



# Efforts to Develop the Capacity of MSMEs Through Business Assistance for BTPN Syariah Customers at the Pogalan Trenggalek Sharia Mobile Market

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**Abstract:** This service program focuses on empowering Micro, Small and Medium Enterprises (MSMEs) in the MMS Pogalan area by BTPN Syariah. The aim of the activity is to identify the implementation of mentoring programs, analyze supporting and inhibiting factors, and provide an impact on customer business development. The method implemented is carried out through direct training and socialization using interview techniques, using SWOT analysis to share the potential and challenges of MSMEs. Mentoring is carried out over four sessions, with each session lasting one month and four meetings. The results of the service show a significant impact on various aspects of the business. Economically, there is an increase in turnover with the expansion of the marketing reach. The managerial aspect has undergone a transformation with the ability of MSME players to carry out simple bookkeeping, separate personal and business finances, and make sustainable financial plans. Branding and marketing are developing with the creation of brand identities and the use of social media for promotions. The most basic psychological and social impact is increasing the self-confidence, motivation and adaptability of business actors. Even though it can overcome limited resources and traditional cultural barriers, the BTPN Syariah mentoring program proves that empowering MSMEs requires a comprehensive approach that goes beyond just financial assistance, covering managerial, psychological and socio-economic aspects.

**Keywords:** MSMEs; Assistance; Economic empowerment

## Introduction

National economic development is highly dependent on the strategic role of Micro, Small, and Medium Enterprises (MSMEs) which are able to make a significant contribution to the Indonesian economy (Khoiriyah & Oktafia, 2023). The latest data from the Indonesian Ministry of Cooperatives and SMEs shows that in 2023, MSMEs have contributed around 61% of the Gross Domestic Product (GDP) and absorbed 97% of the workforce in Indonesia (Janah & Tampubolon, 2024). However, the MSME sector still faces various complex challenges in its business development, especially related to limited access to capital, lack of financial management capabilities, and low business management capacity.

Previous studies have identified various problems faced by MSMEs (Alek Maulana Pikri Padillah, Zaenal Abidin, 2023) revealing that around 70% of MSMEs in Indonesia have difficulty accessing banking capital due to limited administrative and guarantee requirements. Meanwhile, research (Aprieza et al., 2024) shows that only 25% of MSME actors have a comprehensive understanding of financial management and business development strategies. This condition shows the urgency of systematic intervention through continuous mentoring and empowerment.

The phenomenon of this gap is an important concern of Islamic financial institutions, one of which is PT. Bank BTPN Syariah, Tbk, which not only provides access to financing but also provides intensive assistance for MSMEs in its operational area (Ika Sari & Hafi Idhoh

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Fitriana, 2024). The focus of assistance is carried out in Pogalan Sharia Mobile Marketing (MMS), where there are many business actors but still experience obstacles in business development.

Based on the results of the service, the problems faced include: (1) How to implement the MSME assistance program for BTPN Syariah customers at MMS Pogalan, (2) What are the supporting and inhibiting factors in the implementation of the MSME assistance program for BTPN Syariah customers at MMS Pogalan, and (3) What are the impacts of the MSME assistance program on the business of BTPN Syariah customers at MMS Pogalan. The complexity of the problem requires a comprehensive approach that does not just provide capital assistance, but also holistic empowerment. Referring to these problems, the objectives of this community service are: (1) Identifying the implementation of the assistance program for MSME customers of BTPN Syariah customers at MMS Pogalan, (2) Analyzing the supporting and inhibiting factors for the implementation of the assistance program, (3) Evaluating the impact of the assistance program on the business development of BTPN Syariah customers. This service article is expected to make a practical contribution to the development of an effective and sustainable MSME mentoring model, as well as provide strategic recommendations for financial institutions in empowering micro and small business actors.

## Method

This program uses the Asset-Based Community Development (ABCD) method, with the aim of increasing the capacity of BTPN Syariah customer communities as MSME actors such as community skills training (Febriola Sukma Melati et al., 2024). The data was collected using interview techniques, then analyzed using a SWOT framework to evaluate the potential and challenges of each MSME client who was accompanied (Amanda & Ridho, 2023). This assistance is carried out for four sessions and one month for each session. Each session has four meetings. The following is an overview of the customer assistance flow.



Figure 1. Thinking Framework

### a. First Meeting

An introduction was made to the customer and explained the arrival and the program to be implemented. In this meeting, interviews related to customer profiles and business assessments were also conducted, which were then made a SWOT analysis to determine the recommended material that would be submitted to customers so that their businesses would grow.

### b. Second Meeting

Submission of material to customers according to the recommendations of the SWOT analysis conducted at the previous meeting. This material is taught to increase insight, develop businesses in the future, and overcome various problems that occur.

### c. Third Meeting

Review of the material that has been taught at the previous meeting. In addition, they also practiced the material that had been taught, such as designing logos, designing banners, practicing financial records, and making promotional posters. This is done for the betterment of customers in the future.

### d. Fourth Meeting

Closing by saying goodbye to customers and providing results from practices in the form of softcopy and hardcopy.

## Result and Discussion

Micro, Small, and Medium Enterprises (MSMEs) have a strategic role in national economic development (Rahman & Fauziah, 2023). They not only contribute significantly to economic growth, but also become the backbone of Indonesia's economy, especially in rural and suburban areas. However, the challenges faced by MSMEs are often complex and multidimensional, ranging from limited access to capital, low management skills, to lack of knowledge about modern marketing strategies (Adzanis & Fitriana, 2024).

The MMS Pogalan area in Trenggalek Regency is one of the areas with attractive economic potential. Despite having diverse local resources, MSME actors in this region face a number of fundamental obstacles in their business development. The main problems identified include: weak branding, limited promotion, and unstructured financial management.

### *Implementation of the MSME assistance program for BTPN Syariah customers at MMS Pogalan*

This mentoring program is divided into four sessions with a duration of one month each session (Yudho Anggoro & Kartika Pertiwi, 2023). In one

session, four meetings were held. The mentoring process begins with the selection of customers that have been determined by the center. Furthermore, the accompanying facilitator came to MMS to ask for the complete address or contact of the customer to the CO brothers who are in MMS. Furthermore, the accompanying facilitator made a direct visit to the customer's place. Here are the details of the activities carried out in each session:

- a. The first meeting is to introduce the clients, conduct a business assessment, and perform a SWOT analysis. Create and fill out activity reports on the kitabestee platform that include: documentation of the client's business location, filling in the business category and the client's financial benefits over the last week, as well as supporting evidence in the form of documentation with the client.
- b. The second meeting is to teach material from the kitabestee platform to customers in accordance with the customer's business needs/results from the assessment of the first meeting. Create and fill out activity reports on the kitabestee platform which contains: documentation of teaching material to customers, filling in the business categories and financial benefits of customers for the last 1 week, as well as attachment evidence in the form of documentation with customers.
- c. The third meeting is a review of the material that has been taught previously and practicing from the material of the previous meeting. Create and fill out activity reports on the kitabestee platform which contains: practice documentation to customers, filling in business categories and customer financial benefits for the last 1 week, as well as attachment evidence in the form of documentation with customers.
- d. The fourth meeting is to create and fill out activity reports on the kitabestee platform which contains: documentation with the customer with the results of practices that have been made in the previous meeting, filling in the business categories and financial benefits of the customer during the mentoring process, as well as evidence of attachments in the form of documentation with the customer. Submit the results of the practice from the third meeting to the customer, in the form of: stickers, banner designs, posters, and simple bookkeeping books.



**Figure 2.** Routine mentoring process

### *Supporting and Hindering Factors for the Implementation of Assistance Programs*

The MSME mentoring process organized by PT. Bank BTPN Syariah in the MMS Pogalan region has a number of significant supporting factors, which fundamentally contribute to the success of the local economic empowerment program. The following are the supporting factors in the implementation of the program:

#### a. Support from BTPN Syariah

BTPN Syariah's MSME assistance program has received full support from management, which ensures that this program is a priority for the company. This support is in the form of policies, learning materials, and human resources who are directly involved in the mentoring process.

#### b. Focus on social and economic empowerment

BTPN Syariah has a vision to empower the community, especially MSMEs in the microeconomic sector. MSME assistance is more than just a business matter, but also focuses on social empowerment that can help improve the standard of living of customers.

#### c. Collaboration with third parties

This mentoring program collaborates directly with the independent campus which is financed directly by the Ministry of Education, Culture, Research, and Technology (Kemendikbud Ristek) and the education fund management institution (LPDP) as a living expense assistance for the accompanying facilitators.

In addition, there are several inhibiting factors in the implementation of the mentoring program:

#### a. Lack of human resources for mentoring

The limited number of facilitators compared to the number of MSME customers is an obstacle in providing maximum assistance. Companions who handle too many customers cannot give enough attention to every business actor.



- b. Traditional culture and mindset  
Some customers as MSME actors have a mindset that is stuck in old habits or ways of running a business. This can hinder the acceptance of new innovations or technologies that can increase business efficiency and productivity.
- c. Limited access to information  
Incomplete address information is one of the obstacles in this program. In addition, not all customers have mobile phones, making it difficult to develop a business in an era that uses technology like today.
- d. Infrastructure limitations  
Difficult road access and weather conditions in the rainy season are obstacles in this assistance. In addition, internet access in remote areas is difficult, making it a challenge when delivering material in the mentoring process.

*The Impact of the Assistance Program on the Business Development of BTPN Syariah Customers*

- a. Economy  
Economically, mentoring programs result in significant changes in business structure and performance. MSME actors experienced an increase in turnover. The increase occurred due to analysis in strategy and business management. The ability to reach the market is one of the most important achievements. The customer managed to expand the marketing reach of its products, no longer limited to the local scope, but began to penetrate the regional market. The use of digital platforms and modern marketing strategies are the main factors in expanding this market access.
- b. Managerial  
The most significant development is seen in the managerial aspect. Before the mentoring program, the

- majority of customers ran their businesses intuitively and traditionally. After mentoring, they have the ability to: (1) Perform simple but accurate bookkeeping, (2) Separate personal and business finances, (3) Make sustainable financial planning.
- c. Branding and marketing  
The most visual transformation can be seen in the aspects of branding and marketing. Customers who previously had almost no brand identity, now have a logo, have a brand, use social media as a promotion.
  - d. Psychological and social  
The most subtle but fundamental impact is the psychological changes of business actors. Confidence increased significantly, accompanied by: Higher motivation to develop, Ability to adapt to change, A more positive view of business potential. Customers no longer see themselves as marginal business actors, but as entrepreneurs who have the capacity to grow and develop.



Figure 3. Mentoring Results

Table 1. Mentoring Results

Customer	Type of Business	Before Mentoring	After Mentoring
Ida Royani	Goat Farming	Haven't done any online promotions	Online promotion via whatsapp status
Lamini	Besek Crafts	Don't have financial records yet	Financial records
Marsinah	Besek Crafts	Don't have financial records yet	Financial records
Yuliati	Wet Cake	Haven't done any online promotions	Promosi online melalui status whatsapp
Sarinem	Agriculture	Don't have financial records yet	Financial records
Siti Mutungah	Reyeng Crafts	Do not have financial records yet	Financial records
Karti	Grocery stores	Don't have a banner	Banner as a business identity
Endang Sri Utami	Dry Food	Doesn't have a logo	Logo sebagai identitas usaha
Diah Lutfisari	Drinks	Haven't done any online promotions	Online promotion via whatsapp status
Sulistiani	tile factory	Haven't done any online promotions	Online promotion via whatsapp status
Sutini	Brick Factory	Do not have financial records	Financial records
Yamini	Agriculture	Do not have financial records	Financial records
Purwetik	Wet Cake	Doesn't have a logo	Logo as a business identity

Customer	Type of Business	Before Mentoring	After Mentoring
Wasiati	Rice stalls	Don't have a banner	Banner as a business identity
Candra Suryati	Rice stalls	Doesn't have a logo	Logo as a business identity
Narmi	Skewer production	Do not have financial records	Financial records
Purwati	Retail Petrol Stores	Doesn't have a banner	Banner as a business identity
Nanja Triani	Fried foods	Don't have a banner	Banner as a business identity
Muntifiah	Snacks	Do not have financial records	Financial records
Tira Nur Kolila	Drinks	Haven't done any online promotions	Online promotion via whatsapp status
Watemi Narsih	Fried foods	Doesn't have a banner	Banner as a business identity
Dwi Lestari	Shoe Stores	Haven't done any online promotions	Online promotion via whatsapp status
Ripta Wulan	Reyeng Crafts	Do not have financial records	Financial records
Setiyorini			

Conclusion

The MSME mentoring program implemented by BTPN Syariah at MMS Pogalan has succeeded in presenting a comprehensive transformation for micro and small business actors. Through a systematic approach for four sessions, this program does not just provide capital, but empowers holistically through managerial capacity development, marketing strategies, and psychological strengthening. The most significant impact can be seen from the increase in turnover, the expansion of market reach from local to regional, and the ability of business actors to manage finances more professionally. Customers now have a brand identity, utilize digital technology for marketing, and most importantly, experience increased confidence and motivation to continue developing their business. Despite facing challenges such as limited resources and traditional cultural barriers, this program proves that empowering MSMEs requires a comprehensive approach. It is not just financial assistance, but assistance that touches on managerial, psychological, and socio-economic aspects. As a result, business actors are no longer seen as a marginal group, but as potential entrepreneurs who have the capacity to grow and develop.

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