

Analysis of the Ability Level of MSME Entrepreneurs in Accessing Sharia Banking Financing at Bank Syariah Indonesia KC Lubuk Pakam

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ABSTRACT

SMEs play an important role in the national economy, but their access to financing from financial institutions, especially Islamic banking, still faces various obstacles. The low level of financial inclusivity, the complexity of administrative procedures, and limited infrastructure are the main obstacles. This study aims to describe and analyze the level of capability of MSME entrepreneurs in accessing sharia banking financing at Bank Syariah Indonesia (BSI). The approach used is descriptive qualitative with a survey method involving 20 respondents selected through purposive sampling. Data were collected through closed questionnaires with a five-point Likert scale and analyzed descriptively. The research results indicate that although BSI provides various Sharia financing products, there are still obstacles faced by MSME actors, such as a lack of understanding of the products, complex administrative procedures, and limited infrastructure and services. The dominance of female respondents also indicates the need for special attention to improving financial inclusivity for women in business management. This study recommends enhancing financial education, simplifying procedures, and strengthening infrastructure and services so that access to Sharia financing for MSMEs can be more inclusive and sustainable.

ABSTRAK

UMKM memiliki peran penting dalam perekonomian nasional, namun akses mereka terhadap pembiayaan dari lembaga keuangan, khususnya perbankan syariah, masih menghadapi berbagai hambatan. Rendahnya tingkat inklusivitas keuangan, kompleksitas prosedur administrasi, dan keterbatasan infrastruktur menjadi penghalang utama. Penelitian ini bertujuan untuk menggambarkan dan menganalisis tingkat kemampuan pengusaha UMKM dalam mengakses pembiayaan perbankan syariah di Bank Syariah Indonesia (BSI). Pendekatan yang digunakan adalah kualitatif deskriptif dengan metode survei yang melibatkan 20 responden yang dipilih secara *purposive sampling*. Data dikumpulkan melalui kuesioner tertutup dengan skala Likert lima poin dan dianalisis secara deskriptif. Hasil penelitian menunjukkan bahwa meskipun BSI menyediakan berbagai produk pembiayaan syariah, masih terdapat kendala yang dihadapi pelaku UMKM, seperti kurangnya pemahaman terhadap produk, prosedur administrasi yang kompleks, serta keterbatasan infrastruktur dan pelayanan. Dominasi responden perempuan juga mengindikasikan perlunya perhatian khusus terhadap peningkatan inklusivitas keuangan perempuan dalam pengelolaan usaha. Penelitian ini merekomendasikan peningkatan edukasi keuangan, penyederhanaan prosedur, serta penguatan infrastruktur dan pelayanan agar akses pembiayaan syariah bagi UMKM dapat lebih inklusif dan berkelanjutan.

1. Introduction

Banking efforts using techniques to understand public sentiment in order to provide funding is one way banks work to build the local economy. One of the consumer attitudes that banks must understand is the attitude towards choosing a sharia bank among micro, small, and medium enterprise (MSME) owners. In this case, banks must know which aspects consumers consider when making a choice regarding a bank. Micro, Small, and Medium Enterprises (MSMEs) play a very important role in the Indonesian economy [1]. Although MSMEs

have a very important role in the economy, in reality, many small entrepreneurs still face obstacles in obtaining access to capital, especially from Islamic banking [2].

In the banking industry, financing for MSMEs is an attractive program. However, some community financing initiatives face challenges because banks do not offer financing without collateral and profit and loss statements, while small businesses and cooperatives do not have these documents. Islamic banking, particularly Bank Syariah Indonesia, is also concerned with the

initiative to expand MSME credit access to banking through loan guarantees [3].

The term "credit" is not known in Islamic banking because Islamic banks disburse their funds to individuals in need according to a different plan than conventional banks. Customers receive their money in the form of financing. Financing is an investment made by the bank to its customers to help them run their business [4]. However, MSME businesses must meet certain standards to receive financing, as conventional banks do in every loan offer. Entrepreneurs must adhere to the standards set by the Bank, particularly Bank Syariah Indonesia. However, due to several unmet requirements, BSI cannot provide financing to all eligible MSME businesses. Access to financing is limited because some businesses cannot meet the standards, such as the requirement to have a business license and submit monthly financial reports [5].

Despite having great potential, many MSME entrepreneurs face challenges in accessing funding sources, especially financing from banking institutions. Access to financing is crucial to support their business growth and aspirations. Islamic banking financing is one of the increasingly popular financing options. The Islamic banking system encompasses different concepts, such as the prohibition of *riba* (interest) and a greater focus on transaction fairness [6]. The main reason small and medium-sized enterprise (SME) entrepreneurs choose Islamic banking is not because they understand or are interested in Sharia principles, but rather due to recommendations from friends or family. This indicates a gap in understanding the benefits and principles of sharia financing. Therefore, Islamic banking is an attractive option for those who want to run a business in accordance with Islamic principles [7].

Bank Syariah Indonesia (BSI), as one of the sharia financial institutions in Indonesia, plays an important role in providing financing access for MSME entrepreneurs, especially in the Lubuk Pakam area. However, despite the various conveniences offered by Islamic banks, many MSME entrepreneurs still face difficulties in accessing financing [8]. Various factors can affect their ability to apply for financing, such as understanding of Islamic banking products, complex administrative requirements, financial and business conditions, and short payment terms. Most MSME entrepreneurs feel that the payment terms offered by Bank Syariah Indonesia are too short, which causes difficulties in repaying the financing. Because of this, it also becomes the main obstacle faced in running the financing [9].

This research aims to analyze the level of capability of MSME entrepreneurs in accessing sharia banking financing at Bank Syariah Indonesia Lubuk Pakam. With a qualitative approach, this study is expected to provide a clear picture for MSME entrepreneurs in obtaining sharia financing capital at Bank Syariah

Indonesia KC Lubuk Pakam. In addition, this research will also identify the challenges faced by MSME entrepreneurs in the financing application process, as well as provide recommendations to improve the accessibility of Islamic banking for them [10].

It is hoped that the findings of this research will help improve development policies that assist MSME owners and serve as a guide for Islamic financial institutions in creating goods and services that better meet the demands of business owners. Thus, it is expected that MSME owners will have easier access to the funding needed to develop their businesses, which will ultimately boost the regional and national economy. Through this research, I hope to provide a deeper understanding of the dynamics of access to sharia banking financing among MSME entrepreneurs. With this understanding, strategic steps can be taken to enhance their participation in the sharia financial system and support the sustainability of their businesses in the future [11].

Islamic Bank is a bank that does not use interest to fund its operational activities. Financial institutions that base their operational activities and products on the Quran and the Hadith of the Prophet Muhammad (PBUH) are known as Islamic banks, or interest-free banks. In other words, an Islamic Bank is a financial institution that primarily offers financing and other services related to the circulation of money, with operations adjusted to the principles of Islamic law [12]. Another term for an Islamic bank is an ethical-based financial institution. Thus, it can be said that an Islamic bank is an institution whose operational activities, such as fund collection, fund distribution, and financial services, must be conducted in accordance with the Sharia principles derived from the Quran and the Hadith of the Prophet Muhammad (PBUH) [3]. Based on the interview results with Mrs. Dina as the Retail Sales Executive (RSE), Islamic banks play an important role in assisting SMEs through various Sharia-based financing schemes. This financing allows the bank to purchase the goods needed by SMEs and resell them with a predetermined profit margin through the use of *Murabahah* and *Wakalah* contracts.

Murabahah financing is a sales arrangement in which the bank purchases goods or units that meet the requirements and specifications of the customer, acting as the supplier of the goods. The bank makes money from *murabahah* transactions by selling the products to consumers at a higher price after purchasing and owning them [13]. *Murabahah*, which is also known as a sales agreement between the bank and the customer, comes from the Arabic term *ar-ribhu*, which means excess and addition (margin). Islamic banks purchase the goods needed by customers and then sell them back to the customers at the purchase price plus an agreed-upon profit margin [14]. Based on the *murabahah* contract, the bank first purchases the product desired by the customer, then sells it back to the buyer with a

predetermined profit. However, as long as the bank has transaction evidence, the bank can use the *wakalah* contract to represent the customer's purchase of the product.

Wakalah is an agreement between two parties, where one party delegates authority to the other to perform a task that can be delegated. The delegation of authority from one person as the first party to another as the second party in the delegated matter only carries out actions within the limits of the authority or power granted by the first party. However, if the authority has been used as intended, then the first party or the person granting the authority bears all the risks and responsibilities of the execution. [15]. Customers who feel secure about their credit after applying for financing will be surveyed immediately while considering the 5C [16]. As stated in an interview with Ms. Dina, Retail Sales Executive (RSE) of Bank Syariah Indonesia KC Lubuk Pakam, "before we decide to make someone a customer, we include the 5C principles, which are Character, Capacity, Capital, Collateral, and Condition." To prevent undesirable events, banks generally adopt the 5C concept along with the principle of prudence. Banks will be more comfortable lending money to customers after they adhere to the 5C concept.

Financial inclusivity indicators are very important for measuring the extent to which MSMEs and the community can access safe, affordable, and suitable formal financial services, which is [17]:

- a. Access includes the number of bank accounts per capita, the number of MSMEs with access to formal financing, and the distribution of bank branches in rural and urban areas. Studies show that an increase in the number of accounts and branches expands MSMEs' access to financial services, which positively impacts local economic growth [18].
- b. Usage refers to the frequency of utilizing financial services such as loans, savings, and insurance, as well as the volume of digital financial transactions. The use of Sharia financing products such as *murabahah* and *ijarah* is also an important indicator. Research reveals that the more frequently MSMEs use digital financial services and Sharia financing products, the more significantly their ability to manage capital and develop their businesses increases.
- c. Service quality includes the suitability of financial products to the needs of SMEs, the presence of financial mentoring or education, and the ease of financing application procedures. Good service quality increases SMEs' trust in financial institutions and encourages their participation in the formal financial system. Studies state that effective mentoring and financial education can overcome non-financial barriers often faced by SMEs [19].

- d. Financial infrastructure is the foundation that supports the financial system, encompassing elements such as financial institutions, financial markets, and payment systems. Infrastructure plays a crucial role in facilitating financial transactions, such as payments, clearing, and settlement [20].
- e. Service is an activity or action performed to meet customer needs, such as direct interaction with customers, providing information, or offering facilities. Service has standards and processes that can be measured and accounted for, such as wait time standards, information accuracy, or cleanliness of the premises [21].

2. Research Method

This research uses a qualitative approach with descriptive methods and survey techniques to systematically and deeply describe the phenomena that occur. The research sample consists of 20 individuals selected through purposive sampling based on specific criteria relevant to the research objectives [22]. Data collection was conducted through a closed questionnaire using a five-point Likert scale, consisting of 25 statement items designed to obtain comprehensive information from the respondents.

The data analysis in this study is qualitative descriptive, aimed at providing a factual and accurate depiction of the conditions and perceptions of respondents regarding the variables being studied [23]. The collected data is analyzed by organizing, patterning, and interpreting the emerging phenomena based on the respondents' answers. The survey approach allows researchers to collect data from respondents directly within a single period, so the research results reflect the actual conditions occurring at the time of data collection. This qualitative descriptive method does not focus on hypothesis testing or statistical calculations, but rather on a deep understanding of the phenomenon being studied through detailed and systematic depiction. Thus, this research places greater emphasis on data interpretation and the narrative presentation of findings, thereby providing rich insights into aspects related to financial literacy or other variables that are the focus of the study.

The use of survey methods in the context of this qualitative research allows researchers to obtain extensive and diverse data from respondents, while maintaining order and consistency in data collection. The research results are presented in the form of narratives and tables, which support the understanding of the phenomena being studied, and serve as a basis for recommendations or program development that meets the needs of the respondents. Thus, this descriptive qualitative approach with survey methods is very appropriate for revealing the actual conditions and perceptions of respondents in depth, so as to make a

meaningful contribution to the advancement of knowledge and practice in their field of study.

3. Result and Discussion

Analysis of respondent characteristics based on age was conducted using a frequency distribution table generated by IBM SPSS software version 23. Table 1 presents information on the number of respondents in each age group, the percentage of each group relative to the total sample, the valid percentage referring to complete data without missing values, and the cumulative percentage showing the accumulation of percentages up to a certain age group.

Table 1. Age Frequency Distribution Table

Age	Frequency	Percent	Valid Percent
17-25	12	60.0	60.0
26-30	2	10.0	10.0
31-40	3	15.0	15.0
> 40	3	15.0	15.0
Total	20	100.0	100.0

Based on the analysis results, the majority of respondents are in the age group of 17 to 25 years, with a frequency of 12 people, representing 60% of the total 20 respondents. This indicates that the majority of the research participants are young individuals who are likely still in the educational phase or just entering the workforce. This age group is an important target because they are building financial understanding and habits that will impact their future.

The age group of 26 to 30 years consists of 2 respondents or 10% of the total sample. This group usually starts to have more mature financial management experience compared to the younger age groups. Next, the age group of 31 to 40 years consists of 3 respondents (15%), and the age group above 40 years also has 3 respondents (15%). Both of these groups represent more mature respondents and may have different levels of inclusivity due to more complex financial experiences and needs.

The valid percentage for each age group is the same as the overall percentage, which is 60% for the 17-25 age group, 10% for the 26-30 age group, 15% for 31-40 years, and 15% for over 40 years, indicating no missing data in the age variable. The cumulative percentage shows that up to the age group of 17-25 years, 60% of respondents have been collected, increasing to 70% after including the 26-30 age group, 85% after the 31-40 age group, and reaching 100% after the age group above 40 years.

The frequency distribution of gender is one of the important descriptive statistical analyses to provide an overview of the composition of respondents in this study. Based on the output results from IBM SPSS version 23, it was found that out of a total of 20 respondents who participated, 7 respondents (35%) were male, while 13 respondents (65%) were female. The Frequency column shows the number of

respondents in each gender category, namely 7 for males and 13 for females. The Percent column indicates the percentage of each category against the total sample, with males contributing 35% and females 65%. This percentage is the same as the value in the Valid Percent column because there is no missing data in the gender variable, so all existing data is valid and processed in the analysis.

The last column, Cumulative Percent, shows the cumulative percentage, which is the accumulation of percentages from the first category to that category. In the male category, the cumulative percentage is 35%, and after the female category, it reaches 100%, which means all respondents have been accounted for in this frequency distribution.

Table 2. Gender Frequency Distribution Table

Gender	Frequency	Percent	Valid Percent	Cumulative Percent
Men	7	35.0	35.0	35.0
Women	13	65.0	65.0	100.0
Total	20	100.0	100.0	

The presentation of gender data in the form of a frequency table on Tabel 2 makes it easier for readers to understand the demographic profile of the respondents and ensures that the analyzed data is complete and valid. This information is also very important as a basis for interpreting the research results, especially if the gender variable plays a role as a factor influencing other variables in the study. The dominance of female respondents in this study can be a consideration in further analysis, as gender differences often influence attitudes, knowledge, and behaviors related to inclusivity. Therefore, the researchers can conduct a more in-depth analysis to see if there are significant differences between men and women in the variables being studied.

The survey data from 20 respondents provides an overview of the inclusivity level related to five main dimensions: Access, Usage, Service Quality, Service, and Infrastructure. Each dimension was analyzed based on the average response values on a Likert scale of 1 to 5. Then, converted into percentages for easier interpretation. The survey data can be seen on Table 3.

The Access dimension consists of five questions that measure the ease and comfort of respondents in accessing financial services. The average score for this dimension is 3.2 on a maximum scale of 5, which when converted to a percentage reaches 64%. This indicates that, in general, respondents find it fairly easy to access financial services, although there are some obstacles, such as access to services that are friendly to people with disabilities, which received the lowest score of 2 (40%). Respondents are fairly aware of the service locations and can access the services at any time, but there is still room for improvement, especially in terms of accessibility for disabled groups.

The Usage Dimension also consists of five questions that assess how often and how effectively respondents use the available financial services. The average score obtained is 3.2 or 64% in percentage form. This indicates that the respondents use the service quite regularly and are satisfied with the provided features, although some respondents experience difficulties in using the service. For example, the lowest score on the question regarding rarely experiencing obstacles is 2, which indicates that some respondents still face barriers in utilizing financial services. In the dimension of Service Quality, which measures the overall quality of service such as staff friendliness, waiting time, and service procedures, the average score is also 3.2 (64%). Respondents rated the service staff as fairly friendly and the service procedures as quite clear, but there are several aspects that need improvement, such as the ease of filing complaints, which received a low score of 2. This indicates that although the service quality is functioning well, the complaint handling system and responsiveness still need to be improved to optimize user satisfaction. The Service Dimension assesses the ease of access, transparency, and satisfaction with

financial-related services. The average score of 3.2 (64%) indicates that respondents are fairly satisfied with the service they received. Public information is considered easy to understand and the administrative process is quite fast, but service transparency received a low score of 2, indicating the need for improvement in terms of information openness and service accountability.

The last dimension, Infrastructure, measures the condition of physical facilities and supporting means of financial services, such as physical facilities, infrastructure, internet access, parking areas, and environmental cleanliness. An average score of 3.2 (64%) indicates that the available infrastructure is quite adequate and well-maintained. However, smooth internet access received a low score of 2, which is a significant concern considering the role of the internet in supporting digital financial services today. The aspects of cleanliness and physical facilities received higher scores, indicating that the physical aspects of the service environment are quite good.

Table 3. Distribution table of the questionnaire

No	Dimension	Question	Value	N	Finance Literacy Level
1	Access	I can easily access service X	4	20	High
2	Access	I know the location of service X.	3	20	currently
3	Access	I can access it anytime.	4	20	High
4	Access	Service information is easy to find.	3	20	currently
5	Access	Access to services friendly to people with disabilities	2	20	low
Mean Access			3.2		64%
6	Usage	I regularly use service X.	4	20	High
7	Usage	The service is easy to use.	3	20	currently
8	Usage	I am satisfied with the service features.	3	20	currently
9	Usage	I rarely encounter issues.	2	20	low
10	Usage	I recommend this service.	4	20	High
Mean Usage			3.2		64%
11	Service Quality	The staff served with friendliness.	4	20	High
12	Service Quality	The waiting time for service is short.	3	20	currently
13	Service Quality	Service procedures are clear.	3	20	currently
14	Service Quality	Service meets expectations.	4	20	High
15	Service Quality	I can easily file a complaint.	2	20	low
Mean Service Quality			3.2		64%
16	Service	Public services are easily accessible.	3	20	currently
17	Service	Transparent public services	4	20	High
18	Service	Public information is easy to understand.	3	20	currently
19	Service	The administrative process is quick.	2	20	Low
20	Service	Transparent public services	4	20	High
Mean service			3.2		64%
21	Infrastructure	Adequate physical facilities	3	20	currently
22	Infrastructure	Infrastructure facilities	4	20	High
23	Infrastructure	Smooth internet access	2	20	Low
24	Infrastructure	Parking area is sufficient.	3	20	currently
25	Infrastructure	Environmental cleanliness is maintained.	4	20	High
Mean Infrastructure			3.2		64%

Overall, the results of this survey indicate that the level of inclusivity among respondents falls within the moderate to high category, with an average percentage

of 64% across each dimension. This indicates that the community has a fair understanding and ability to access financial services, but there are still several aspects that

need improvement, especially in terms of accessibility for people with disabilities, ease of use of services without obstacles, complaint handling, service transparency, and the quality of supporting infrastructure such as internet access. Improvements in these areas will greatly help enhance overall inclusivity and provide a better service experience for the community. Therefore, the strategic recommendation is to focus on improving accessibility, training in service usage, enhancing the complaint system, ensuring information transparency, and developing supporting technology infrastructure and physical facilities.

4. Conclusion

Based on the research results using a descriptive qualitative approach with a survey method involving 20 MSME actors in the Lubuk Pakam area, it can be concluded that the level of MSME entrepreneurs' ability to access sharia banking financing at Bank Syariah Indonesia (BSI) still faces various challenges, particularly related to understanding sharia banking products, complex administrative requirements, and limitations in infrastructure and service quality. Although BSI has provided various sharia-based financing schemes in line with the principles of justice and without usury, many MSME actors have not fully understood the benefits and procedures of sharia financing, resulting in limited access to capital funds. Additionally, the dominance of female respondents in this study indicates that women play a significant role in managing the finances of small businesses, but they also face administrative hurdles and limited financial literacy. The survey results also highlight the importance of improving financial education, simplifying administrative procedures, and strengthening infrastructure and services to make access to sharia financing for MSMEs more inclusive, effective, and sustainable. Therefore, cooperation between business actors and Islamic financial institutions is necessary to develop a financial environment that is more accessible, friendly, and capable of effectively driving local economic growth.

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