



# The Role and Strategy of Mitra Sharia Cooperatives in Promoting MSME Growth

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## Abstract:

This research aims to analyze the role and strategy of the MUI Sharia Cooperative in developing MSMEs after partnering with it. The approach used in this study is a qualitative method with descriptive analysis. Information was obtained through direct interviews with informants who act as Micro, Small and Medium Enterprises (MSMEs) actors. The research results reveal that the MUI Sharia Cooperative implements an MSME development strategy focusing on products by implementing simple conditions and buying and selling prices that comply with Islamic law. The distribution strategy is carried out by visiting members and grouping them in one area to make it easier for members to access transactions. The promotional strategy is carried out by creating brochures and banners as selling points and attractions. The development of MSMEs after joining the MUI Sharia Cooperative has increased because the more the business develops, the greater the income generated. The role of the MUI Sharia Cooperative in developing MSMEs is realized in providing financing to business actors by demonstrating good quality service performance.

**Key Words:** *MSME Development, Sharia Cooperatives, Distribution, Promotion*

## Abstrak:

Penelitian ini bertujuan untuk menganalisis peran dan strategi Koperasi Syariah MUI dalam pengembangan UMKM setelah bermitra dengannya. Pendekatan yang digunakan dalam studi ini adalah metode kualitatif dengan analisis deskriptif. Informasi diperoleh melalui wawancara langsung dengan informan yang berperan sebagai pelaku Usaha Mikro, Kecil, dan Menengah (UMKM). Hasil penelitian mengungkap bahwa Koperasi Syariah MUI menerapkan strategi pengembangan UMKM dengan fokus pada produk melalui penerapan syarat yang sederhana dan harga jual beli yang sesuai syariat Islam. Strategi distribusi dilakukan dengan mendatangi para anggota dan membuat pengelempokan dalam satu wilayah untuk memudahkan akses anggota dalam melakukan transaksi. Strategi promosi dilakukan dengan membuat brosur dan spanduk sebagai nilai jual dan daya tarik. Perkembangan UMKM setelah bergabung dengan Koperasi Syariah MUI mengalami peningkatan karena semakin berkembangnya usaha tersebut, jumlah pendapatan yang dihasilkan juga semakin besar. Peran dari Koperasi Syariah MUI dalam pengembangan UMKM terwujud dalam pemberian pembiayaan kepada para pelaku usaha, dengan menunjukkan kualitas kinerja pelayanan yang baik.

**Kata Kunci:** *Pengembangan UMKM, Koperasi Syariah, Distribusi, Promosi*

## INTRODUCTION

All countries need economic growth. This is because faster economic growth shows prosperity, reflected in higher per capita output and people's purchasing power. Through economic development, a country can change the socio-economic framework to be more positive in a certain period. The development of economic sectors in society characterizes economic progress. This phenomenon can be identified through the growth and development of the country. If we talk about economic growth, rapid population development can spur economic growth and reduce economic deprivation. Real compensation for using production factors for one year will be higher than the previous year (Akasumbawa et al., 2021).

Trends Small and Medium Enterprises (MSMEs) are the fastest-growing companies contributing to Indonesia's development. The business world plays a strategic role in a country's economic progress, not only as a driver of economic growth and absorbing labour but also as a driver of development results. On the other hand, when the country faced an economic crisis several years ago, many large companies were forced to close or stop operations, while MSMEs proved more vital (Kadeni, 2020).

Micro, small and medium enterprises (MSMEs) also play an active role in regional development to develop their businesses and minimize unemployment in the region. A company develops well when business processes run smoothly and maximises employee productivity. Apart from that, small and medium companies also need a strategy to achieve their goals to manage everything well. With this strategy, small and medium businesses can develop as expected.

One of the factors of economic growth that drives government development is the financial side. The government creates and supports people's economic policy programs that aim to increase the rural population through financial institutions, including savings and loans (Bidari, 2020).

Savings and Loans is one of Indonesia's financial development institutions. In Indonesia, in the early 1990s, it was known that financial institutions, such as savings and loan institutions, were based on sharia. Sharia cooperatives have the same function as savings and loan institutions (Fasa & Suharto, 2021).

However, in practice or implementation in society, financial institutions in Indonesia have yet to be able to positively influence society's economic dynamics, especially for small traders and Micro, Small and Medium Enterprises (MSMEs). This fact is proven by several issues still facing MSMEs, such as problems in production, decreased sales, capital problems, difficulties in raw materials, and hampered distribution. With complicated and seemingly complex procedures, micro-business actors need help gaining access to banking institutions' funding. This condition results in the enormous potential in the micro business sector needing to develop optimally. Therefore, a system of microfinance institutions is needed to connect small communities, such as the Sharia Financial Services

Cooperative (KJKS), now known as the Sharia Savings, Loans and Financing Cooperative (KSPPS).

KJKS is one of the Sharia Microfinance Institutions (LKMS) that supports the quality of small and micro businesses using Sharia principles. In the economic context, KJKS is an economic organization tasked with collecting, managing and allocating capital from and to the community.

The financial services cooperative discussed this time is the MUI Sharia Cooperative (KOPSYAH) in East Java. KOPSYAH is located on Jl. Raya Sembungan Kidul RT. 02 RW. 01 Gresik City Shaman. Kopsyah MUI Dukun branch is committed to providing products produced by cooperatives based on Sharia principles and increasing productive capital that facilitates security and investment. KOPSYAH MUI Dukun Gresik Branch offers products that can be disseminated as potential permanent members to the public. This product is a service offering the parent cooperative sends to branches in their respective regions (Widjaja, 2023).

KOPSYAH MUI Dukun Gresik branch, East Java, most of the members of this cooperative are MSMEs. MUMKM is an acronym for Micro, Small and Medium Enterprises. Therefore, MSMEs include three business variants based on their size: Micro Enterprises, Small Enterprises and Medium Enterprises. KOPSYAH Ideal Business Partners has excellent potential in developing MSMEs, especially in the service area. Gresik Regent Fandi Akhmad Yani appreciated establishing Kopsyah in the Bungah, Dukun and Sidayu areas. He hopes that the presence of this Sharia cooperative can respond to the people's economic challenges and can also take advantage of the existence of this cooperative to meet their daily needs. Gus Yani also hopes that in the National Economic Recovery (PEN) program, sharia-based cooperatives will become an option for the community with economical and easily accessible business capital financing in the SME sector and the MSME business world of Gresik Regency (Radar, 2022).

**Table 1. Development Report of KOPSYAH Members as Ideal Business Partners**

	2020	2021	2022
Principal Savings	63	80	95
Mandatory Savings	60	73	84
Saving Customers	75	73	87
Financing Customers	40	56	64

Based on the data listed in Table 1, it can be seen that the number of customers who deposited principal savings at KOPSYAH Mitra Usaha Ideal in 2020 reached 63 people. From 2020 to 2022, there was an increase in the number of customers to 95 people. Likewise, mandatory savings increased from 73 customers in 2021 to 84 in 2022. This achievement can be attributed to the excellent performance of all managers and administrators and the full support of KOPSYAH Mitra Usaha Ideal members. As additional information, KOPSYAH

Mitra Usaha Ideal carries out several business activities, including Savings and Loans, PPOB/PLN (PLN Payments and Online Telephone).

The role it carries out involves providing financing based on Sharia principles. KOPSYAH MUI carries out this function by financing Micro, Small and Medium Enterprises (MSMEs) to support their business capital. There is a pattern of coaching small entrepreneurs in management, marketing techniques and other aspects through seminars and workshops organized by KOPSYAH Mitra Usaha Ideal, which has been implemented twice a year for MSMEs who are its customers. This function is related to the musyarakah financing system, which stipulates the obligation to participate in a given business operation.

This situation is in line with the results of research conducted by Singgih and Riza, which indicates that providing financing will be more effective if it is directly allocated to small businesses' needs (Saadiah, 2019). Research conducted by Syamsiah (2019) regarding roles and strategies shows that the empowerment of small and medium enterprises (UKM) carried out by the BTM Bandar Lampung Sharia Cooperative significantly impacts customers, primarily helping them develop their businesses. Other research conducted by Marzani (2019) states that Murabahah Financing has a positive effect on the growth of Micro, Small and Medium Enterprises (MSMEs) in the Mitra Niaga Lambaro Sharia Cooperative.

Other research conducted by Romin (2020) stated that the role of Sharia-based cooperatives (Syariah Cooperatives) is significant in supporting the development of micro, small and medium enterprises (MSMEs) in Pasean Pamekasan. This study found that cooperatives provide access to financing for MSMEs, contributing to poverty alleviation and eliminating loan sharking practices.

So here, the researcher researched to determine the role and strategy of the Sharia cooperative as the ideal business partner of the Dukun Gresik East Java branch in developing MSMEs. The update to this research lies in our emphasis on the East Java branch of the Dukun Gresik Sharia cooperative, which has previously never been explicitly explored in the context of MSME development. This research update digs deeper into the innovative approach implemented by the Dukun Gresik East Java branch of the Ideal Business Partners Sharia Cooperative in supporting the development of MSMEs. As shown in previous research by Singgih, Riza, Saadiah, Syamsiah, Marzani, and Romin, the role of Sharia-based cooperatives in facilitating access to financing for MSMEs is very significant. However, this research will focus on the innovations these cooperatives have used to increase the effectiveness of empowerment and growth of micro, small and medium enterprises.

In addition, this research also updates it by considering new changing factors that may have occurred since the previous research was conducted. Economic dynamics, regulatory changes and technological developments, the application of new financing models, creative marketing strategies, and

innovative cross-sector collaboration can influence the strategy and role of sharia cooperatives in supporting MSMEs. This research seeks to explore these new things so that the research results can provide a more relevant and accurate view in facing changing times.

By focusing on the Mitra Usaha Ideal Sharia Cooperative, Dukun Gresik East Java branch, the hope is to reveal unique practices, policies or innovations that have been implemented by the cooperative, which can be an inspiration for other Sharia cooperatives in supporting MSMEs in similar environments. In other words, the update in this research lies in the diversity of locations and the latest developments in the context of Sharia cooperatives, all of which aim to enrich understanding of the role and strategy in developing MSMEs.

## **RESEARCH METHODS**

This research uses a descriptive qualitative approach, a case study type. This type of qualitative research is a type of research that aims to describe or explain existing phenomena, both natural and technological. The data collected includes words and images, not numbers. Descriptive research does not aim to test hypotheses (Arikunto & Suharsimi, 2009).

The data sources used in this research are primary data obtained through the interview process of administrative officials and members of KOPSYAH MUI and secondary data obtained from existing sources. This information is generally obtained through library sources or research report documents (Sujarweni, 2016).

Data analysis was carried out circularly, where the researcher started by collecting data from the overall research results. Then, the researcher reduced the data according to the predetermined themes. Moreover, ends with concluding a finding of this research.

## **RESULTS AND DISCUSSION**

### **The Role of Sharia Cooperatives as Ideal Business Partners in Developing MSMEs**

Sharia Cooperative MUI is a Sharia-based cooperative that finances savings and loans. Loans provided to customers as working capital loans are aimed at business development, education and other domestic needs and aim to improve members' financial quality (customers). As stated by a source with the initials NA during an interview, the Sharia Cooperative MUI Dukun branch plays a vital role for small business actors, especially in terms of capital, so that traders like him can develop their businesses again.

SR also confirmed the statement made by NA above. According to SR, Sharia Cooperative MUI helped him develop his business through capital assistance for business development with easy requirements. Apart from NA and SR, other informants from MSME business actors had the same opinion.

The existence of the Sharia Cooperative MUI Dukun branch plays a vital role in empowering small business actors, especially in terms of capital, so that

traders can develop their businesses again. Sharia Financial Institutions (LKS) are essential in supporting the empowerment of Micro, Small and Medium Enterprises (MSMEs) in Indonesia. They provide MSMEs access to finance by Sharia principles, assist them in business planning, and provide capital support for business growth and development. LKS also contributes to forming a healthy MSME ecosystem by collaborating with the government and other stakeholders (Maryani & Abidin, 2021; Alam et al., 2021).

Apart from assisting MSMEs with capital, the Sharia Cooperative MUI Dukun branch also provides training for MSME players to increase the empowerment of MSMEs. This training is provided through seminars and workshops on management and marketing. Seminars are held by Sharia Cooperative MUI every two times a year to empower MSMEs.

Efforts to empower MSMEs through management training are essential because MSME players often need to pay more attention to the financial recording system, causing uncertainty in determining the cost of goods sold, profits, and a lack of accurate recording of debts, receivables and other aspects. Sometimes, MSMEs do not need to know whether their business is making a profit or a loss. Standard financial reports are essential in this case, helping MSMEs identify financial positions and track income, expenses, assets, debts and other aspects (Fauzi, 2020; Emilda et al., 2022). Meanwhile, training on product marketing is expected to improve the ability of Micro, Small and Medium Enterprises (MSMEs) products in Dukun Gresik to compete with other products and build a strong brand identity to attract customers to research conducted by Ariyani et al. (2022) and Kurniawan et al. (2020) who revealed that packaging design can influence the branding of MSMEs and increase the selling power of their products. Digital marketing can also increase sales of MSME products because it can reach more parties (Fahdia, 2022).

Sharia Cooperative MUI provides an optimal service to its members. Members are not required to go to the office to deposit or withdraw funds because Sharia Cooperative MUI implements a pick-up system where officers come directly to members. Thus, members can avoid difficulties in coming to the office. This pick-up system is a marketing strategy from Sharia Cooperative MUI to attract MSMEs from various areas. This strategy has been successful in helping MSMEs, as is in line with informant N's statement, which states that Sharia Cooperative MUI is here to help small traders because the requirements to become a member are very easy and making instalment payments without having to go to the office makes it easier for MSMEs, especially those who have difficulty driving a vehicle alone.

NL emphasized this question in his interview regarding the benefits of Sharia Cooperative MUI for MSME business actors. He said that MSME players felt very helpful because, from the start of joining as a member at Sharia Cooperative MUI, there were many benefits obtained apart from applying for financing with easy requirements at Sharia Cooperative MUI up to the

disbursement process; apart from that, the instalment system could also be through savings deductions and without having to go to the office so that traders do not feel too burdened. At Sharia Cooperative MUI, there are also raffle prizes every year.

In the context of National Cooperative Day last year, MWCNU hopes that establishing Sharia Cooperative MUI will become a part of independence for NU or Nahdliyin residents and the people and their empowerment. Hopefully, this commitment can build a base of NU believers in KSPPS. KSPPS MUI East Java is a healthy cooperative with high assets. KSPPS MUI East Java can become a cooperative that can manage and manage professionally (H, 2020).

As is known, the role of Sharia cooperatives in general is as an economic and social driver, which guides the implementation of Sharia economics and embodies the principles of a blessed life. Sharia Cooperative MUI participates in social roles such as receiving zakat, zakat maal, infaq, alms which are then distributed to needy people. Thus, the role of Sharia Cooperative MUI is not only active in the economic sector but also plays a role in social activities. Based on the results of the author's observations and interviews with branch area coordinators, branch heads and cooperative employees regarding the role of Sharia Cooperative MUI in developing MSMEs, namely through the following stages:

The first is the preparation stage, which consists of activities before data collection and processing begins. At this initial stage, prepare the essential things that need to be done immediately to optimize your investment of time and energy. Second, the assessment stage is the initial stage of the treatment process and is a process of systematically collecting information from various sources for assessment and identification.

Third is the financing stage. The financing transferred by Islamic banks to their customers is divided into several stages. There are four steps namely the first is the financial analysis stage, this is the stage determined by sharia institutions before providing financing. The stage where the institution handles financing for customers who receive the contract. Second, the financial documentation stage, namely, the sharia institution decides on the next financing stage, after which the decision is stipulated in the financing contract and functions as collateral for the financing offered as a promise. Third is the financial monitoring and review phase, namely the stage after signing the financial contract between the parties. parties and completion of financing collateral binding documentation and provided that the client-beneficiary uses the financing, until the end of the financing period. And fourth, the rescue and fundraising stage, the post-financial phase and the elusive commercial activities of SMEs.

According to (Tambunan, 2021), MSMEs in Indonesia are very important. Evidence shows that jobs created by small and medium-sized businesses are much more efficient than large companies. Considering that the majority of



Indonesian SMEs are located in rural areas, this business group must be the main driver. Promoting economic development and rural growth also means that the development gap between urban and rural areas is narrowing. Because this sector is a source of income for everyone and can create jobs. Low and high-quality, SME activity and participation is very high, thereby reducing poverty. SMEs create low-cost jobs and introduce greater innovation and flexibility for business strategy and growth (Raka, 2023).

The existence of MSMEs is expected to have a very positive influence on the welfare of society, especially in efforts to overcome poverty, unemployment, inequality in income distribution and all its negative aspects (Annisa, 2022; Nasrun, 2022). Sharia Financial Savings and Loans Cooperatives (KSPPS) have existed since the Decree of the Minister of Cooperatives and Small and Medium Enterprises Number 91 of 2004, which regulates Sharia cooperative financial services business entities.

### **Sharia Cooperative Strategy for Ideal Business Partners in MSME Development**

The strategy implemented by KSPPS Mitra Usaha Ideal in developing MSMEs involves carefully planned steps. Formulating a strategy is the first step, where they carefully design a plan that includes product, distribution, and promotional strategies. Strategy implementation is then carried out with full dedication, following the guidelines that have been created.

In interviews with various informants, several factors that influenced the Ideal Business Partners Sharia Cooperative in developing MSMEs were also revealed. First, environmental factors play a key role. This diversity of business types creates opportunities and challenges for Sharia Cooperative MUI in developing and competing in the local market.

Second, social and cultural factors also have an important influence. The people at the Sharia Cooperative MUI Dukun branch are known to have a high understanding of religion. Their knowledge of Islam influences how they carry out economic activities by Islamic law. This creates an opportunity for Sharia Cooperative MUI to promote their sharia-based products and services to people who have high religious awareness. Thus, this social and cultural understanding is a determining factor in efforts to develop sharia-based MSMEs by this cooperative.

Third, financial factors. Sharia Cooperative MUI's ability to provide competitive and affordable sharia financing is a determining factor in attracting MSMEs to collaborate. As the economy changes, the availability of capital and low interest rates can affect the interest and ability of MSMEs to develop their businesses.

Fourth, regulatory factors. Sharia Cooperative MUI must understand and comply with the rules and regulations that apply in the sharia financial industry.



Compliance with sharia rules and applicable laws is the key to success in carrying out their operations.

Fifth, education and training factors. Sharia Cooperative MUI can provide training and education to its members and the MSMEs they support about sharia business principles, financial management and best practices. This can improve the understanding and skills of MSMEs in running their businesses well and in accordance with sharia principles.

Integrating all these factors in the MSME development strategy carried out by Sharia Cooperative MUI will help them achieve more optimal and sustainable results in supporting the growth and sustainability of micro, small and medium enterprises in their region.

### **Development of MSMEs after joining the Ideal Business Partner Sharia Cooperative**

With continued growth, Micro, Small and Medium Enterprises (MSMEs) have attracted the government's attention because they are considered to be able to make a significant contribution to the Indonesian economy. Small and medium businesses (MSMEs) play a crucial role in society's economic growth and are an essential component of the state and local economy in Indonesia. By employing workers who support household income, MSMEs help the country create new job opportunities. Sharia Cooperative, as a microfinance institution, offers small-scale financing services to MSMEs to support basic and additional economic activities. This institution also plays a role in developing a culture of saving, which will increase their income and help them achieve independence.

The development of MSMEs after joining Sharia Cooperative MUI experiences development because it grows more and more income you generate. This is proven by the increase in turnover of MSME players ranging from 5% to 15% every month. The role of cooperatives in implementing Micro, Small and Medium Enterprises (MSMEs) is as providers of capital in these MSME activities. One of the fundamental elements in entrepreneurial activity is capital. If entrepreneurs get large capital, their business will be bigger. Cooperatives have the opportunity to become good and competent financial institutions that the public can trust. This must be built and developed together with its members. MSMEs will develop more rapidly and be beneficial if they are supported by an integrated cooperative financial development system by cooperative banks owned by their members. Cooperatives have a role in empowering MSMEs. This implements empowerment with a strong and real commitment from parties, especially the government, the cooperative movement to improve cooperative costs (Marwiyati).

Sharia cooperatives are the role of cooperatives in implementing Micro, Small and Medium Enterprises (MSMEs) as providers of funds for these MSME activities. Capital is a main element in entrepreneurial activities (Nugroho, 2021). Members' Human Resources (HR) must be improved to become more

professional and trustworthy and more resilient in facing global challenges. Apart from that, KOPSYAH's main task is to manage and mobilize funds so that the community can utilize them optimally, both inside and outside the organization. Sharia Cooperative's efforts are also directed at improving the quality of members' businesses and expanding the market for their products. This initiative aims to improve the quality of social and economic community institutions involving various parties (Ningsih, 2018).

As a sharia cooperative, Sharia Cooperative MUI is used to improve its members' welfare and encourage local community development, especially as a help to the economy of people who do not have jobs (Hasanah, 2012). In its current development, KOPSYAH can help MSMEs with capital problems, namely where, in this form of financing, MSMEs are closer to the community and friendly to business actors. Sharia Cooperative can provide convenience in applying for the financing process, the amount of instalments and the method of instalments (Sartika, 2017). Sharia cooperatives offer loans without high interest because they use a type of contract that provides guarantees for each customer when making transactions. Therefore, implementing this mechanism consistently provides customers a sense of security and comfort. When financing to customers is carried out well, sharia cooperatives become an attractive option among MSMEs. The more businesses that grow in society, the higher the level of economic growth in society, and state income also increases (Ratna, 2020).

KOPSYAH can play a role in reducing the level of poverty among society by providing products and mechanisms that are based on the principles of the Koran and Hadith. The performance of sharia cooperatives is similar to Sharia banking institutions, with the main difference being the type of product offered. The contracts used in Sharia cooperatives are almost identical to those used in other Sharia financial institutions.

Therefore, Sharia cooperatives maintain close relationships with communities that need capital to develop their businesses. Strengthening the quality of economic and social institutions in many communities (Hutagalung & Batubara, 2021).

## CONCLUSION

The role of the MUI Sharia Cooperative in developing MSMEs involves financing business actors by maintaining optimal service performance quality. Apart from that, the MUI Sharia Cooperative also provides training or workshops once or twice a year to strengthen the needs of business actors. Thus, MSMEs that are members of the MUI Sharia Cooperative have experienced significant progress due to rapid growth and a relatively high increase in income. The strategy implemented by the MUI Sharia Cooperative to improve the development of MSMEs involves implementing strategies on products. This is done by implementing more straightforward requirements and setting buying and selling prices according to Islamic law principles.

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