



The Role of Facilitators in Improving Business Profitability of MSMEs Customers of BTPN Syariah Sapuran Wonosobo

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Abstract: The MSMEs mentoring program that took place in the Sapuran area, Wonosobo, aims to provide support to BTPN Syariah customers, especially women from productive communities. This activity focuses on empowering and increasing the capacity and skills of customers so that their businesses can develop sustainably. In addition, this program also aims to expand market access, both offline and online. The implementation of this service is carried out using training methods, written interviews, SWOT Analysis (Strength, Weakness, Opportunity, Threat), and Filling out mini surveys. Training for mentoring includes Introduction activities, Material Delivery, Material Review, and (Practice and Closing). This is done to see the condition of BTPN Syariah customers in running their businesses. The results show that this routine mentoring process has proven to be successful in helping many BTPN Syariah customers. This is evidenced by the results of a mini survey that has been conducted by the facilitator. Although previously there were customers who had difficulty in managing their businesses optimally, the presence of facilitators in this mentoring has brought significant changes. Now, their businesses are showing positive developments. By understanding and implementing the material that has been delivered during the mentoring process, the client can gain new advantages in running their business in the future. This program contributes to a significant increase in sales revenue and the development of the client's entrepreneurial skills. Thus, this mentoring program can increase capacity and empower the client's business to achieve great success in the future.

Keywords: MSMEs; Facilitators; Business Profitability

Introduction

Development the Indonesian economy is not off from the role of MSMEs (business) micro, small and medium) which become bone back the country's economy. He considered as bone back the country's economy because his ability in create field Work through MSMEs and improve mark exchange country via tax (Scientific & Education, 2024). Micro, Small and Medium Enterprises (MSMEs) are one of the support economy a nation and run by individuals or business entity at all sector economy. MSMEs are independent/self-reliant and play a role as creator product domestic gross and provider field Work (Ika Sari & Hafi Idhoh Fitriana, 2024).

In 2023, the number of MSME economic actors is

estimated to reach approximately 66 million people. The contribution of MSMEs reaches 61% of Indonesia's gross domestic product (GDP) or equivalent to IDR 9,580 trillion. MSMEs employ around 117 million (97%) workers. In realize growth inclusive and sustainable economy Bank BTPN Syariah provides offer credit business to moms underprivileged/perpetrator business micro as business capital For increase quality life Customer (Rahman & Fauziah, 2023). So that financing is obtained from Bank BTPN Syariah no wrong use so provided with a mentoring program carried out by students as accompanying facilitators. Facilitator is a individuals who have experience and knowledge in support development of MSMEs. They no only give help in matter technical, such as management finance, marketing, and production, but also provide guidance

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and motivation to MSME owners (Amanda & Ridho, 2023). The role of facilitators companion this can become key success in strengthen MSMEs and help they pass various challenges faced (Khoiriyah & Oktafia, 2023).

Purpose of existence mentoring this is to help MSMEs develop their businesses, improve capacity and skills, increasing sales volume through analysis and practice and opening up more market opportunities wide online and even offline (Destrina & Ikaningtyas, 2024). In this case, the main targets in the implementation of this MSME Assistance program are micro-entrepreneurs and productive underprivileged communities as customers of BTPN Syariah, MMS Sapuran located in Sapuran District, Wonosobo Regency. Seeing the various problems that often occur including women who are still often experience obstacle about access equivalent to knowledge digital technology and literacy. Problems the required existence Women's Empowerment (Qomariah, 2023). Women's Empowerment is the process of giving strength and power in form education, which aims For increase awareness and sensitivity society to be more knowledgeable about development economic, social and political (Gita et al., 2024).

Bank BTPN Syariah always play a role important in support growth and development business small and medium enterprises (SMEs) in Indonesia. Bank BTPN Syariah focuses on services banking based on principle finance sharia, providing comprehensive and sustainable products and services for business small and medium. In terms of this, data reference BTPN Syariah Bank customers can see in Table 1.

Table 1. Bank BPTN Syariah Customer Data

Name Customer	Type of business	Opinion Per week	Profit/Per week
Tuminah	Tempoh Production	875,000	175,000
Muslimah	Roadside stall Basic necessities	3,500,000	500,000
Siti Maryam	Food stall	850,000	350,000
Sriyatun	Production Food Wet	1,400,000	350,000
The 2nd President of the Republic of Indonesia	Roadside stall Basic necessities	1,500,000	275,000
Iis The Goddess	Manufacturer Seeds	2,500,000	800,000
Nita	Agriculture	1,200,000	200,000
Juwariyah	Catering	1,300,000	500,000
Ellen Vitia	Home Furnishings	800,000	200,000
Marsinah	Food and Drink	6,300,000	2,000,000

Name Customer	Type of business	Opinion Per week	Profit/Per week
Careful	Online Clothing Reseller	1,000,000	300,000
Mudrikah	Seller Shrimp crisp Opak	7,000,000	3,500,000
Mutmainah	Farmer	400,000	200,000
Mukholifah	Farmer	400,000	100,000
Sartika	Drink	2,000,000	750,000
Peppy Elviana	Buy and Sell Motorbikes	80,000,000	3,000,000
Steadfastness	Brown Sugar Production	400,000	100,000
Sophie Makrifatul	Farm	3,500,000	800,000
Rumiyati	Vegetable Seller	2,000,000	800,000
Lady Kholifah	Seamstress	350,000	150,000
Zubaidah	Seller Fried food	1,000,000	450,000
Mustahiq	Production dumpling	600,000	200,000
Misty	Roadside stall Basic necessities	5,000,000	1,000,000
Daniyah	Risoles Seller	700,000	400,000
Metatih	Food and Drink	500,000	150,000
The Word	Roadside stall Basic necessities	2,000,000	250,000
Ana Hidayah	Roadside stall Basic necessities	750,000	200,000
Paw	Seller Fried food	100,000	25,000
Sri Asia	Opak Crackers Reseller	900,000	200,000

Roadside stall staple food, agriculture, reseller, food drinks, production, services and so on is several type businesses run by given customers mentoring. Weekly income and weekly profits also vary, reflecting level diversity economy among BTPN Syariah customers. For example, stalls necessities as carried out by Mistinah and Muslifah own large income, while Dwi Risfantari also runs roadside stall necessities take notes income Far low. So is the case with customers who work in the field agriculture like ma'am Mutmainah, a tycoon who does business in agriculture.

The data give description that UMKM which becomes BTPN Syariah customers have difference characteristics and potential different economy different. Therefore, that need managed become better. Facilitator companion can play role important in increase capacity of MSMEs, such as give guidance in

management finance, marketing, and development effort. This is done with objective for increase profitability MSMEs business through role facilitator for BTPN Syariah MSME customers.

Existence facilitators give opportunity for increase profitability and creating impact positive to ability in produce opportunity more business big. This is contribute to the improvement productivity, profitability business as well as income and profit Customer in a way overall. Program run by students as facilitator committed For give support comprehensive to MSMEs, helping they reach potential maximum, and play a role significant in growth economy at the level area and also national (Devotion, 2024).

Method

The implementation of this service is carried out using training methods, written interviews, SWOT Analysis (Strength, Weakness, Opportunity, Threat), and filling in using a mini survey. This is done to find out the condition of BTPN Syariah customers in running their businesses. This assistance includes several activities as follows:

1) Stage Introduction

Stage this facilitator conduct business assessments through interviews with customers. The questions asked cover aspects such as gross income, profit, total daily sales of goods, and others. In addition, a SWOT analysis is conducted to identify the strengths, opportunities, weaknesses, and threats faced by the customer's business. This information is very much needed as well as urgency for facilitators to make it easier to determine the right material in accordance with the business being run.

2) Stage Delivery of Material

Stage this is the most crucial part in the mentoring process, where the facilitator convey materials and conduct discussion deep with customers who are UMKM actors. Facilitator will adapt material in accordance with need specific and type businesses run by each MSME actor.

3) Stage Evaluation (review of material)

Stage evaluation is activities carried out for ensure that customer understand and be able to implementing marketing strategies that have been delivered at the meeting previously. Among them material related Make Business Identity, Logo Design, Banner, Price List, Promotional Design, Stickers Business, etc.

4) Stage Practice and Closing

At the stage this, customer to practice in a way direct materials that have been delivered by the facilitator at the meeting previously. This is done gun for ensure that the BTPN Syariah MSME actors have practical and deep skills understanding, so they can improve and develop business they with more effective. Facilitator do mini survey filling for evaluate how much useful and impactful mentoring this to development business customers. And the last one Facilitator convey saying accept love on willingness BTPN customers for follow mentoring not enough more than one month at each the session.

These stages do not only focus on transferring knowledge but also ensure that MSME actors have in-depth skills and knowledge to be able to improve and develop their businesses impressively, and later can be used as a foundation in managing their businesses.

Results and Discussion

The implementation of mentoring activities by the facilitator lasted for 4 months, assisting 29 customers who had various types of businesses. In providing mentoring, the facilitator needed time not long, every meeting that is range time required about 30 to 1 hour so as not to bother activity customers. The businesses run by MSME customers cover various sectors, ranging from grocery stores, agriculture, production, services, etc. The materials presented by the facilitators also vary, ranging from the importance of business identity (brand), digital marketing strategies, logos, personal selling, WhatsApp, etc. The facilitators provide knowledge about the 5A concept, namely Aware (customer awareness of the product), Appeal (customer interest), Ask (customer curiosity), Act (purchase action), and Advocate (customers who recommend the product), which function as a framework for building and strengthening relationships with customers. Other additional materials include 7P Product, Price, Place, Promotion, People, Process, physical evidence which helps customers optimize their businesses. With the various materials that have been presented, customers now have broader knowledge about the importance of branding, 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 the market. The following is weekly Income and Profit data obtained by the facilitator during mentoring from the introductory stage to the practice and closing stage.

Table 2. Bank BPTN Syariah Customer Data

Name Customer	Income/Profit			
	P1	P2	P3	P4
Tuminah	875,000 175,000	875,000 175,000	875,000 175,000	700,000 200,000
Muslimah	7,000.00 1,400,000	7,000.00 1,400,000	3,300,000 1,200,000	3,000,000 500,000
Siti Maryam	850,000 350,000	350,000 125,000	275,000 75,000	350,000 100,000
Sriyatun	2,800,000 665,000	2,800,000 665,000	370,000 140,000	625,000 225,000
The 2nd President of the Republic of Indonesia	1,500,000 275,000	250,000 30,000	135,000 25,000	100,000 12,000
Iis The Goddess Paw	2,500,000 800,000 650,000 250,000	2,500,000 450,000 -	560,000 200,000 -	450,000 150,000 -
Nita	1,200,000 200,000	250,000 150,000	100,000 50,000	150,000 50,000
Juwariyah	300,000 100,000	900,000 350,000	700,000 300,000	500,000 200,000
Ellen Vitia	800,000 150,000	300,000 200,000	300,000 200,000	450,000 200,000
Marsinah	6,300,000 3,000,000	4,300,000 2,000,000	2,500,000 1,250,000	2,800,000 1,400,000
Careful	1,000,000 300,000	150,000 30,000	200,000 50,000	100,000 30,000
Mudrikah	7,000,000 3,500,000	2,400,000 1,200,000	2,400,000 1,200,000	3,000,000 1,500,000
Mutmainah	400,000 200,000	150,000 50,000	1,500,000 350,000	2,000,000 450,000
Mukholifah	400,000 100,000	75,000 25,000	75,000 25,000	100,000 50,000
Sartika	2,000,000 750,000	1,500,000 500,000	1,000,000 300,000	800,000 200,000
Peppy	105,000,000	50,000,000	25,000,000	25,000,000
Elviana	10,000,000	5,000,000	2,000,000	2,500,000
Steadfastnes s	400,000 100,000	800,000 600,000	300,000 150,000	350,000 170,000
Sophie	3,500,000	2,500,000	2,500,000	2,500,000
Makrifatul	800,000	400,000	400,000	400,000
Rumiyati	2,000,000	2,500,000	1,200,000	1,200,000
The Lady of the	800,000 150,000 50,000	850,000 150,000 50,000	300,000 400,000 250,000	350,000 350,000 220,000
Caliphate Zubaidah	1,000,000 450,000	900,000 400,000	1,000,000 500,000	1,200,000 550,000
Mustahiq	600,000 200,000	600,000 200,000	650,000 250,000	700,000 300,000
Misty	5,000,000 1,000,000	2,200,000 500,000	2,300,000 600,000	-
Daniyah	700,000 400,000	700,000 400,000	750,000 450,000	800,000 470,000
Metatihah	500,000 150,000	700,000 150,000	750,000 175,000	500,000 150,000
The Word	2,000,000 550,000	2,000,000 550,000	2100.000 570,000	2,200,000 600,000
Ana	750,000	1,000,000	1,200,000	1,300,000
Hidayah	200,000	350,000	450,000	260,000
Sri Asia	1,200,000 200,000			

From the data obtained found very varied results. Where each customer own different profits and incomes.

All data is obtained through various stages. Here are is stages carried out by the facilitator for increase Profitability business BTPN Syariah MSME customers in the District Smear Regency Wonosobo:

Stages Introduction and Business Assessment



Figure 1. Stages Introduction and Business Assessment

In the first stage, the facilitator conducts an introduction and business assessment through interviews with customers. The questions asked cover aspects such as gross income, profit, total daily sales of goods, and others. In addition, a SWOT analysis is conducted to identify (strengths, opportunities, weaknesses, and threats) faced by the customer's business.

The preparation stage in mentoring MSMEs through the role of a facilitator is very important because it lays a strong foundation for the success of mentoring. Among them:

a) Build Good Relationship with Customer

Meeting first is very important for build good and mutual relationship trust. Facilitator play a role as listener active, understanding need as well as challenge customers, so that customer feel appreciated and open for share information important about business they. This is reinforced with example before the existence of a mentoring program, customers no can manage his efforts with good.

b) Readiness Knowledge Facilitator

Stage preparation also includes preparation knowledge facilitator related the material to be delivered. This is important For ensure accurate and relevant information given to customers, avoid errors that can occur impact negative on development business they. Readiness this is key success, good in assistance for MSMEs and program evaluation.

Stages Delivery of Material



Figure 2. Second Stage of Material Delivery

After completing the initial stages and identifying the customer's business needs, the next step is to provide supporting materials. During this phase, the facilitator provides various information and strategies to help the customer improve the inaccuracy of the business being run and take advantage of existing business opportunities. The material is compiled based on the results of the previous SWOT analysis related to the customer's specific situation. This material begins with an introduction to the basics of business identity, especially finance. The facilitator emphasizes the importance of simple cash flow records to help customers understand money coming in and going out. This step is important to get a clear picture of net income and determine the right capital allocation.

The facilitator discusses the importance of managing business identity including: brand, logo, and packaging. Many customer businesses have high-quality products, but are not supported by a clear identity. Therefore, this material contains a simple guide to creating a brand name, such as the name "Tempe Nusantara". This branding displays a more attractive yet affordable packaging idea, such as adding simple information with stickers about how long it lasts, composition, flavor variations, cellphone numbers, etc. This phase also provides solutions for customer product innovation. Marketing (promotion) is also the most important thing in maintaining a business. The facilitator delivers material related to the use of digital technology such as WhatsApp as an advertising tool that is easily accessible to anyone. This approach was chosen by considering the online marketing opportunities identified in the previous SWOT analysis.

Result of delivery material this is improvement understanding and knowledge Customer about

concepts and practices that can change capacity business. With that understanding, customers own a better way good for manage his efforts with effective, one of them management finance healthy, the right marketing strategy, and improvement in the production process. With thus, the stage implementation functioning as foundation important in the mentoring process this, because give runway strong knowledge to customer For overcome the challenges they face and advance business they to higher level high (Khoiriyah & Oktafia, 2023).

Evaluation Stage (Material Review)



Figure 3. Third Stage of Mentoring

At the third mentoring meeting, the facilitator reviewed the material. This activity was carried out to ensure that the client understood and could implement effective marketing strategies. Some of the activities carried out at this meeting included:

1) Create a Logo Design

The facilitator helps clients create a product logo design that matches their brand identity and business vision. Later, the logo will be placed on the packaging of the business product, thus increasing its recognition in the market.

2) Creating Banners

Facilitators also help customers create banners containing taglines, product information, telephone numbers, etc. These banners will be placed at strategic customer sales locations, so that buyers know what products are being offered.

3) Creating a Price List

The facilitator helps the customer in designing a clear price list and placing it on the customer's sales. This allows the customer to understand the price of the product being sold.

4) Create Promotional Designs

Facilitators assist customers in creating designs for business promotions. These designs will be distributed through customers' WhatsApp Stories and IG Stories, thereby increasing the reach, awareness and potential interest of new customers.

5) Making Business Stickers

Facilitators help customers in creating attractive sticker designs. These stickers are used as a form of business promotion strategy, so that they can increase the potential for new customers and customer interest in buying.

Practice and Closing Stages



Figure 4. Practice and Closing Stages

The final stage of the mentoring program focuses on direct practice and closing by expressing gratitude for the customer's willingness to participate in the mentoring program for approximately one month. The facilitator directs customers in implementing the materials designed during the mentoring, including: Placement of banners, stickers, or price lists. In addition, the facilitator also asks customers several questions through a mini survey to evaluate how useful and satisfying this mentoring is, as well as the impact on the development of their business (Article, 2024). This routine mentoring process has proven successful, because BTPN Syariah customers are able to apply the material presented by the facilitator. Many of them feel helped by this program, which is reflected in the results of the customer satisfaction survey. Although there are customers who were previously less than optimal in managing their businesses, now, thanks to this mentoring, their businesses are showing positive developments. By understanding and implementing the material that has been taught during the mentoring, customers can now achieve new benefits in running their businesses in the future. This program also

contributes to a significant increase in sales revenue and the development of customers' entrepreneurial skills. This is possible thanks to the materials provided during the mentoring and access to the *besteeku* platform, which provides additional knowledge and resources for clients in managing their businesses. Thus, this mentoring program can increase the capacity of clients' businesses and empower them to obtain greater business opportunities in the future.

Conclusion

The role of BTPN Syariah moderators in increasing customer business profitability is very important. The presence of moderators makes several MSME stakeholders feel supported by the information provided. Moderators can legally carry out the task of providing information on the importance of entrepreneurial knowledge. The mentoring program for small and medium enterprises can be considered successful. The program implemented will allow you to expand your knowledge skills in the field of entrepreneurship, for example: B. Understanding the importance of marketing, digital technology and business identity. In addition, this program will also help MSMEs increase their income and profitability so that it has a long-term positive impact on the performance of BTPN Syariah customers.

For increase effectiveness of the mentoring program, BTPN Syariah should Keep going develop material more assistance specific and appropriate with need customers. With existence addition mentoring in a way sustainable about utilization digital technology can open opportunity far more big for MSME actors in access market reach. In addition, BTPN Syariah can also introduce lots of facilitators who have background behind in MSME sector, to give better understanding deep and applicable to MSME actors. Community service more carry on related strengthening relationships and collaboration between Customer with sector other will strengthen resilience business and opening more wide opportunity for customer for develop the business being run.

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