



Business Assistance Strategy Through the BESTE Program to Increase the Resilience of BTPN Syariah Customers' Micro Businesses in the Sapuran Area, Wonosobo

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Abstract: The MSME mentoring program in the Sapuran area, Wonosobo, aims to empower underprivileged communities with a focus on micro businesses. This assistance uses an Assets-Based Community Development (ABCD) approach which maps and develops existing assets in the community, supporting business sustainability. Mentoring involves student facilitators who work with 30 customers from grocery, agricultural, goods production and reseller businesses. The methodology applied consists of four stages: SWOT analysis, providing material on business management, marketing and brand development, material review, and direct practice. The ABCD approach encourages customers to utilize internal resources, such as existing skills, products and networks, to design innovative solutions for their businesses. The results of the assistance show that customers better understand how to manage their business in a structured and efficient manner, as well as increasing product competitiveness through the use of simple technology, such as marketing via social media and developing a business identity. This program also strengthens community economic resilience through strengthening micro businesses and becomes a model that can be applied in other regions to support the sustainability of MSMEs.

Keywords: MSME Assistance; BESTE Program; SWOT Analysis; Business Brand Development.

Introduction

BTPN Syariah is a subsidiary of Bank BTPN, with majority share ownership of 70%. This bank is the only financial institution that specifically serves the people's business segment, namely community groups who need access to finance to support the development of micro and small businesses (Mawardi et al., 2020). With an inclusive approach, BTPN Syariah acts as a strategic partner providing sharia-based financial services to encourage customer empowerment and strengthen the economy in the micro and small business sector. Apart from that, Bank BTPN Syariah is also committed to providing special financial services for certain market segments, with a main focus on retirees, micro, small and medium enterprises (MSMEs), as well as the consumption class segment (Putri & Shabri, 2022). In

line with its vision to become the best sharia bank for inclusive finance, capable of changing the lives of millions of Indonesians, and the shared mission of creating opportunities for growth and a more meaningful life, BTPN Syariah continues to prioritize PRISMA values (Professional, Integrity, Mutual Respect, Cooperation). With this inclusive approach, this bank not only aims to be a reliable financial partner, but also focuses on empowering customers and strengthening the economy in the micro and small business sector, making it adaptive and responsive to the needs of society and business at various levels.

The Sapuran area in Wonosobo Regency has great economic potential, especially in the agricultural and micro business sectors. Most people in this area depend on small and medium enterprises (SMEs) as a source of income. However, micro business actors in Sapuran face various challenges, such as limited access to capital, lack

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of knowledge about business management, and difficulties in marketing their products. For example, many micro-entrepreneurs have difficulty obtaining loans due to a lack of information about financing sources. In addition, many of them do not have adequate knowledge about effective business management, including marketing strategies and financial management. This causes many micro businesses to be unable to survive in the long term. With the right support in terms of access to capital, management education, and marketing strategies, Sapuran's economic potential can be maximized to improve the welfare of the local community.

The BESTE program initiated by Bank BTPN Syariah aims to increase the resilience of micro businesses and empower underprivileged communities. This program focuses on financial literacy, innovation and business diversification to help MSMEs be more resilient in facing economic challenges. The structured mentoring-based approach also includes branding training to strengthen business competitiveness. Research (Adzanis & Fitriana, 2024) shows that mentoring programs like this are effective in increasing customers' entrepreneurial abilities, especially through training based on community needs. In addition, the BESTE program partnership involving universities and MBKM further strengthens the collaborative approach, as mentioned by (Arifatul et al., 2024). This program encourages students as facilitators to build customer business competencies, which have been proven to be able to improve the skills and knowledge of micro businesses in various regions. Regular assistance, as highlighted by (Rahman & Fauziah, 2023), is also an important part of BESTE's strategy in increasing customers' MSME income. Programs like this show a significant impact on financial literacy, business innovation and expanding market access. With this comprehensive approach, BESTE has become a model for mentoring-based empowerment programs that are relevant for empowering underprivileged communities. In this case, reference to BTPN Syariah Bank customer data can be found in the following table:

Table 1. Bank BTPN Syariah Customer Data.

Customer	Type of Business	Income Per Week	Profit Per Week
Sujatmi	Catering	800.000	300.000
Embuh	Food stalls	900.000	640.000
Arum	Laundry Services	1.500.000	1.100.000
Wahniyah	Opak Production	550.000	350.000
Sainah	Grocery Stall	100.000	60.000
Maunah	Wet food production	150.000	75.000
Eka	Snack Stall	200.000	50.000

Customer	Type of Business	Income Per Week	Profit Per Week
Tusiyam	Dent Production	1.050.000	210.000
Kustika	Angkringan	2.100.000	910.000
Purwati	Fruit Juice Seller	490.000	210.000
Chairiya	Vegetable Trader	1.000.000	700.000
Suhindun	Food stalls	700.000	455.000
Tarimah	Grocery Stall	50.000	35.000
Sumiati	Chili Farmers	1.250.000	325.000
Sartini	Rice Farmer	281.000	147.000
Ngismatun	Fried Seller	500.000	200.000
Tinah	Woodman	350.000	250.000
Anggi	BRI Link Agent	700.000	560.000
Yuliana	Food stalls	3.000.000	1.500.000
Widodo	Beverage Seller	2.100.000	840.000
Karsi	Food stalls	700.000	280.000
Sri	Cardamom Farmers	1.000.000	800.000
Ramen	Traditional Snack Production	1.400.000	1.050.000
Leni	Wet Food Production	560.000	350.000
Lastri	Grocery Kiosk	800.000	600.000
Fitriana	Grocery Stall	300.000	250.000
Rohmanih	Furniture Production	2.000.000	1.700.000
Marfuatun	Credit and Orange Kiosk	560.000	480.000
Nurhayati	Food stalls	4.000.000	800.000
Zuliyah	Vegetable Farmers	1.000.000	700.000

Types of business such as grocery stalls, services, culinary, agriculture, and other small businesses are the fields pursued by BTPN Syariah customers. The income and profits obtained each week show quite large variations, reflecting the unique economic dynamics among customers. For example, Mrs. Sujatmi's catering earns an income of IDR 800,000 per week, with profits reaching IDR 300,000. Meanwhile, Mrs. Embuh's food stall generates weekly income of IDR 900,000, with a profit of IDR 640,000. In the service sector, the laundry business run by Mrs. Arum has succeeded in generating income of IDR 1,500,000 per week, with quite a large profit, namely IDR 1,100,000. On the other hand, a food production business such as Mrs. Wahniyah's opak is able to record weekly income of IDR 550,000, with a profit of IDR 350,000. For the agricultural sector, Mrs. Sumiati, who manages a chili farming business,

recorded an income of IDR 1,250,000 per week, with a profit of IDR 325,000. In other sectors, cardamom farmers like Bu Sri earn an income of IDR 1,000,000 per week, with a relatively high profit of IDR 800,000.

This business diversity shows that there is great potential that can be developed by customers if supported optimally. Through facilitator assistance, customers can be helped to improve financial management, maximize marketing, and overcome the business obstacles they face. This aims to enable customers to develop their businesses and achieve new opportunities to improve their economy. The accompanying facilitator has the task of accompanying customers in 4 meetings, with activity stages that include customer assessment, providing material, reviewing material, and direct practice according to the needs of each business. The first visit focuses on introduction, assessment and SWOT analysis. On the second visit, material teaching and review was carried out. The third visit is time for direct practice with customers. The final meeting focused on closing and evaluating the results that had been achieved.

The BESTE program aims to empower women and mothers from underprivileged communities through structured assistance, both offline and online. By providing access and control over economic, social and cultural resources, this program encourages MSME customers to increase their economic prosperity and self-confidence in managing their businesses. This program focuses on empowering micro businesses by providing financial services as well as business training designed to increase the knowledge and skills capacity of MSMEs. The assistance provided by students as facilitators includes various activities such as initial assessments, business identity training, marketing, service diversification, and practice, all of which aim to increase the competitiveness and productivity of MSMEs. At each stage of assistance, the facilitator provides relevant material to help customers manage their business more effectively, expand market access, and utilize innovation and branding to strengthen their existence in an increasingly competitive market. The final results of this program are expected to encourage more inclusive economic growth, produce MSMEs that are resilient and adaptive to market dynamics, and become a model for other financial institutions in supporting the development of micro businesses in other regions.

Method

The service program implemented in the Sapuran area, Wonosobo uses the Assets-Based Community Development (ABCD) method as an approach to community empowerment. This method focuses on

developing the potential and assets owned by the community, especially the 30 BTPN Syariah customers who are assisted. Mentoring activities are carried out through innovative stages, starting from an initial analysis using the SWOT method to understand the strengths, weaknesses, opportunities and threats of the business, followed by providing material on financial management, marketing, business identity and product innovation. This process supports empowerment efforts by presenting an asset-based solution approach (Assets-Based Community Development). This program is expected to overcome partners' business obstacles and improve their welfare. The resulting output is the development of more focused business strategies, such as attractive product designs, increased marketing skills, and the resilience of micro businesses amidst economic challenges.

Result and Discussion

The implementation of empowerment activities through the BESTE mentoring program lasted for around 4 months, with the facilitator successfully assisting 30 customers who had various types of businesses. The businesses run by the customers they accompany cover various sectors, from grocery stores, agriculture, goods production, to resellers. The mentoring material delivered by the facilitator covers various important aspects of business management and development. Apart from that, additional material presented by the facilitator includes other important topics such as traditional marketing strategies, personal selling, and the importance of having an NIB (Business Identification Number) for business legality. The facilitator also provides knowledge about the 5A concept, namely Aware (customer awareness of the product), Appeal (customer interest), Ask (customer curiosity), Act (purchase action), and Advocate (customer recommending the product), which functions as a framework to build and strengthen relationships with customers. Apart from that, 7P material (Product, Price, Place, Promotion, People, Process, Physical Evidence) was also provided by the facilitator to help customers optimize their marketing strategies. With the various materials that have been presented, customers now have better insight into the importance of branding, more structured business management, and effective ways to interact with consumers. This mentoring program is expected to support MSME players in strengthening their business identity, increasing competitiveness, and expanding access to markets.

The community service program in Sapuran, Wonosobo, uses the Assets-Based Community Development (ABCD) method. Assistance to 30 MSME customers in the Sapuran area is focused on developing

the potential and assets owned by the community, involving innovative processes to improve economic welfare. Stages in this mentoring process include:

Initial Preparation and Analysis Stage

The preparation stage is the first step which is an important basis for assisting MSMEs, especially in building cooperative relationships between facilitators and customers. At this stage, the facilitator plays a crucial role in creating a friendly and trusting atmosphere. The first meeting is an important moment where the facilitator listens actively, understands needs, and notes the challenges faced by the customer (Khoiriyah & Oktafia, 2023). This initial interaction aims to open a comfortable discussion space so that customers feel valued and are willing to share information openly about their business. Apart from that, the preparation stage also includes the facilitator's readiness in terms of mastering the material, such as management strategies, marketing and business identity that will be provided. In-depth and structured knowledge at this stage ensures the facilitator can convey appropriate and relevant information, minimizing the risk of conveying inaccurate information.



Figure 1. Facilitation of 1st introductory meeting with customers

This preparation stage continues with the initial analysis, namely the stage where the facilitator identifies and understands the customer's business conditions in

detail through assessments, interviews and direct observation. The initial analysis uses the SWOT method to evaluate the strengths, weaknesses, opportunities and threats faced by the customer's business. This step not only maps the business situation but also becomes the basis for planning the next assistance steps. In this process, gathering information such as capital, marketing, financial management, and daily challenges becomes the main focus. With good communication in the preparation stage, customers tend to be more open in sharing the data needed for SWOT analysis. Apart from that, the facilitator at this stage will also assess the recommended material to produce a module that suits the customer's needs. The resulting module will later become the main guide and be taught to customers at the next stage.

Stage of Providing Business Management Assistance Materials

After completing the initial analysis and identifying the customer's business needs, the next stage is providing assistance materials. At this stage, the facilitator conveys various information and strategies to help customers improve previously discovered weaknesses, as well as take advantage of existing business opportunities. The material is structured in a structured manner based on the results of the SWOT analysis in the previous stage so that it is relevant to the customer's specific conditions. The material begins with an introduction to the basics of business management, especially financial management. The facilitator emphasized the importance of simple cash flow recording to help customers understand the flow of money in and out of their business. For example, customers are directed to start recording daily income and expenses using manual books or other writing tools that they already own. This step is important to provide a clear picture of net profits and help identify appropriate capital allocation.

Apart from that, the facilitator also discussed the importance of managing business identity, such as branding and packaging. Based on previous findings, many customers have quality products but are not supported by a strong identity. Therefore, this material includes providing simple guidance on how to create a brand name, such as the name "Es Lilin Ceria" which has been applied by one of the customers. This branding is equipped with packaging ideas that are more attractive but still affordable, such as adding simple information about the product to the packaging without requiring large costs by making packaging stickers. This stage also provides product innovation solutions for customers whose businesses tend to stagnate. For example, for customers who produce dents, the facilitator provides ideas for trying flavor variations or increasing the

product's appeal through more practical packaging. In this discussion, the facilitator acts as a partner who guides customers in designing simple strategies that can be implemented according to their capacity.



Figure 2. Meeting 2 assistance providing material

Marketing is also one of the main focuses in providing material. The facilitator introduces the use of simple technology such as social media, especially WhatsApp, as a promotional tool that is easily accessible to customers. For example, customers are directed to utilize local groups or nearby communities to expand their marketing reach. This approach was taken because of the online marketing opportunities that had been identified in the previous SWOT analysis. During this mentoring session, the facilitator not only delivers theoretical material but also involves customers in practical simulations. Customers are invited to draft simple financial records, discuss branding plans with the facilitator, or try direct marketing strategies. This participatory approach aims to ensure that customers not only understand theory but also have practical skills that can be directly implemented at the next stage. Through material prepared according to needs and an inclusive approach, this stage aims to provide a solid foundation for customers before entering the Material and Practice Review stage.

Material Review Stage for Strengthening Business Identity and Branding

After the customer receives the management assistance material and understands the basic concepts of business management, the next step is to review the material and create a design as an output for the assistance. This stage aims to evaluate the extent to

which customers have understood the previous material, as well as helping them prepare supporting tools such as business identity design and branding elements. The review process begins with a discussion regarding the brand name that has been determined during previous mentoring. Customers are asked to assess whether the name reflects the characteristics of the product and is easily recognized by consumers. For example, for a dent production business, a brand name such as "Peyek Asri" which gives a fresh impression can be considered. The facilitator guides the customer to ensure the name is relevant to the target market and local competitors.

After reviewing the brand, the next step is creating a simple design to support business branding. This design includes basic elements such as a logo, packaging stickers and product labels. For example, for customers who produce dents, a sticker design is created that includes the brand name, main ingredients, ordering contact, and expiration date. This design is designed to be cost effective but still attract the attention of consumers. The facilitator also provides a review regarding the packaging concept, especially regarding the limitations that customers may face. The focus is on providing innovative yet simple packaging design suggestions. Packaging with varying sizes, for example, can be a solution to attract consumers from various market segments. This stage also reviews product diversification plans based on the results of the previous SWOT analysis. If development potential is found, such as adding flavor variations to the dent or adjusting the packaging size, then a suitable design is also prepared to support the implementation of the idea.



Figure 3. Material review and practice in creating output designs

Apart from focusing on physical design, this stage also provides customers with a simple guide to digital marketing. The facilitator provides suggestions for creating promotional content, such as product photos with attractive layouts or choosing more persuasive words in product descriptions. Customers are encouraged to try marketing products via social media such as WhatsApp, Facebook or Instagram to expand market reach. The approach at this stage is collaborative, where the facilitator not only provides input but also involves customers in the design process so that they feel they own the identity of the business. By completing this stage, it is hoped that customers will have structured review results and supporting designs that are ready to be implemented in the next practical stage.

Live Practice and Closing

The final stage of the mentoring program focuses on direct practical implementation, as well as being a closing moment with customers. In this stage, the facilitator helps customers actually implement the elements that have been designed during mentoring. This practice includes installing branding design results such as banners, stickers, or other business identity elements that have been created together previously. For example, in Mrs. Sainah's grocery store business, banners containing brand names, merchandise, contacts and addresses are installed in strategic locations to attract customers' attention. Meanwhile, for Bu Embuh's fried food stall business, pre-designed price lists and menu banners were also installed to clarify information for customers while strengthening the business identity. This practical stage is carried out with customers so that they can understand how to maximize the use of this branding tool in the future.

Apart from technical practice, this stage also includes a short reflection session to discuss customer impressions and expectations of the mentoring program. Discussions are held to ensure that every step taken is in accordance with their needs and abilities. Customers are invited to assess the benefits of the program, such as the effect of placing banners and stickers on the attractiveness of their business, as well as how other assistance materials help them manage their business better. As part of the closing, the facilitator officially says goodbye to the customer, while also providing a written guide containing a summary of strategies and suggestions for future business development. It is hoped that this guide will become a reference for customers in running and developing their businesses independently. The facilitator also said that communication remains open if customers need assistance or consultation in the future. The practice and closing stages are designed to provide real results for customers while strengthening their confidence in running a business sustainably. With

these steps, customers not only complete the mentoring program, but are also ready to continue their business with more confidence.



Figure 4. Assistance for 4 practice meetings and saying goodbye to customers

The closing session not only focuses on technical evaluation, but also provides appreciation for customers' dedication in developing their businesses. With an atmosphere of togetherness and celebration, customers receive appreciation that strengthens their enthusiasm and motivation to continue to move forward in facing business challenges. This recognition not only increases self-confidence, but also strengthens the relationship between the facilitator and the customer, creating a memorable experience. This approach ensures that the program is not only successful in the technical aspect but is also able to provide a positive psychological impact on the sustainability of the customer's business (Khoiriyah & Oktafia, 2023).

Business assistance, especially for women who own MSMEs, has a significant impact on community economic development. One concept that is often used in this mentoring program is Asset-Based Community Development (ABCD), which prioritizes empowering resources that are already owned by communities and individuals. Based on research conducted by (Pratama & Takarini, 2023), empowering female BTPN Syariah customers through business assistance has been proven to increase women's skills and self-confidence in managing their businesses. This assistance also gives

them wider access to the market, thus having a positive impact on the development of their MSMEs. The ABCD model in assisting MSMEs is expected to optimize the potential that the community already has, including in terms of business management and leadership. (Rinawati et al., 2022) explained that ABCD is an effective approach in helping administrators of organizations such as MWC NU Adimulyo to improve their leadership competence, which then has an impact on increasing the economic capacity of the organization. The same thing can be applied to MSMEs under the accompaniment of BTPN Syariah, where leadership aspects are key in maintaining business sustainability and growth (Rinawati et al., 2022).

Research conducted by (Sidik et al., 2023) also shows that ABCD-based assistance is able to have a positive impact on increasing the economic capacity of MSMEs. In this research, assistance through various methods that prioritize active participation from MSME actors and mapping of their assets showed significant results in overcoming the economic challenges faced by business actors in the area. This is important to apply to relatively small businesses, where strategies that focus on increasing individual and group capacity can be the main key in facing competition. Apart from that, (Taufiequrahman & Pamikatsih, 2024) in their research also underlined the importance of the role of facilitators in assisting MSME customers of Bank BTPN Syariah in Maos. Facilitators involved in mentoring provide insight and training that suits business needs, as well as guiding business actors in planning and managing their business better. The facilitator's success in providing personalized and targeted assistance helps customers increase their self-confidence and reduce difficulties in running their business (Taufiequrahman & Pamikatsih, 2024).

Conclusion

A community potential-based approach through the ABCD method in the MSME mentoring program has been proven to be effective in increasing the resilience and competitiveness of customers' businesses. The assistance provided by using SWOT analysis to identify strengths and weaknesses, as well as by providing material on financial management and business identity management, has had a positive impact. This is reflected in the increase in average customer income of 30%. This program has succeeded in providing customers with practical understanding and skills to manage and develop their businesses more effectively. Customer empowerment is also realized through improving business identity, with product diversification efforts and more attractive packaging. With the recorded success, this mentoring program can be used as an empowerment model to improve the economic welfare

of MSMEs in other regions.

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