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BUSINESS DEVELOPMENT SUPPORT FOR MSMES IBU SUNDARI'S SNACK STALL THROUGH THE BTPN SYARIAH MMS SARADAN PROGRAM TO ENHANCE BUSINESS CAPACITY

Sulthan Misbahul Ghifaari[1)], Bekti Galuh Yogiana[2)], Anggita Az-Zahra[3)], Anna Kezia Kansil[4)], Eka Sima Permata Rahayu[5)]

[1,2,3,4,5]Management, Faculty of Economics and Business, University of PGRI Madiun
email: bektigaluhy@gmail.com

Abstract

Micro, Small, and Medium Enterprises (MSMEs) play a vital role in sustaining community economies, yet they often face challenges in capital management, and business operations. This community service activity aims to assist the development of Ibu Sundari's snack stall (Warung Jajanan) through the BTPN Syariah MMS Saradan program to enhance business capacity, particularly in financial management, marketing, and operations. The methods applied include observation, interviews, direct mentoring, and continuous training and coaching. The results show improvements in simple financial record-keeping, inventory management, and marketing strategies, which contributed to increased business turnover. Furthermore, the Islamic financing scheme provided by BTPN Syariah MMS Saradan contributed positively to business sustainability and the welfare of the MSME actor. This activity is expected to serve as a replicable mentoring model for other MSMEs to promote community economic growth based on local wisdom and Islamic principles.
Keywords: *MSME, business mentoring, BTPN Syariah, business capacity, snack stall*

A. INTRODUCTION

Micro, Small and Medium-sized Enterprises (MSMEs) are one of the main pillars of the Indonesian economy, as they play a significant role in creating jobs, increasing people's incomes and driving regional economic growth. Nevertheless, many MSME operators still face various obstacles in developing their businesses, such as a lack of knowledge regarding business management, marketing, financial record-keeping, product innovation and the use of digital technology. These circumstances mean that the competitiveness of MSMEs has not yet developed to its full potential, making continuous support an urgent necessity for business owners. Data from the Ministry of Cooperatives and SMEs and the Ministry of MSMEs show that the number of MSMEs in Indonesia continues to grow, from 65.46 million business units in 2021 to 66 million business units in 2023, highlighting the significant scale of this sector within the national economy (Ministry of Cooperatives and SMEs, 2023; Ministry of MSMEs,

2025). MSMEs themselves play a vital role in supporting the economic well-being of the nation and its people (Vinatra, 2023). Given the significant role of MSMEs in the Indonesian economy, it is essential that these challenges be addressed promptly through ongoing support (Munthe et al., 2023).

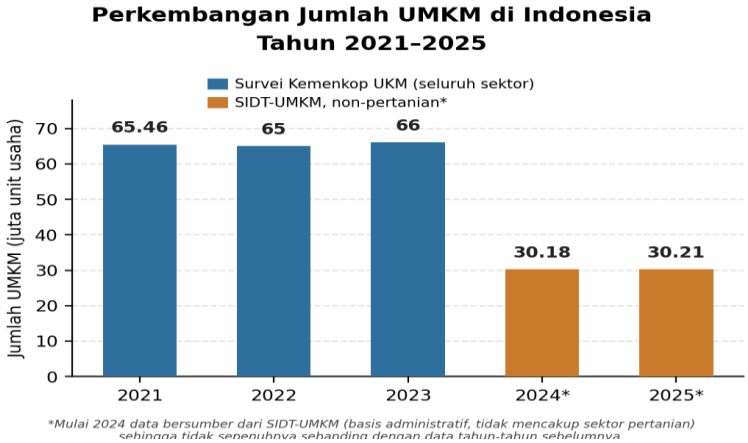


Figure 1. Trends in the Number of MSMEs in Indonesia, 2021–2025

(compiled from data from the Ministry of Cooperatives and MSMEs, 2023; Ministry of MSMEs, 2025)

According to data from the Ministry of Cooperatives and SMEs and the Ministry of MSMEs for the period 2021–2025, MSMEs continue to dominate the national business structure, accounting for more than 99 per cent of all business units—approximately 65.46 million business units in 2021, rising to 66 million business units in 2023 (Ministry of Cooperatives and SMEs, 2023). The contribution of MSMEs to Gross Domestic Product (GDP) ranged between 58–63 per cent throughout this period, rising from 61.1 per cent in 2021 to 63.5 per cent in 2023 (Databoks, 2024). In terms of employment, MSMEs accounted for approximately 96–97 per cent of the total national workforce, with the number of MSME workers in 2024 recorded as the highest during the 2020–2024 period, at 121.8 million people (Databoks, 2024). Nevertheless, the contribution of MSMEs to national exports remains relatively low, at around 15–16 per cent in 2023–2024, lagging far behind other ASEAN countries such as Thailand (29 per cent) and the Philippines (20 per cent) (Government Investment Centre, 2024). Moving into the 2024–2025 period, the Ministry of MSMEs began implementing the SIDT-UMKM administrative data collection system, which recorded approximately 30.18 million non-agricultural business units in 2024 and 30.21 million business

units in 2025, with more than 99 per cent of these being micro-enterprises (Ministry of MSMEs, 2025). This situation indicates that, whilst MSMEs play a significant role in terms of the number of business units and employment, their competitiveness—particularly in the areas of exports and global market penetration—still needs to be continuously improved; consequently, ongoing support is essential to accelerate the growth and competitiveness of MSMEs.

One of the initiatives undertaken to enhance the capacity of MSME operators is the BTPN Syariah MMS (Mentoring, Monitoring and Sharing) Programme. This programme aims to provide education, support and guidance to business operators so that they can manage their businesses more effectively, improve product quality, expand their marketing reach and strengthen their business independence. This guidance covers both financial aspects and entrepreneurial skills, with the ultimate aim of ensuring MSME operators are better prepared to face the challenges of an ever-changing market. Financing for MSMEs that are BTPN Syariah customers has been shown to enhance the entrepreneurial skills of business owners (Maulana & Razak, 2025). This is in line with the important role played by Islamic financial institutions in supporting the empowerment of SMEs in Indonesia (Muheramtohadi, 2017). The Bestee programme run by BTPN Syariah is a concrete example of such support (BTPN Syariah, 2025).

Ibu Sundari's Snack Stall is one of the MSMEs in the village of Pajaran, Saradan Sub-district, Madiun Regency, which specialises in food and drink for children. This business has the potential to grow as it offers a variety of snacks that are popular with the local community. However, in practice, several challenges remain, including sub-optimal business management, limited marketing strategies, and insufficient product development. These issues regarding location and limited marketing are consistent with findings observed in other SMEs. Strengthening marketing strategies through the creation of promotional materials such as banners has proven effective in increasing visibility, whilst digital marketing also contributes to boosting SME sales (Nurmala, 2022). Similar marketing support provided to MSMEs in Tambakbayan Village, Ponorogo Sub-district, has also yielded positive results in terms of expanding business reach (Fauzan et al., 2023). These issues underpin the need for support through the BTPN Syariah MMS Saradan Programme to ensure that business capacity can be enhanced on a sustainable basis.

This mentoring program is designed to enable Ibu Sundari's Snack Stall to manage its business more effectively, develop more effective marketing strategies, and improve the quality of its services and products. Ultimately, this is expected to make the business more competitive, increase revenue, and help drive the local economy. Sharia finance has been shown to have a positive impact on the progress of MSMEs in Indonesia (Zakaria, 2024). Online marketing support via social media can also help MSMEs expand their market reach (Maramis et al., 2025). This is ultimately in line with the role of MSMEs in general in supporting the economic well-being of the country and its people (Vinatra, 2023).

Objectives of the Activity

The objectives of this community engagement initiative are: (1) to assist in organising the management of raw material and product stocks so that they are more orderly and better monitored; (2) to strengthen the business's marketing strategy, both through conventional means and via social media; (3) to introduce the BTPN Syariah MMS Saradan sharia financing scheme, based on a community empowerment concept that emphasises enhancing the capacity and self-reliance of business operators through a participatory mentoring process, as highlighted in the public policy perspective on community empowerment (Mardikanto, 2017). This kind of business capacity building is in line with the significant role played by MSMEs in the Indonesian economy as a whole (Munthe et al., 2023).

Benefits of the Activity

This activity is expected to benefit the participants and business partners; it is useful for improving understanding and skills in stock management and marketing, so that businesses can grow more optimally and sustainably, given that a better understanding of finance has been shown to contribute positively to the quality of financial management in MSMEs, as demonstrated by MSME operators in Tejakula Sub-district (Santiara & Sinarwati, 2023). This is also in line with the important role played by Islamic financial institutions in supporting the empowerment of MSMEs in Indonesia (Muheramtohadi, 2017). For the implementation team, this activity serves as a means of applying knowledge in practice to help resolve the problems faced by SME operators through partnership-based approaches and SME financing for BTPN Syariah customers, which has been proven to enhance the entrepreneurial skills of business operators (Maulana & Razak, 2025).

B. METODE

This mentoring activity was carried out at Ibu Sundari's Snack Stall, located in the village of Pajaran, Saradan Sub-district, Madiun Regency, East Java, as a partner under the BTPN Syariah MMS (Mentoring, Monitoring and Sharing) Programme. The implementation of the activity was based on a participatory action approach, which emphasises the active involvement of partners at every stage of the mentoring process to ensure that the solutions provided are in line with the actual needs and conditions of the business (Mardikanto, 2017). The mentoring took place in June 2026. The method used was the participatory mentoring method, an approach that involves partners at every stage of the activity to ensure that the solutions provided are tailored to the business's needs. The implementation of this activity comprised the following stages.

1. Initial Observation

During the field observation stage, direct observation of business conditions was carried out to gather information regarding business conditions, production processes, raw material stock management, the types of snacks to be sold, customer service, marketing and the recording of daily transactions. The interview stage involved in-depth information gathering from business owners to identify the main problems faced, whether in terms of finance, marketing or business operations. Thirdly, the problem identification and formulation of the mentoring programme stage, which involves drawing up a plan for mentoring activities based on the priority issues identified, covering the organisation of simple financial record-keeping, the organisation of stock management, and the strengthening of marketing strategies. The findings of the observation revealed that Mrs Sundari's children's snack stall is situated at the entrance to an alleyway and is located inside a house, meaning it is not very visible to the local community. This situation may result in the business being relatively unknown, leading to a limited number of customers.

Fourthly, the stage of direct mentoring, training and ongoing guidance, which is carried out through regular face-to-face meetings. At this stage, the mentors provide training on the organisation and record-keeping of stock, as well as guidance on marketing strategies, including an introduction to social media marketing and product display. In addition to operational aspects, the mentoring also covers the promotion of the BTPN Syariah MMS

Saradan sharia financing scheme as a profit-sharing-based capital alternative, in accordance with the principles of fairness and sustainability in sharia finance (Zakaria, 2024). Fifth, the evaluation stage, which involves assessing changes in business conditions following the mentoring programme, by comparing the state of financial management, stock levels and marketing before and after the activities took place.

Data for this project was collected through observation, interviews and documentation, and was then analysed using qualitative descriptive methods to illustrate changes in the partners' business capacity before and after the mentoring program.

2. Identification of Problems

The findings of the observations reveal several key problems faced by the partner, as follows:

a. The business is located in a less-than-ideal location, making it difficult for customers to find.
b. A lack of promotional materials, resulting in low brand recognition.
c. Marketing still relies on walk-in customers. The use of social media for promotional purposes is not yet optimal.

Planning of the Mentoring Program. Based on the needs assessment, a mentoring programme was developed to focus on enhancing business capacity through marketing strategies. The programme designed includes:

a. Development of a Business Model Canvas (BMC) as the foundation for building the business.
b. Creation of banners to establish the business's identity
c. Digital marketing support utilising the partners' existing communication channels
d. Education on the importance of promotion and customer service

The Business Model Canvas (BMC) is a strategic tool used to comprehensively map, analyse and design a business's business model through nine key elements, namely customer segments, value proposition, marketing channels, customer relationships, revenue streams, key resources, key activities, key partnerships and cost structure (Osterwalder & Pigneur, 2010). This approach is frequently used in various community service programmes as it helps MSME operators to map out the full picture of their business, whilst formulating development strategies that are tailored to their needs and easy to implement in micro-scale businesses

(Jamaludin et al., 2024). In this activity, the BMC is used to help partners gain a comprehensive understanding of their business model, ranging from customer segments, marketing channels, value propositions and customer relationships, to cost structures and revenue streams.

3. Implementation of Mentoring

The activities were carried out through direct mentoring of the partners. The team facilitated the creation of business banners to increase the visibility of the businesses within the community. Furthermore, the partners were provided with an understanding of the importance of ongoing promotion, customer-focused service, and the use of digital media for marketing. These activities also included the development of a Business Model Canvas (BMC) to serve as a framework for business development strategies. Mapping was carried out across the nine elements of the BMC, namely customer segments (children and the local community around Pajaran Village), value proposition (affordable prices and friendly service), marketing channels (direct sales and social media), customer relationships, revenue streams, key resources, key activities, key partnerships, and cost structure, in accordance with the framework developed by Osterwalder and Pigneur (2010). The results of the BMC analysis indicate that the key strengths of Mrs Sundari's business lie in its affordable pricing, friendly service, and the suitability of the products to the needs of the children's segment. Meanwhile, business growth opportunities can be optimised through intensified promotion and the expansion of market reach; this is consistent with the findings of Jamaludin et al. (2024), which indicate that BMC mapping can serve as the basis for formulating more targeted micro-enterprise development strategies. These findings were derived from the results of the mentoring programme and the analysis of the business model formulated by the team.

4. Monitoring and Evaluation

The monitoring phase is carried out once the entire series of support programmes has been completed. This step aims to measure the extent to which the outcomes of the support have been implemented in the partner businesses' operations. The evaluation process is carried out by comparing the state of the businesses before and after the program intervention, based on several key indicators, including:

a. Availability of visual promotional materials (banners).

b. Increased visibility of the business premises.

c. Growth in the number of new customers, and
d. Increased sales turnover.

The evaluation results show positive growth following the mentoring program, with partners' daily turnover increasing from around Rp120,000 to between Rp175,000 and Rp200,000. Furthermore, the acquisition of new customers surged from 10–20 people to 35–50 people. These results indicate that the mentoring program has had a significant positive impact on accelerating the partners' businesses.

Data Collection Techniques

a. Data collection for this community service activity was carried out using the following techniques:
b. Observation, namely direct observation of the actual conditions of the business and the operational dynamics of the partners' sales.
c. Interviews, to gather in-depth information regarding operational challenges, development needs and the business owners' expectations.
d. Documentation, comprising visual recordings of mentoring activities, records of promotional materials produced, and the collection of historical data on the partners' business development.

Data Analysis Techniques

Data analysis was carried out using a qualitative descriptive approach. The analysis began by comparing the operational conditions of the businesses before and after the programme intervention, and then describing the fundamental changes that occurred as a result of the implementation of the mentoring programme. This method was chosen to assess the extent to which the activities were effective in optimising the capacity and performance of the partner businesses.

Flowchart of Activity Implementation

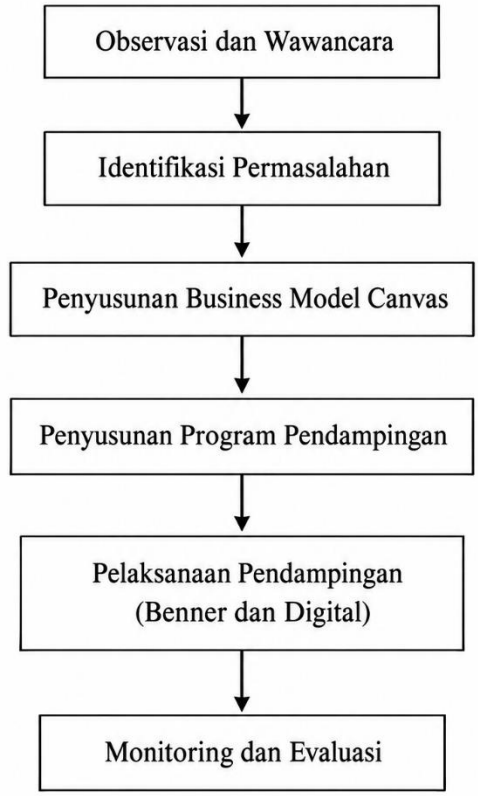


Figure 2. Flowchart of Activity

C. RESULTS AND DISCUSSIONS

Initial Business Conditions

Before the mentoring programme began, Ibu Sundari's Snack Stall was run in a simple and rather conventional manner. The business faced challenges due to its location deep within an alleyway and inside a house. This meant the stall was not easily visible to the public or potential customers passing by, thereby reducing its appeal and the potential for customer visits. Furthermore, stock management was not well organised, making the business prone to shortages or a build-up of raw materials, whilst the marketing strategy still relied on direct sales without utilising additional promotional media. Such conditions are commonly found among micro-SMEs in Indonesia, the majority of which are still managed conventionally with limited managerial and marketing knowledge (Munthe *et al*., 2023).

Implementation of Mentoring

In terms of operational support, the focus was on organising the management of raw material and snack stock, including drawing up a simple stock list to facilitate monitoring of stock levels. This organisation helped Mrs Sundari reduce the risk of running out of raw materials or wastage resulting from unmonitored stock.

In terms of marketing, support was provided by strengthening simple promotional strategies, such as improving product display and introducing promotions via social media. Findings from various other SME mentoring activities also show a similar pattern: the strengthening of marketing—both conventional and digital—is capable of expanding market reach and boosting business competitiveness, as seen in the strengthening of SME marketing in Tambakbayan Village, Ponorogo District (Fauzan et al., 2023). A similar pattern was also observed amongst SMEs in Sirah Kencong, where the production of promotional materials such as banners was able to enhance business visibility and competitiveness (Shofi & Swasti, 2024).

The Role of Sharia Financing at BTPN Syariah MMS Saradan

In addition to managerial support, the BTPN Syariah MMS Saradan Programme also provides a sharia-compliant financing scheme that serves as an alternative source of capital for Ibu Sundari's snack stall. This scheme is based on the profit-sharing principle, which is considered fairer than interest-based financing and is expected to help sustain the business (BTPN Syariah, 2025). Zakaria (2024), in his empirical study, also noted that Sharia financing contributes positively to increased turnover and the competitiveness of MSMEs, although the low level of Sharia financial literacy amongst business owners remains a challenge that needs to be continuously addressed through ongoing education.

Results of the Mentoring Program

Based on the results of the mentoring programme that has been carried out, changes have been observed in several aspects of the management of Ibu Sundari's snack stall. In terms of marketing, prior to the mentoring programme, the business relied solely on direct sales without the support of promotional media. To address these issues, the team developed a Business Model Canvas (BMC), provided training on marketing strategies, assisted with product display, created and installed banners as promotional materials, and provided guidance on the use of social media. Following the mentoring, the business's appearance has become

more appealing, banners have been installed to establish the business's identity, and social media has begun to be utilised as a promotional tool, thereby increasing the business's visibility. With regard to stock management, prior to the mentoring programme, stock recording and organisation had not been carried out on a regular basis, making it difficult to monitor stock levels. The team then provided guidance on drawing up a simple stock list and organising products by type to facilitate the stock monitoring process. Following the mentoring, stock management became more organised, thereby minimising the risk of both stock shortages and overstocking.

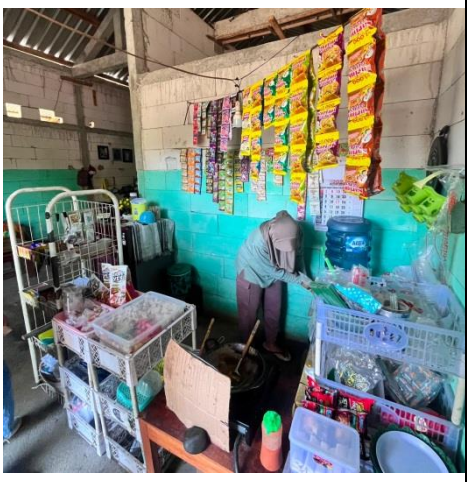
With regard to access to capital, prior to the mentoring, partners relied solely on personal funds to run their businesses. The team provided information and education on the BTPN Syariah MMS Saradan sharia financing scheme as an alternative source of capital. Following the mentoring, partners gained an understanding of sharia financing mechanisms and became aware of alternative financing options that could be utilised to support business development. A summary of changes in business conditions before and after the mentoring programme is presented in Table 1.

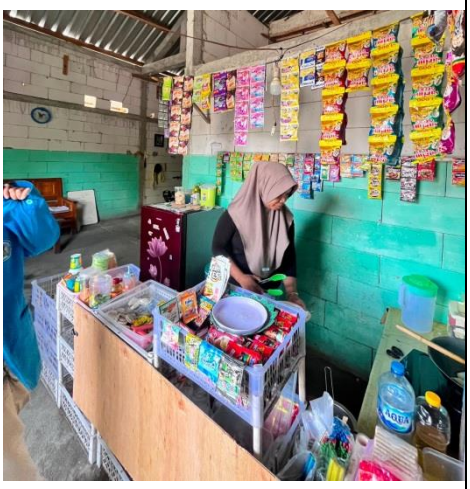
Table 1. Summary of Changes in Business Conditions Before and After Mentoring

No	Aspect	Before Support	Type of Support	After Support
1.	Stock Management	Inventory management is not yet properly organised, making it difficult to monitor stock levels	Support for the organisation and recording of stock through the preparation of a simple stock list and the grouping of products by type	Stock management has become more organised, stock levels are easy to monitor, and the risk of stock shortages or overstocking has been reduced
2.	Marketing	Direct sales without additional promotion	Development of the Business Model Canvas (BMC), training in marketing strategy, product display, banner design and installation, and support with social media promotion	Product display, banner installation, and social media promotion
3.	Access to Capital	Limited to personal funds	Outreach and education on the BTPN Syariah MMS Saradan sharia financing scheme as an alternative source of business capital.	The BTPN Syariah MMS Saradan sharia financing scheme is available

Source: Data processed by the researcher, 2026

Table 2. Stages of the Mentoring Program

No.	Activity Stage	Activity Description	Documentation
1.	Initial Observation	The team visited Ibu Sundari's snack stall to assess the state of the business, the challenges faced and the support required, through interviews and direct observation	
2.	Identification of Problems	The community service team identified the issues through field observations and face-to-face interviews with the owner of Ibu Sundari's Snack Stall. The findings revealed several challenges: the product display was not optimised, meaning it failed to attract customers' attention; there was no banner serving as a promotional medium to display the business's identity and menu; and marketing efforts still relied solely on local customers, without adequate promotional materials.	
3.	Stages of the Mentoring Program	Before the mentoring programme began, the shop had a rather simple appearance. The products were not arranged in an orderly manner, making them visually unappealing, whilst the shop lacked a banner to serve as its business identity. These circumstances meant that the business's appeal to potential customers remained limited.	

4.	Support with Product Display	The team provides support to business owners on how to arrange products so that they are tidier, more accessible to customers and more aesthetically pleasing. Products are arranged by type, making it easier for customers to choose the items they want whilst enhancing their shopping experience.	
5.	Installation of Promotional Banners	The team assisted with the creation and installation of banners displaying the business name and a list of the food and drink items on offer. The banners were displayed at the front of the stall so that they would be clearly visible to the public. This activity aimed to enhance the business's identity, strengthen its promotional efforts, and attract	
6.	The Condition of the Shop Following the Mentoring Program	Following the mentoring program, the shop's appearance has improved. The products are arranged more neatly, banners have been put up as promotional material, and the customer service area has become more appealing. These changes give the business a more professional image and make it easier for customers to identify the products on offer.	

7.	Overall Condition of the Stall	Overall, the mentoring programme has brought about positive changes to the visual presentation and marketing of Ibu Sundari's snack stall. A more organised product layout and the inclusion of promotional banners have improved the stall's tidiness and appeal, whilst supporting efforts to expand its marketing reach to the local community.	
8.	Joint Documentation with Partners	Joint documentation was carried out at the end of the activity to mark the conclusion of the mentoring programme. This activity serves as evidence of the programme's successful implementation and demonstrates the strong collaboration between the community service team and the owner of Ibu Sundari's Snack Stall in supporting the development of micro-enterprises.	

Source: Primary data from the mentoring program, 2026

D. CONCLUSIONS

The mentoring activities for Ibu Sundari's snack stall, a small and medium-sized enterprise (SME), through the BTPN Syariah MMS Saradan Programme have successfully had a positive impact on the business's development. The support provided included the development of a Business Model Canvas (BMC), product organisation, the creation and installation of banners as promotional media, guidance on stock management through the creation of a simple stock list, the use of social media as a marketing tool, and awareness-raising regarding the BTPN Syariah MMS Saradan sharia financing scheme. The results of the support programme indicate improvements in marketing through increased business visibility, better-organised stock management—facilitating the monitoring of product availability—and

an enhanced understanding amongst partners regarding alternative sharia-based financing options. These changes have contributed to an increase in the number of customers and business turnover, thereby supporting the business's long-term sustainability.

E. SUGGESTIONS

This initiative still has its limitations as it was carried out with a single business partner over a relatively short mentoring period, meaning that the long-term impact cannot yet be fully assessed. Therefore, it is recommended that future community engagement activities provide ongoing mentoring, expand the scope to include other MSMEs, and strengthen support in the areas of digital marketing, stock management and Islamic finance literacy, with a view to enhancing business competitiveness and sustainability.

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