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Optimization of MSME Independence through Mentoring and Empowerment by BTPN Syariah Facilitators at the Kediri Branch

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Abstract

Micro, Small, and Medium Enterprises (MSMEs) play a strategic role in driving Indonesia's economic growth. However, many MSMEs continue to face challenges related to managerial capacity, marketing strategies, business legality, financial management, and the adoption of digital technology. To address these issues, PT Bank BTPN Syariah implements a mentoring and empowerment program through companion facilitators who provide intensive assistance to MSME customers. This study aims to analyze the optimization of MSME independence through mentoring and empowerment conducted by BTPN Syariah companion facilitators. The research employed a descriptive qualitative approach, with data collected through observation, interviews, documentation, and literature review. The findings indicate that a structured mentoring process including business needs assessment, business identity development, business legality registration through the Business Identification Number (NIB), simple financial record-keeping, digital marketing assistance, and continuous business evaluation significantly enhances the managerial and entrepreneurial capacities of MSME owners. Furthermore, companion facilitators serve not only as trainers but also as mentors who assist entrepreneurs in solving operational challenges and making informed business decisions. This mentoring approach contributes to improving entrepreneurial competence, business competitiveness, and the long-term sustainability of MSMEs. Therefore, the mentoring and empowerment program implemented by PT Bank BTPN Syariah has proven to optimize MSME independence by strengthening the knowledge, skills, and self-reliance of business owners in managing and developing their enterprises sustainably.

Keywords: Micro, Small, and Medium Enterprises (MSMEs), business independence, empowerment, mentoring, companion facilitator, BTPN Syariah.

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INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) are a vital sector of the national economy, contributing significantly to economic development by generating employment opportunities, increasing household income, and strengthening regional economic resilience. Despite their strategic role, most MSMEs in Indonesia continue to face numerous challenges that hinder business growth. These challenges include limited managerial capabilities, inadequate financial record-keeping practices, insufficient adoption of digital technologies, weak marketing strategies, and low levels of business legality. As a result, many MSMEs struggle to achieve sustainable growth and remain highly dependent on external assistance. Therefore, strengthening the capacity of MSME entrepreneurs has become a crucial step toward achieving business self-reliance.

Empowerment through business mentoring has emerged as an effective strategy for enhancing the capacity of MSME entrepreneurs. Mentoring extends beyond the delivery of training materials by emphasizing continuous learning, consultation, and practical problem-solving tailored to the specific challenges faced by business owners. Through this process, MSME entrepreneurs are expected to improve their knowledge, skills, and self-confidence, enabling them to manage and develop their businesses independently. Consequently, the success of an empowerment program should not only be assessed by increased business revenue but also by the entrepreneurs' ability to make informed business decisions without relying on continuous external support.

PT Bank BTPN Syariah is one of Indonesia's Islamic financial institutions that integrates financing services with community empowerment programs through business mentoring. These programs are implemented by facilitators who work directly with customers to identify business needs, develop business identities, assist in obtaining the Business Identification Number (*Nomor Induk Berusaha* or NIB), improve basic financial record-keeping, and strengthen marketing strategies through digital media and the BESTEE application. This integrated approach demonstrates that access to financing is complemented by capacity-building initiatives, allowing customers not only to obtain business capital but also to develop the competencies necessary for sustainable business growth.

Several previous studies have demonstrated that mentoring provided by facilitators has a positive impact on MSME development. Boangmanalu and Sudiarti (2024) found that women's empowerment and business mentoring conducted by facilitators significantly influenced the development of MSME customers at BTPN Syariah Sidikalang Branch. Their findings indicate that the mentoring process enhances entrepreneurs' capabilities in managing their businesses more effectively. Furthermore, Tampubolon, Nasution, and

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Nasution (2024) explained that facilitators play multiple roles as educators, motivators, and business consultants, assisting customers in overcoming various challenges, including business branding, legal compliance, and adaptation to digital marketing. Similarly, Pratiwi, Nisa, and Fitri (2024) reported that the implementation of the BESTEE Program at BTPN Syariah improved business management capabilities through a systematic and continuous mentoring process.

Previous studies have primarily focused on the effectiveness of mentoring programs, business performance improvement, or the implementation of the BESTEE Program. However, research that specifically examines MSME self-reliance as the primary outcome of mentoring and empowerment remains limited. In fact, the ultimate objective of an empowerment program extends beyond improving business performance during the mentoring period; it is to develop entrepreneurs who are capable of managing, expanding, and making strategic business decisions independently after the mentoring process has ended. This research gap provides the foundation for investigating more comprehensively the relationship between facilitator-led mentoring and the development of self-reliance among MSME entrepreneurs.

THEORETICAL REVIEW

MSME Independence

MSME independence refers to the ability of business owners to manage, develop, and make business decisions independently without relying on external assistance. Independence encompasses not only financial capability but also the capacity to manage resources, formulate business strategies, seize market opportunities, and address business challenges sustainably. Independent MSMEs are characterized by their ability to maintain financial records, develop product innovations, adopt digital technology, and adapt business strategies to changing market conditions.

According to Tambunan (2022), MSME independence is a key factor in enhancing business competitiveness because it reflects entrepreneurs' ability to sustain and develop their businesses over the long term. Therefore, strengthening MSME independence has become one of the primary objectives of various empowerment programs.

MSME Mentoring

Mentoring is a process of providing guidance, consultation, facilitation, and motivation to MSME owners to improve their business capacity. It extends beyond the

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transfer of knowledge by incorporating practical assistance, continuous evaluation, and problem-solving activities tailored to the specific needs of entrepreneurs.

Within the context of BTPN Syariah, mentoring is conducted systematically through business needs assessment, development planning, implementation of capacity-building activities, and continuous evaluation. This approach enables MSME owners to apply the knowledge and skills acquired during the mentoring process to their daily business operations. Boangmanalu and Sudiarti (2024) found that business mentoring conducted by BTPN Syariah companion facilitators positively influences MSME development by improving managerial capabilities, business legality, and overall business management.

MSME Empowerment

Empowerment is defined as a process of enhancing individuals' or groups' capacities to maximize their potential and become more self-reliant. In the context of MSMEs, empowerment focuses on improving knowledge, entrepreneurial skills, business attitudes, and the ability to access resources that support business growth and sustainability.

According to Sulistiyani (2017), empowerment aims to develop individuals who are capable of making independent decisions and determining their own development strategies. In MSME development, empowerment is expected not only to improve business performance but also to strengthen entrepreneurs' capabilities to manage their businesses independently and sustainably.

The Role of BTPN Syariah Companion Facilitators

Companion facilitators are responsible for guiding, assisting, and facilitating MSME owners throughout the empowerment process. In the BTPN Syariah TEPAT Program, facilitators act as educators, motivators, consultants, and learning partners who assist entrepreneurs in improving their business performance.

Their responsibilities include identifying business challenges, assisting in the development of business identities, facilitating Business Identification Number (NIB) registration, providing training on simple financial bookkeeping, strengthening digital marketing capabilities, and monitoring business progress through the BESTEE application. These activities are intended to improve the managerial and entrepreneurial capacities of MSME owners, enabling them to manage and develop their businesses independently.

Tampubolon, Nasution, and Nasution (2024) argued that the success of mentoring programs largely depends on facilitators' ability to establish effective communication, provide motivation, and tailor mentoring activities to the specific needs of each MSME owner.

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METHOD

This study employed a descriptive qualitative approach to analyze the optimization of MSME independence through mentoring and empowerment provided by companion facilitators at PT Bank BTPN Syariah. The research was conducted at MMS Mojoroto, Kediri City, with the research participants consisting of companion facilitators and MSME customers who participated in the mentoring program. Informants were selected using a purposive sampling technique, as they were considered capable of providing information relevant to the research objectives. Data were collected through observation, in-depth interviews, documentation, and a literature review.

Data were analyzed using the interactive model of Miles, Huberman, and Saldaña, which consists of data reduction, data display, and conclusion drawing/verification. To ensure the trustworthiness of the findings, source triangulation and method triangulation were applied by comparing information obtained from observations, interviews, and documentation. This approach was selected because it provides a comprehensive understanding of the mentoring process in enhancing MSME independence and has been widely applied in studies on MSME empowerment and the role of companion facilitators at BTPN Syariah (Tampubolon et al., 2024; Boangmanalu & Sudiarti, 2024).

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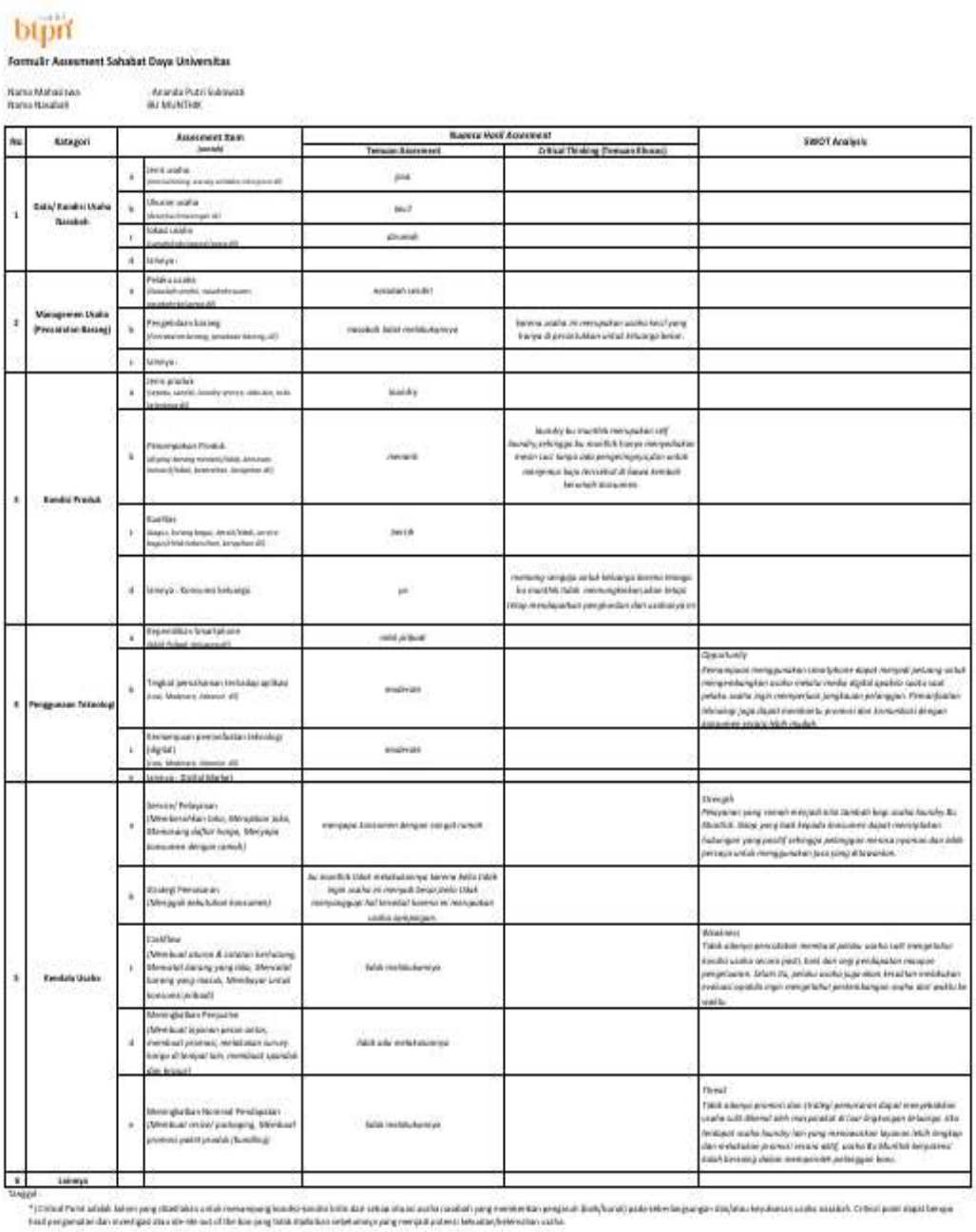
Figure 1. Results of the SWOT Analysis



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Formulir Assessment Sahabat Daya Universitas

Nama Mahasiswa : Ananda Putri Sulawesi
Nama Nasabah : BU MUNTHIK

No.	Kategori		Assessment Item (Jawab)	Nasabah Hasil Assessment: Tentukan Assessment	Nasabah Hasil Assessment: Critical Thinking (Tentukan Khusus)	SWOT Analysis
1	Data/ Kondisi Usaha Nasabah	a	Jenis usaha (Jenis/Kondisi usaha yang sebelum sebagaimana di)	jasa		
		b	Ukuran usaha (Ukuran/Kuantum di)	kecil		
		c	Sekali usaha (Sekali/Sekali/Sekali di)	dikenah		
		d	Lainnya :			
2	Manajemen Usaha (Pencatatan Barang)	a	Pelaku usaha (Pelaku/Pelaku, Pelaku/Pelaku, Pelaku/Pelaku di)	sendiri sendiri		
		b	Pengelolaan barang (Pengelolaan barang, pengelolaan barang di)	nasabah tidak melakukannya	karena usaha ini merupakan usaha kecil yang hanya di pencatatan untuk keluarga besar.	
		c	Lainnya :			
3	Kondisi Produk	a	Jenis produk (Jenis, Jenis/Jenis/Jenis, Jenis, Jenis/Jenis di)	laundry		
		b	Pemanjakan Produk (Jenis/Jenis/Jenis/Jenis, Jenis/Jenis/Jenis/Jenis, Jenis/Jenis di)	menarik	laundry ibu mantrik merupakan self laundry sehingga ibu mantrik hanya menyediakan mesin cuci tanpa ada pengerjaan untuk mengenai baju mencetak di dapat tentukan berunah konsumen.	
		c	Kualitas (Kualitas, Kualitas/Kualitas, Kualitas/Kualitas, Kualitas/Kualitas di)	bersih		
		d	Lainnya : Konsumen keluarga	ya	memang sengaja untuk keluarga karena tinggal ibu mantrik tidak memungkinkan adan tetapi tetap menjaparkan pengiriman dan sudahnya ini	
4	Penggunaan Teknologi	a	Kepemilikan Smartphone (Ada/Tidak/Kepemilikan)	milik pribadi		
		b	Tingkat pemahaman terhadap aplikasi (Lisa, Medmore, Jelasan di)	mudimah		Opportunity Penerapan menggunakan smartphone dapat menjadi peluang untuk memperdangkan usaha melalui media digital apabila suatu saat pelaku usaha ingin memperluas jangkauan pelanggan. Pemanfaatan teknologi juga dapat membantu promosi dan komunikasi dengan konsumen secara lebih mudah.
		c	Kemampuan pemanfaatan teknologi (digital) (Lisa, Medmore, Jelasan di)	mudimah		
		d	Lainnya : Digital Marketing			
5	Kendala Usaha	a	Service/ Pelayanan (Menerimakan Jaka, Menyalaan Jaka, Memasang daftar harga, Menyapa konsumen dengan ramah)	menyapa konsumen dengan sangat ramah		Strength Pelayanan yang ramah menjadi kita tambah bagi usaha laundry ibu Mantrik. Hanya yang dari kepada konsumen dapat menyelakan hubungan yang positif sehingga pelanggan merasa nyaman dan lebih percaya untuk menggunakan jasa yang ditawarkan.
		b	Strategi Pemasaran (Menggali kebutuhan konsumen)	Ibu mantrik tidak melakukannya karena hidup tidak ingin usaha ini menjadi besar, hidup tidak menyanggap hal tersebut karena ini merupakan usaha sampingan.		
		c	Cashflow (Membuat ukuran di catatan berhutang, Memasat barang yang rusak, Memasat barang yang masuk, Membayar untuk konsumen pribadi)	tidak melakukannya		Weakness Tidak adanya pencatatan membuat pelaku usaha sulit mengetahui kondisi usaha secara pasti, kini dan ingi pendapatan maupun pengeluaran. Selain itu, pelaku usaha juga akan kesulitan melakukan evaluasi apabila ingin mengetahui perkembangan usaha dari awal ke waktu.
		d	Meningkatkan Penjualan (Membuat layanan pesan antar, membuat promosi, melakukan survey harga di tempat lain, membuat spanduk dan brosur)	tidak ada melakukannya		
		e	Meningkatkan Nominal Pendapatan (Membuat review/ packaging, Membuat promosi paket produk (bundling))	tidak melakukannya		Threat Tidak adanya promosi dan strategi pemasaran dapat menyebabkan usaha sulit dikenal oleh masyarakat di luar lingkungan keluarga. Ibu tentukan usaha laundry lain yang menawarkan layanan lebih lengkap dan melakukan promosi secara aktif, usaha ibu Mantrik berpotensi tidak konsumen dalam memperoleh pelanggan besar.
6	Lainnya					

Tanggal :

*) Critical Point adalah bahan yang dibatasi untuk memanjang kondisi-kondisi kritis dari setiap situasi usaha nasabah yang memberikan pengaruh (both/burst) pada keberlangsungan dan/atau keyakinan usaha nasabah. Critical point dapat berupa hasil pengamatan dan investigasi atau ide-ide out of the box yang tidak dipikirkan sebelumnya yang menjadi potensi kekuatan/kelemahan usaha.

In this study on optimizing MSME independence through mentoring and empowerment by BTPN Syariah companion facilitators, the SWOT analysis was employed to identify the initial conditions of each assisted MSME. The results of this analysis served as

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the basis for facilitators to design mentoring activities tailored to the specific needs of each business. These activities included developing business identities and branding, facilitating the registration of the Business Identification Number (NIB), introducing simple financial bookkeeping practices, and strengthening digital marketing strategies. Therefore, SWOT analysis functioned not only as an evaluation tool but also as a strategic framework for designing empowerment initiatives aimed at enhancing the independence, competitiveness, and long-term sustainability of MSMEs.

Figure 2. Business Mentoring Session



Figure 3. Sample of Training Materials



The delivery of training materials constituted the initial stage of the mentoring process, aiming to enhance MSME owners' knowledge and understanding of effective business management. This activity was conducted through an interactive and participatory approach, with the content tailored to the specific conditions and needs of each business. Such an approach enabled participants to better understand the materials and apply them directly to their business operations.

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The training materials delivered by the companion facilitators of PT Bank BTPN Syariah covered several essential aspects of business development, including the importance of establishing a business identity, obtaining business legality through the Business Identification Number (NIB), maintaining simple financial records, managing inventory, and implementing marketing strategies, particularly through digital platforms. In addition to verbal explanations, facilitators provided practical demonstrations, interactive discussions, and hands-on mentoring to ensure that participants could effectively apply the knowledge according to the characteristics of their respective businesses.

The delivery of training materials extended beyond the transfer of information. It was designed to foster an entrepreneurial mindset and strengthen the ability of MSME owners to identify business challenges and develop appropriate solutions. Through this approach, participants became more confident in making business decisions, managing their enterprises independently, and utilizing available opportunities to enhance their competitiveness.

The combination of training sessions with practical exercises and continuous evaluation proved to be more effective than theoretical instruction alone. This approach is consistent with the concept of empowerment, which positions MSME owners as the primary actors in their own business development. Consequently, the knowledge and skills acquired during the mentoring process can be applied sustainably, contributing to greater business independence and long-term business growth.

Figure 4. Practical Session



The hands-on practice of developing a business identity using Canva was one of the mentoring activities designed to help MSME owners establish a more professional business image. This activity was conducted after the companion facilitators provided training on the importance of branding as a strategy to enhance product competitiveness. During the

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session, MSME owners received direct guidance in creating visual business identities, including logos, color schemes, typography, and simple design elements that reflected the characteristics of their products and were easily recognized by customers.

The mentoring process was carried out in several stages. It began with identifying the business name and determining a logo concept that matched the type of business. Participants then utilized various templates and design features available in Canva to create their business identities. Throughout the activity, facilitators explained fundamental design principles, including simplicity, readability, color consistency, and alignment between the logo and the target market. The completed designs were subsequently applied to promotional materials such as product labels, banners, business cards, and digital marketing content, enabling MSME owners to immediately use their new business identities in promotional activities.

The results of the mentoring program showed that most MSME owners who previously lacked a business identity successfully developed logos and visual designs that were more attractive and recognizable. These business identities not only enhanced the visual appeal of their products but also strengthened customer trust and helped differentiate their products from competitors. Furthermore, participants acquired basic skills in using Canva, enabling them to independently create and modify promotional designs according to their future business needs.

Figure 5. Sample of Mentoring Outcome



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The results of the practical session demonstrated that MSME owners were able to develop more professional business identities through the use of Canva. Prior to the mentoring program, most participants did not have logos or visual identities that distinguished their products from competitors. Product packaging was generally simple and lacked clear business branding, making it less attractive to potential customers.

Following the practical training, MSME owners successfully designed business logos that reflected the characteristics of their products and targeted markets. In addition to logos, several participants created packaging labels, banners, and other promotional materials that were ready for immediate use in marketing activities. These visual identities were subsequently applied to product packaging and digital promotional content, resulting in products that appeared more attractive, recognizable, and competitive in the marketplace.

The practical training also enhanced participants' ability to use Canva independently. MSME owners gained a better understanding of how to select appropriate templates, combine color schemes, choose suitable typography, and edit design elements according to their business needs. As a result, they became less dependent on professional graphic design services for creating or updating promotional materials.

DISCUSSION

The findings indicate that the mentoring program implemented by the companion facilitators of PT Bank BTPN Syariah extends beyond the delivery of business knowledge and serves as a continuous empowerment process for MSME owners. The mentoring activities were conducted systematically, beginning with business needs identification, followed by problem-solving, hands-on practice, and evaluation. This approach enabled MSME owners to understand their business challenges and apply appropriate solutions based on their specific business conditions. These findings are consistent with Boangmanalu and Sudiarti (2024), who reported that business mentoring has a positive influence on MSME development by improving entrepreneurs' managerial capabilities.

The improvement in MSME independence was reflected in the entrepreneurs' ability to establish business identities, obtain business legality through the Business Identification Number (NIB), maintain simple financial records, and utilize digital media for marketing purposes. These achievements demonstrate that MSME owners not only gained knowledge but were also able to apply it independently in managing their businesses. In addition, companion facilitators acted as educators, motivators, and business consultants by providing guidance tailored to the specific needs of each entrepreneur. This finding supports the study by Tampubolon et al. (2024), which emphasized the strategic role of companion

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facilitators in strengthening the managerial capacity and competitiveness of MSMEs through continuous mentoring.

The implementation of the mentoring program also revealed that each MSME had different characteristics and business needs, requiring personalized empowerment strategies. Individualized assistance, such as logo design using Canva, Business Identification Number (NIB) registration, and simple bookkeeping training, proved to be effective in addressing the specific challenges faced by MSME owners. Nevertheless, several challenges were encountered during the mentoring process, including limited participant availability, low levels of digital literacy, and incomplete administrative documents. Despite these constraints, effective coordination among companion facilitators, Community Officers (COs), and Business Managers (BMs) helped minimize these obstacles, allowing the mentoring program to achieve its intended objectives.

CONCLUSION

This study concludes that the mentoring and empowerment program implemented by the companion facilitators of PT Bank BTPN Syariah has contributed to enhancing the independence of MSMEs. Through educational sessions, hands-on practice, business legality assistance, simple financial bookkeeping, and digital marketing support, MSME owners improved their ability to manage their businesses independently. Although several challenges were encountered during the implementation of the program, the mentoring activities had a positive impact on strengthening MSME capacity, competitiveness, and business sustainability.

Recommendations

It is recommended that PT Bank BTPN Syariah continue to strengthen its mentoring and empowerment programs by expanding digital business training, improving the intensity of mentoring activities, and providing continuous assistance tailored to the needs of MSMEs. Future studies are also encouraged to involve a larger number of participants and broader research locations to obtain more comprehensive findings regarding the effectiveness of mentoring programs in enhancing MSME independence.

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