimal in implementation.

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