

---

## Analysis of the Mentoring Program on the development of Customer Business at Bank ABC: The Role of Facilitator Assistants at Rejoso Branch

Risti Farida Aprilia Prahesty<sup>1\*</sup>, Ismayantika Dyah Puspasari<sup>2</sup>

<sup>1,2</sup>Universitas Nusantara PGRI Kediri, Jl. KH. Ahmad Dahlan No. 76, Majoroto, Kota Kediri, Jawa Timur, 64112, Indonesia

Ristiaprilia23@gmail.com<sup>1\*</sup>, ismayantika@unpkediri.ac.id<sup>2</sup>

\*corresponding author

---

### Article Information

### Abstract

**Research aim :** The purpose of this research is to analyze the role of facilitators on the Mentoring Program in the business development of ABC Bank customers in Rejoso Branch and analyze the Mentoring Program in supporting the business development of ABC Bank customers in the Rejoso Branch area.

**Design/Methode/Approach :** This research uses a qualitative approach method, where to collect data through observation, documentation, and interviews in 5 ABC bank customers who have Micro, Small and Medium Enterprises and these customers were selected to take part in this Mentoring Program.

**Research Finding :** Mentoring Program. This program involves student interns as accompanying facilitators and ABC bank customers as Micro, Small and Medium Enterprises who are participants in the mentoring program. Mentoring is carried out in 4 sessions (months), each session is divided into 4 meetings, namely introduction, teaching material, practice, and closing. The ABC bank mentoring program has had a significant positive impact, Micro, Small and Medium Enterprises have experienced an increase in product marketing through online platforms, increasing the competitiveness of their business. ABC bank's Mentoring program has proven to be a strategic step in improving women's empowerment. Women empowerment through mentoring is very effective in improving the performance of Micro, Small and Medium Enterprises in Indonesia. By presenting mentoring that focuses on critical aspects, this program is able to create a real positive impact on the development of the local economy.

**Theoretical contribution/Originality :** This research is expected to be able to add information on knowledge and skills for ABC bank customers who have Micro, Small and Medium Enterprises, so that after the customer gets the knowledge and skills taught by the facilitator during the business shelter, it can bring changes in the customer's Micro, Small and Medium Enterprises so that the customer's Micro, Small and Medium Enterprises experience development and improvement.

**Practitionel/Policy implication :** Micro, Small and Medium Enterprises still face various challenges in terms of business management, technology utilization, and limited market access and for some people, the role of women is often underestimated due to patriarchal culture, which causes women's empowerment to be needed. With the "Mentoring" program implemented by PT Bank ABC Tbk, it is possible to optimize the empowerment of women and the development of Mikto Small and Medium Enterprises through

---

mentoring female customers or business women by providing comprehensive support in facing these challenges. Mentoring activities are carried out in branch Talang, Rejoso District, Nganjuk Regency, an area with great potential for Micro, Small and Medium Enterprises but still faces obstacles in optimizing their potential. So for ABC bank customers, it is hoped that this research will be able to provide information, input and suggestions to ABC bank Micro, Small and Medium Enterprises customers in the form of suggestions and input related to the "Mentoring Program" provided by ABC bank as a customer facility for business changes and developments that have a positive impact. For readers, this research is expected to be able to make references and effective mentoring models, this research provides an overview of the role of assisting facilitators in encouraging the success of customer businesses so that readers can learn the data used and how the model is used.

**Research limitation :** The limitation of this research is in the scope of location because this research focuses on one area, namely at Rejoso branch, Nganjuk Regency, so the results may not fully represent the implementation of the findings in all Branch or branches of ABC bank.

**Keywords :** Micro, Small and Medium Enterprises, Mentoring Program, Facilitator assistance

## 1. Introduction

In this era of globalization, the development of micro, small, and medium enterprises is an example of a business that has begun to attract the attention of the Indonesian people.. [1]. Micro, Small and Medium Enterprises are one of the most important parts of the Indonesian economy. Micro, Small and Medium Enterprises are the ones that contributed the most to the Indonesian economy in the era of the economic crisis that hit the country in 1998 [2]. Micro, Small and Medium Enterprises play an important role in the Indonesian economy with their contribution to economic growth, job creation, and poverty alleviation [3]. So here Micro, Small and Medium Enterprises have a role and strategy in building the nation's economy. In addition to playing a role in economic growth and employment, Micro, Small and Medium Enterprises also play a role in distributing development results.

Micro, Small and Medium Enterprises have an important role in national economic development because they have a dominant number in every economic sector in terms of reducing unemployment, and increasing state revenues. Small enterprises in Indonesia occupy 99% and 1% of medium and large enterprises. Micro, Small, and Medium Enterprises are vital sectors as a buffer for the regional economy in creating growth and employment. This condition is not too surprising, because many studies and national data show that the performance of Micro, Small and Medium Enterprises is relatively poor compared to large businesses, even with Micro, Small and Medium Enterprises in developed countries. The low performance of Micro, Small and Medium Enterprises in Indonesia is due to the low quality of human resources or, in other words, low entrepreneurial competence. This is indicated by the low development and mastery of knowledge of Micro, Small and Medium Enterprises actors in the fields of management, organization, technology, marketing and other competencies required in managing a business[4]. In the development of MSMEs in Indonesia, women have a very large role, namely 53.7%. This proves that the role of women is very significant in Micro, Small and Medium Enterprises. However, the gender gap is still

---

a major problem that hinders the development of Micro, Small and Medium Enterprises in Indonesia [5]. However, the lack of knowledge and skills in operating technology is a major challenge for most Micro, Small and Medium Enterprises.

Lack of financing is a major hurdle to the growth and development of micro, small and medium enterprises. Lack of capital can result from the reluctance of established micro, small and medium enterprises to take up opportunities for fear of incurring losses. Furthermore, Micro, Small and Medium Enterprises lack the resources to create a comprehensive strategy for their growth. The lack of a well-thought-out business plan that can serve as a stepping stone in the growth of Micro, Small and Medium Enterprises has a significant influence on the difficulty of establishing Micro, Small and Medium Enterprises and the difficulty of Micro, Small and Medium Enterprises in making future business choices. Assistance that can have a beneficial effect on the growth of Micro, Small and Medium Enterprises is needed to help Micro, Small and Medium Enterprises overcome the problems that prevent them from reaching their full potential. Government funding, SWOT analysis, human resources, technology, socialization of Micro, Small and Medium Enterprises themselves, strategy, product innovation, company location, experience, and accounting expertise are all aspects that contribute to the development of Micro, Small and Medium Enterprises. Micro, small, and medium-sized enterprises also benefit greatly from government assistance [6].

Rejoso is the largest sub-district in Nganjuk and has the most villages with 24 villages. The geography of southern Rejoso is lowland, dominated by rice paddies that are planted with rice and shallots. Rejoso is one of the largest producers of shallots in Nganjuk. Among them are Banjarejo Village, Benda Asri Village, Gempol Village, Jatirejo Village, Jintel Village, Kedung Padang Village, Klagen Village, Mlorah Village, Mojorembun Village, Mungkung Village, Musir Kidul Village, Musir Lor Village, Ngadiboyo Village, Ngangkatan Village, Puh Kerep Village, Rejoso Village, Sambi Kerep Village, Setren Village, Sidokare Village, Sukorejo Village, Talang Village, Talun Village, Tritik Village and Wengkal Village, most of the people in Rejoso Sub-district work in the field of Micro, Small and Medium Enterprises to fulfill their needs. In the midst of efforts to improve the competitiveness of Micro, Small and Medium Enterprises through innovation and the application of digital technology, limited capital is one of the main obstacles faced by many business actors. Without adequate capital support, it is difficult for Micro, Small and Medium Enterprises to expand their business, improve product quality, or utilize the latest technology that can help them compete in a wider market. With such limited conditions, access to formal sources of financing is especially difficult in rural areas, such as in Rejoso Sub-district, Nganjuk District. This area of Rejoso Sub-district is partly dependent on the local economy.

Capital is a critical component to improving the output and performance of Micro, Small and Medium Enterprises. When facing financial difficulties, some small business owners often contact moneylenders who charge high interest rates, resulting in a debt trap.[7]. There are several obstacles and difficulties faced in the development of Micro, Small and Medium Enterprises, namely: "Limited business capital, limited human resources, limited technology, limited raw materials and marketing difficulties". To overcome capital limitations, Micro, Small and Medium Enterprises entrepreneurs often borrow from financial institutions with high interest rates[8].

In this context, the role of financial institutions such as Bank ABC becomes very important. Through the financing program, Bank ABC provides financial solutions that not only help Micro, Small and Medium Enterprises obtain business capital, but also support them in building business sustainability. With access to capital from Islamic Banks, Micro,

---

Small and Medium Enterprises in Rejoso Sub-district can overcome the main obstacles that have hindered their business development. This support can also help to take advantage of wider market opportunities, both through increasing production capacity and implementing technology-based marketing strategies. Therefore, the combination of innovation, adequate capital support, and technology utilization is the key to strengthening the competitiveness of Micro, Small and Medium Enterprises in the area. PT Bank ABC is a company engaged in the financial sector. This company is one of the banks in Indonesia that focuses on collecting funds from prosperous families or groups and channeling them back to underprivileged families through sharia financing. There is an internship program that has been created by PT Bank ABC. The internship program, known as the “mentoring” program, aims to assist ABC Bank customers consisting of productive underprivileged mothers who are Micro, Small and Medium Enterprises (MSMEs) entrepreneurs, through empowerment aimed at increasing their entrepreneurial capacity and developing their entrepreneurial skills[9].

Through the Mentoring program, assisting facilitators carry out mentoring activities, including empowerment activities, increasing clients' abilities and skills in running their businesses, making them sustainable and opening wider offline and online market access.[10]. Along with the challenges brought by globalization and increasingly fierce market competition, efforts to strengthen the competitiveness of Micro, Small and Medium Enterprises are very important. One effective approach is through mentoring programs.[11]. The program aims to encourage women to access and control economic, political, social and cultural resources so that they can increase their confidence in their ability to play a role and actively participate in government departments[12]. As well as to encourage the performance of Micro, Small and Medium Enterprises customers in order to improve the economic welfare of ABC Bank customers they assist. This assistance ensures women's access to and control over resources, economy, society and culture through empowering them to build self-confidence to be able to play an active role in solving problems in the business process.

The urgency of research on mentoring programs carried out by Bank ABC and universities, especially the Mentoring Program. Therefore, this research is important in revealing the success factors and main obstacles encountered during the implementation of the program. Do customers who own Micro, Small and Medium Enterprises feel helped by this Mentoring program provided by Bank ABC? Are there significant changes in the scale of their business, such as increased sales, market expansion, ways of promoting products? In addition, this research is also important to find out whether the mentoring approach taken by Bank ABC, especially through the Mentoring Program, is in accordance with the needs and characteristics of the Micro, Small and Medium Enterprises actors who are its objectives.

The previous gap only quantitatively tested the statistical effects of the program without touching on a more in-depth analysis of the experiences, perceptions, and long-term impacts experienced by Micro, Small and Medium Enterprises customers. Quantitative approaches only provide an overview of program results in the form of numbers, but are unable to explore qualitative aspects that can provide in-depth insight into the real effectiveness of the program in the field.

The facilitators are part of the Daya Program, also known as the Mentoring Program. The Mentoring Program is present to help underprivileged mothers to access information related to tips in business development. This assistance is expected to increase the knowledge and entrepreneurial skills of the customers. So that customers can develop their business and increase income to help customers change their lives for the better[13]. The Assistance

---

Facilitator's role here is to assist customers in increasing their knowledge to develop their business optimally, utilize technology for marketing, and provide information on the importance of having a business identity and financial records. This is expected to be applied in daily business activities, which in turn can increase customer sales and income. The method used in this mentoring program is through a qualitative approach with a descriptive method. The mentoring program includes business evaluation, SWOT analysis, material delivery, training, and evaluation before and after mentoring. This program is expected to have a positive impact on Micro, Small and Medium Enterprises for the sustainability of their business[14].

### 1.1. Statement of Problem

This study uses the research methodological gap to perfect the previous research. In previous studies that used a descriptive quantitative approach that focused on the influence of the role of Micro, Small and Medium Enterprises assistants on the managerial abilities of Micro, Small and Medium Enterprises, the influence of the role of Micro, Small and Medium Enterprises assistants on the performance of Micro, Small and Medium Enterprises and the influence of the managerial abilities of Micro, Small and Medium Enterprises on the performance of Micro, Small and Medium Enterprises, Meanwhile, this research will discuss more deeply the Analysis of the Role of Facilitator Assistance to the Mentoring Program on the Business Development of ABC Bank Customers in Rejoso Branch and the Analysis of the Mentoring Program in Supporting the Business Development of ABC Bank Customers in the Rejoso area, so that it can improve on previous research. Therefore, this research will analyze in depth with a qualitative approach with the title Mentoring Program Analysis on Customer Business Development at ABC Bank: The Role of Facilitator in Rejoso Branch. Previous research used a quantitative approach, which focused on testing only on its effects and did not describe the analysis in depth. However, the previous approach has not been able to explore in depth the qualitative aspects. Quantitative research only provides data in the form of numbers without providing in-depth understanding. As well as in previous research also shows

### 1.2. Research Objectives

This study aims to analyze the role of facilitators on the Mentoring Program in the business development of ABC Bank customers in Rejoso Branch and to analyze the Mentoring Program in supporting the business development of ABC Bank customers in the Rejoso area.

## 2. Method

This research uses a descriptive qualitative approach with the aim of understanding in depth the role of accompanying facilitators in the Mentoring Program on the business development of ABC Bank customers at Rejoso Branch. this research also focuses on collecting information to gain understanding or information on 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 ABC Bank customers in the Rejoso Branch area, Nganjuk, East Java. For this research, permission has been obtained to conduct direct

research to several customers who are actively participating in the Mentoring Program. Determination of informants for this research based on Purposive 5R criteria to determine informants, namely as follows:

Purposive 5R criteria is an approach in qualitative research used to strategically select informants or subjects based on their relevance to the research objectives. Purposive 5R involves five main criteria:

**Table 1. Purposive 5R**

Number	Criteria 5R	Definition
1.	Relevance	Informants must have significant knowledge, experience, or role in the Mentoring program and the development of customers' businesses at Rejoso branch.
2,	Recommendation	The informants were selected through suggestions from individuals or institutions that are familiar with the research topic, such as the head of ABC Bank's branch in Rejoso, and employees from ABC Bank.
3.	Rapport	A positive relationship between the informant and the researcher will make the interview and data collection process easier.
4	Readiness	Informants are selected based on their willingness and ability to provide the required information.
5	Reassurance	Informants are considered capable of providing data or insights that are in line with reality and support the research objectives.

After using the 5R purposive criteria to determine the informant selection process, the researcher then selected 5 informants who were customers of Bank ABC Rejoso Branch who were actively participating in the Mentoring Program and who were also micro, small and medium enterprises mothers.

**Table 2. Informant Source**

This table presents information about the research objectives and sources of informants involved in data collection for the two main focuses of the research.

Number	Research purposes	Informant Source
1.	Analyzing the role of accompanying facilitators in the Mentoring Program in the business development of Bank ABC customers at Rejoso branch	ABC Bank branch Rejoso 5 Key Informants.
2.	Analyzing the Mentoring Program in supporting the business development of Bank ARejoso branchBC customers in the Rejoso area.	5 Key Informants.

In this research, the researcher visited Rejoso branch to meet the researcher visited 5 active customers who took part in the Bank ABC Mentoring Program at Rejoso branch, including customers US, UA, NY, YS, and PW.

Then the researcher conducted observations and interviews to obtain relevant information related to the analysis of the mentoring program on customer business development at Bank ABC: the role of accompanying facilitator at Rejoso branch. The series carried out to the informant as follows:

**Table 3. Informant Instument**

Number	Research Purpose	Research Instrument
1.	Analyzing the role of accompanying facilitators in the mentoring program in the business development of Bank ABC customers at Rejoso Branch	<p>1. What do you think about the role of accompanying facilitators in supporting the implementation of the Mentoring Program at Rejoso branch?</p> <p>2. What do you know regarding the strategic steps taken by accompanying facilitators to help customers' business development?</p> <p>3. Do you know to what extent the presence of accompanying facilitators influences the success rate of the Mentoring Program in the Rejoso area?</p> <p>4. According to you, is there any support or assistance received from the accompanying facilitator in the continuity of your business?</p> <p>5. According to you, are there any significant changes in the way you manage your business after participating in the mentoring Program with the help of accompanying facilitators?</p>
2.	Analyzing the mentoring Program in supporting the business development of Bank ABC customers in the Rejoso area.	<p>1. Did you previously know about the mentoring Program provided by Bank ABC?</p> <p>2. Can you tell us a little about the business you are currently running?</p> <p>3. During the direct program, what benefits did you get from the Mentoring program for developing your business?</p> <p>4. During the program, were there any activities carried out to support changes in your business?</p> <p>5. In your opinion, as a whole, are you satisfied with the mentoring program?</p>

### 3. Results and Discussion

#### 3.1. Results

**Table 4. Data Validity Tes**

Number	Problem Formulation / Research Objectives	Research Questions	Source Triangulation
1.	Analyzing the role of accompanying facilitators in the mentoring program in customer business development at Bank ABC in Rejoso Branch	<p>1. What do you think about the role of accompanying facilitators in supporting the implementation of the mentoring Program at Rejoso Branch?</p> <p>2. Do you know to what extent the presence of a companion facilitator influences the level of</p>	<p>1. According to the answers from the 5 informants, they had the same opinion that the accompanying facilitator was quite helpful in this mentoring program.</p> <p>2. Based on the answers from 5 informants, on average they have the same opinion that having this facilitator can help business continuity.</p> <p>3. Based on the answers from 5</p>

	<p>success of your business?</p> <p>3. According to you, is there any support or assistance received from the accompanying facilitator in the continuity of your business?</p> <p>4. According to you, are there any significant changes in the way you manage your business after participating in the Mentoring Program with the help of accompanying facilitators?</p>	<p>informants, on average they were of the same opinion that there was help being obtained.</p> <p>4. Based on the answers obtained from 5 informants, they said that with this program many changes had been experienced.</p>
2.	<p>Analyzing the mentoring Program in supporting the business development of Bank ABC customers in the Rejoso area.</p> <p>1. Did you previously know about the Mentoring Program provided by Bank ABC?</p> <p>2. During the program, were there any activities carried out to support changes in your business?</p> <p>3. In your opinion, as a whole, are you satisfied with the Mentoring program?</p>	<p>1. Based on answers from 5 informants, on average no one knows about the Mentoring program.</p> <p>2. Based on the answers from 5 informants, their answers were the same, that there were activities carried out during the program,</p> <p>3. Based on the answers from 5 informants, their answers were the same, that they were satisfied with the mentoring program.</p>

**Table 5. Result Test**

Conclusion of answers during interviews with 5 informants regarding the role of accompanying facilitators in the mentoring program in customer business development at Bank ABC at Rejoso branch

<u>Question</u>	<u>Answer</u>
1. What do you think about the role of accompanying facilitators in supporting the implementation of the mentoring Program at Rejoso branch?	1. In the opinion of the 5 informants, the presence of accompanying facilitators really helps the sustainability of this mentoring program.
2. Do you know to what extent the presence of a companion facilitator influences the level of success of your business?	2. According to answers from 5 informants. 4 informants said that the presence of an accompanying facilitator had a positive influence because having an accompanying facilitator in the Mentoring Program really helped the informant who was running his business so that the business could develop its business and increase sales income. Meanwhile, one informant said that the presence of an accompanying facilitator in the Mentoring Program did not have a significant impact,

	for example, it did not increase opinions or tended to be normal.
3. According to you, is there any support or assistance received from the accompanying facilitator in the continuity of your business?	3. Based on answers from 5 informants. 3 informants said that they received assistance in the form of banners and price list catalogs in hard file form, tailored to business needs. And of the 5 informants, 2 informants said that they received a banner design / price list catalog in soft file form with the information obtained so that the informant could print it himself.
4. According to you, are there any significant changes in the way you manage your business after participating in the Mentoring Program with the help of accompanying facilitators?	4. Based on the answers from 5 informants, they said that there were changes obtained when participating in this program, because the facilitator assisted in managing the business

Source: Data results obtained from interviews with Bank ABC customers in the Rejoso branch area who are currently actively participating in the Mentoring Program

**Table 6. Result Test**

Conclusion of answers during interviews with 5 informants regarding the Mentoring Program in supporting the business development of Bank ABC customers in the Rejoso area

<b><u>Questions</u></b>	<b><u>Answer</u></b>
1. Did you previously know about the Mentoring Program provided by Bank ABC?	1. Based on the answers obtained from 5 informants, it was said that the 4 informants on average did not know about the Mentoring program provided by Bank ABC. However, of the 5 informants, 1 informant knew about the Mentoring Program from a member of Bank ABC
2. During the program, were there any activities carried out to support changes in your business?	2. Based on the answers obtained from 5 informants, they said that there were activities carried out with accompanying facilitators during the program. Activities carried out include providing material according to the informant's business needs and practice from learning material that has been carried out previously. This practice takes the form of creating a business identity design.
3. In your opinion, overall, is this mentoring program going, are you satisfied with this Mentoring program?	3. Based on the answers obtained from 5 informants, they answered that they were satisfied, because with the Mentoring program, customers from Bank ABC who have MSMEs felt helped by the material presented and also the practices provided, because with this material they could make changes in their business management, such as changes in sales promotions

Source: Data results obtained from interviews with ABC Bank customers in the Rejoso branch area who are actively participating in the Mentoring Program

### **3.2. Discussion**

#### **3.2.1. The Role of the Facilitator in the Mentoring Program in the Business Development of ABC Bank Customers at Rejoso Branch:**

For the role of accompanying facilitator for the Mentoring Program in the business development of Bank ABC customers at Rejoso Branch. The informant's opinion is that the presence of a facilitator is considered to really help the sustainability of the Mentoring Program, and the informant also feels the benefits in running and developing his business. However, one informant said that the informant felt there was no significant impact on his business income. The material assistance provided by the facilitator, such as equipment and

---

business tools, helped participants improve their productivity and sustain their businesses. For informants who are active in the Mentoring Program, this facilitator role brings positive changes in the management of their business and provides increased knowledge and skills.

The guidance provided during the mentoring is joint learning delivered in the form of material tailored to the needs of the business. Changes in business management and increasing knowledge and skills have a significant influence on improving their business. This is similar to previous research which states that through mentoring, Micro, Small and Medium Enterprises experience an increase in the knowledge and skills needed to market their products. Accompanying facilitators provide training on effective marketing, financial management and the use of technology to expand market reach[15].

Overall, the Mentoring Program is considered beneficial for customers and who are actively involved. Because this program really helps them in managing and increasing their business income, even though some of them are not updated with current technology, they feel they are more helped in developing their business through this program with the help of accompanying facilitators. Apart from helping them manage and increase business income, this program also provides solutions for business actors who previously faced obstacles in developing their business. The informants also hope that the facilities and assistance provided by Bank ABC will continue, so that they can continue to have a sustainable positive impact on the development of their business in the future.

### **3.2.2. Mentoring Program to Support Bank ABC Customer Business Development in the Rejoso Area.:**

The majority of informants (4 out of 5) initially did not know about the Mentoring Program provided by Bank ABC, while one informant learned about the program through a member of Bank ABC who had previously participated in the program. So that this Mentoring Program can be known among the public, especially those who have Micro, Small and Medium Enterprises, efforts are needed, increasing socialization and promotion to ensure that more Micro, Small and Medium Enterprises are aware of the benefits provided through this Mentoring Program. So I can conclude that all 5 informants are members of Bank ABC.

To support the Mentoring program in the business development of Bank ABC customers in the Rejoso area, during the mentoring period, several activities were carried out, such as training in creating business identity designs. This is done because many of them have not been able to create a business identity and there are also many of those whose businesses do not yet have a business identity, so this training needs to be provided.

Informants also felt satisfied and helped by this program because the materials and practices provided were able to help them make changes in business management, especially in the sales promotion aspect. In previous research, it was also stated that the Mentoring Program from Bank ABC has proven to be a strategic step in improving and empowering MSME players through mentoring which is very effective in improving the performance of MSMEs in Indonesia. By providing assistance that focuses on critical aspects, this program is able to create a real positive impact on local economic development[12].

---

**1. Interview with Bank ABC informant who actively participates in the Mentoring program**

Source: documentation during interview with ABC bank customers in Rejoso

**2. Interview with Bank ABC informant who actively participates in the Mentoring program**

Source: documentation during interview with ABC bank customers in Rejoso

---

### 3. Interview with Bank ABC informant who actively participates in the Mentoring program



Source: documentation during interview with ABC bank customers in Rejoso

### 4. Conclusion

This Mentoring program, which involves universities (students) as accompanying facilitators, has succeeded in having a positive impact on the business development of Bank ABC customers at Rejoso Branch. This Mentoring program helps customers, especially female micro small and medium enterprises, in overcoming business management challenges, such as market access and the use of technology. Customers also experience improvements in online marketing, business competitiveness, and business management abilities

This research provides a contribution in the form of an influential mentoring model for empowering Micro, Small and Medium Enterprises. This Mentoring program not only increases knowledge and skills for customers, but also plays a role in empowering women and developing the local economy. This research focuses on the importance of accompanying facilitators in the Mentoring program in creating a good and sustainable impact on small businesses.

This research is limited to the Rejoso Branch area in Nganjuk Regency, so the results may not fully describe the implementation of the Mentoring Program in the Rejoso area. This research also needs to be continued so that we can explore the success of this program in various regions and identify broader mentoring approaches.

---

**References**

- [1] F. L. N. Nura Yulianti, "ANALYSIS OF THE MSME MENTORING PROGRAM AT PT BANK BTPN SYARIAH ON CUSTOMER WELFARE IN NGAWI DISTRICT," vol. 1, pp. 202–207, 2024.
- [2] C. Prasetyo, M. A. Firdaus, and A. Karman, "The Effect of Business Capital Loans and Business Assistance on MSME Income," SOSEBI J. Researcher. Ms. Social Sciences. Econ. and Islamic Business, vol. 3, no. 2, pp. 151–165, 2023, doi: 10.21274/sosebi.v3i2.8537.
- [3] I. Kamil, A. A. Bakri, S. Salingkat, A. Ardenny, J. P. Tahirs, and A. Alfiana, "Assistance to MSMEs through the Use of Digital Marketing on E-Commerce Platforms," Amalee Indones. J. Community Res. Engagem., vol. 3, no. 2, pp. 517–526, 2022, doi: 10.37680/amalee.v3i2.2782.
- [4] N. K. Agus Elga Uyuandi<sup>1</sup>, Elih Sudiapermana<sup>2</sup>, "THE INFLUENCE OF THE ROLE OF UMKM COACHING ON INCREASING MSME PERFORMANCE IN BANDUNG CITY." 2024..
- [5] A. A. Boangmanalu and S. Sudiarti, "The Influence of Women's Empowerment and Business Assistance by Facilitators on the Development of MSMEs at BTPN Syariah Sidikalang Branch," J. Econ. Business Account., vol. 7, no. 4, pp. 8237–8244, 2024, doi: 10.31539/costing.v7i4.10258.
- [6] F. T. Putri, A. Fauziyah, and G. G. Kanita, "The Influence of Entrepreneurship Training and Business Mentoring on the Development and Progress of MSMEs," SEIKO Jounal Manag. Bus., vol. 6, no. 2, pp. 469–479, 2023.
- [7] S. N. Management, E. Accounting, F. Economics, U. N. P. Kediri, E. Nur, and L. Uswatul, "THE ROLE OF MICRO FINANCE IN SUPPORTING MSME GROWTH AT BANK SYARIAH INDONESIA KCP MALANG TUREN 1," pp. 187–196, 2024..
- [8] M. A. Hakim, "The Effect of Entrepreneurial Incubator Assistance on the Financial Performance of Jambi's MSME Tenants (Case Study of the MSME Tenant Incubator...," J. Din. Manaj., vol. 4, no. 1, pp. 1–14, 2016, [Online]. Available: <https://mail.online-journal.unja.ac.id/jmbp/article/view/25087%0A> <https://mail.online-journal.unja.ac.id/jmbp/article/download/25087/15618>
- [9] N. H. Citra Permatasari, "As-Syirkah: Islamic Economics & Financial Journal," As-Syirkah Islam. Econ. Financial J., vol. 1, no. 1, pp. 39–56, 2022, doi: 10.56672/assyirkah.v3i3.295.
- [10] N. H. I. F. Latifah Ika Sari, "The Role of Mentoring Facilitators in the Development of Micro, Small and Medium Enterprises (MSMEs) for BTPN Syariah Customers in Wongsorejo District, Banyuwangi, East Java." 2024.
- [11] A. K. Ningtyas and Y. B. Kusuma, "The Role of MSME Assistance to Improve

---

Business and Market Access for SWK Urip Sumoharjo Traders," J. Creat. Student Res., vol. 2, no. 4, pp. 103–116, 2024.

- [12] J. Ilmiah and W. Education, "3 1,2,3," vol. 10, no. 19, pp. 200–206, 2024.
- [13] R. Gaffar and R. Y. Rusdianto, "The Role of Supporting Facilitators in Empowering MSMEs to Improve Business Branding Capabilities of BTPN Syariah Customers in the Plampang Site Area, Sumbawa Regency," vol. 3, no. 2, pp. 111–115, 2024.
- [14] A. Krisnawati, "Implementation of the Internal MSME Assistance Program," vol. 3, no. 03, pp. 204–219, 2024.
- [15] D. S. Ardhita and J. Dwiridotjahjono, "Contribution of Supporting Facilitators in Increasing Market Access for BTPN Syariah Customer MSMEs, Tandes District, Surabaya," Reslaj Relig. Educ. Soc. Laa Roiba J., vol. 6, pp. 2571–2578, 2024, doi: 10.47476/reslaj.v6i5.1469

[16] *Hamdani, SE., M.Si, 2020, GETTING TO KNOW MICRO AND MEDIUM ENTERPRISE (UMKM) CLOSER, PONOROGO, UWAIS INSPIRASI INDONESIA.*

[17] [https://books.google.com/books/about/MENGENAL\\_USAHA\\_MIKRO\\_KECIL\\_DAN\\_MENENGAH.html?hl=id&id=aGwQEAAAQBAJ#v=onepage&q&f=false](https://books.google.com/books/about/MENGENAL_USAHA_MIKRO_KECIL_DAN_MENENGAH.html?hl=id&id=aGwQEAAAQBAJ#v=onepage&q&f=false)