

The Role of Facilitator Assistance in Increasing MSME Sales: A Case Study of BTPN Customer Mothers in Kersana

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Abstract. This study aims to analyze the role of facilitators in supporting the increase in sales and business development of BTPN Syariah MSME customers in Kersana District. This assistance includes providing materials and practices tailored to customer needs, both in conventional sales and through social media, in order to expand market reach. This research used a qualitative approach with a case study method. Data were collected through in-depth interviews, direct observation, and documentation at four mentoring meetings, which aimed to evaluate the impact of mentoring on changes in business practices and increased sales of MSMEs. Data analysis was conducted using the thematic method to identify key themes, such as improved business skills and marketing strategies. The results show that the role of the mentoring facilitator has a positive impact on increasing the income and marketing skills of MSME clients. This research is expected to contribute to economic empowerment policies for MSME clients, particularly in the Islamic finance sector.

Keywords : Mentoring; MSMEs; Marketing; BTPN Syariah; Facilitator

INTRODUCTION

Micro, Small and Medium Enterprises (MSMEs) play a crucial role in the Indonesian economy, especially in improving people's welfare and creating jobs. However, MSME players often face various challenges, such as limited market access, low managerial skills, and lack of understanding of technology, which can potentially hinder their business growth. In an effort to overcome these challenges, the role of financial institutions, including Bank Tabungan Pensiunan Nasional (BTPN) Syariah, is crucial in supporting and fostering MSMEs through structured mentoring programs (Ernayani, 2023).

BTPN Syariah is known for its initiative in providing business mentoring for its MSME customers, the majority of whom are productive women from underprivileged backgrounds. The mentoring program aims to improve customers' managerial and marketing skills, both conventionally and through digitalization. The mentoring facilitators act as mentors who provide guidance, education, and hands-on practice to MSME customers to increase their sales and business competitiveness (Ulva & Kusumasari, 2024).

However, although the mentoring program has been ongoing, there are still a number of obstacles, especially in the use of technology by customers who are still largely unfamiliar with digital devices. In addition, unclear business identity and limited resources are also obstacles for MSMEs to develop sustainably (Tampubolon et al., 2024). Based on the literature review, studies on the effectiveness of the facilitator's role in BTPN Syariah in the context of digital marketing and MSME development are limited. Therefore, this study was conducted to fill the gap in the literature by focusing on the effectiveness of mentoring in improving business skills and sales of MSME customers.

Determinants of scale-up of MSMEs The modernization of an enterprise is related to the growth of the enterprise itself, in this case the growth of small and medium-sized production units, through the innovation process. Several references present different concepts to explain this in terms of firm characteristics, firm networks and the business environment. In this study, the term upgrading refers to the growth of micro, small and medium-sized enterprises (MSMEs) resulting from different types of innovation (Ricza Irhamni et al., 2023).

The purpose of this study is to present the findings of BTPN Syariah and Conventional using library research. The difference between this study and previous studies is that this study clarifies each aspect studied between BTPN Syariah and Conventional, so that it can be a guide for future researchers. The implication and contribution of this research is the mapping of research topics around BTPN Syariah and Conventional, both those that have been done and those that have not, so that other researchers can find out the research gaps in this topic (Febriansyah et al., 2023).

METHOD

This research uses a qualitative approach with a case study method to explore the role of mentoring facilitators in improving sales and business skills of BTPN Syariah MSME customers in Kersana Sub-district. The qualitative approach was chosen to gain an in-depth understanding of the experiences of customers involved in the mentoring program and the impact of the program on their business development (Pratama & Takarini, 2023).

1. Research Design

This research was designed as a single case study, with BTPN Syariah in Kersana Sub-district as the main unit of analysis. This design allows for an in-depth exploration of the phenomenon of MSME mentoring by mentoring facilitators, particularly in the context of business and marketing skills development.

2. Research Participants

The participants in this study are BTPN Syariah MSME customers who have participated in the mentoring program. Participants were selected purposively with the following criteria: (1) having participated in at least four mentoring sessions, (2) having an ongoing business, and (3) willing to participate in interviews and direct observation. This selection aims to ensure that participants have experiences relevant to the research focus.

3. Data Collection Techniques

Data was collected through the following techniques:

- a) **In-depth Interviews:** Conducted with key participants (MSME clients) and co-facilitators to understand their perspectives on the mentoring process and its impact on their businesses. Semi-structured interviews were used to allow flexibility in exploring relevant information.
- b) **Direct Observation:** Observations were made during the mentoring sessions to understand the interaction between facilitators and clients. Field notes were taken to document the mentoring process, participant responses, and session dynamics.
- c) **Documentation:** Additional documentation such as mentoring reports, training materials, and evaluation notes were used to complement the data obtained from interviews and observations.

4. Data Analysis Technique

The collected data were analyzed using the thematic analysis method. The analysis process included the following steps:

- a) Data Transcription: The interviews were recorded and transcribed to facilitate analysis.
- b) Codification and Categorization: Data was coded to identify key themes relating to the role of facilitators, challenges faced, and strategies used to increase MSME sales.
- c) Identification of Key Themes: Key themes such as business skills development, effectiveness of marketing strategies, and technology utilization were identified and further analyzed to understand the impact of the mentoring program.
- d) Data Validation: Data triangulation was conducted by comparing the results of interviews, observations, and documentation to ensure data consistency and validity.

5. Validity and Reliability

To increase the credibility of the results, this research used source and method triangulation techniques. Validation was also carried out through member-checking, which is the confirmation of interview results with participants to ensure that the data obtained is in accordance with their perceptions and experiences. With this approach, the research results are expected to have strong internal validity.

RESULTS AND DISCUSSION

1. The Role of Facilitator in MSME Development

The implementation of mentoring begins with developing an activity plan, then submitting a request for MSME assistance to the head of the university. Literature study was conducted to find out various MSME resources and the potential of the Kersana District area, agricultural potential, land and demographics (Purnomo et al., 2022).

The results show that the facilitator has a significant role in developing the business of MSME customers, especially in the BTPN Syariah sector. The facilitator not only acts as a material provider, but also as a mentor who helps customers in the practical application of knowledge. This is in line with the facilitation theory proposed by Thomas (2010), which explains that the facilitator acts as a companion who helps participants achieve group goals by supporting the learning process and skill development.

The facilitator's role in guiding MSME customers can be seen in the improvement of business skills, ranging from simple financial management to the use of social media for marketing. This gradual and structured mentoring helps customers, especially those who were previously unfamiliar with technology, to be more confident in marketing their products. This finding supports Safitri's (2020) research, which states that MSME mentoring can encourage technological adaptation as part of an effective marketing strategy.

2. Challenges in Mentoring and Solutions Applied

This study found several challenges faced by facilitators in the mentoring process, such as the low understanding of technology among customers and difficulties in establishing a clear business identity. Most of the older clients felt less

comfortable using gadgets, which impacted on their ability to effectively promote their products on social media. This constraint is consistent with the results of Sidiq's study (2020), which showed that a lack of digital literacy is a major obstacle for MSME actors in adopting technology.

To overcome this challenge, facilitators implemented several strategies, including basic training on the use of gadgets and social media, as well as personalized assistance for customers experiencing difficulties. Through this approach, customers are more receptive to technology and utilize it in their marketing strategies. In addition, facilitators assisted customers in building their business identity by creating logos and business profiles on social media, so that their businesses can look more professional and attractive to consumers.

3. Effectiveness of Assistance in Increasing MSME Sales

The mentoring provided by facilitators had a positive impact on increasing the sales volume of MSMEs. Based on the results of interviews and observations, most customers who participated in the mentoring program reported an increase in the number of customers and business income. This shows that the mentoring provided is able to increase the competitiveness of MSMEs, especially in facing competition in the digital era.

This study also found that the social media marketing strategies taught in the mentoring sessions helped customers reach a wider market and reduce reliance on traditional marketing methods. This finding is consistent with the research results (Pratama & Takarini, 2023), which showed that the use of social media can increase product visibility and optimize interactions with consumers.

4. Practical and Policy Implications

The results of this study provide practical implications for BTPN Syariah and other financial institutions that want to improve the effectiveness of MSME mentoring programs. Assistance facilitators are expected to not only provide educational materials, but also actively involve customers in daily business practices, especially in the use of technology for marketing. In addition, it is important for financial institutions to provide ongoing training in digital literacy and business management to ensure the sustainability of customers' businesses (Febriola Sukma Melati et al., 2024).

Policy-wise, this study suggests that the government and financial institutions should strengthen mentoring-based economic empowerment programs that focus on the digitalization of MSMEs. Such programs can support the achievement of government targets in increasing the contribution of MSMEs to the national economy. A comprehensive and inclusive approach to mentoring is expected to empower MSME players in a sustainable manner and overcome the challenges they face in the digital era.

In addition to the overall business strategy of going online, another strategy in the MSME sector is to create innovations in marketing, not only to be able to survive the pandemic situation, but also to enable MSME players to promote products and maintain profits even without making direct transactions with consumers. This marketing is done through digital marketing. According to (Nusantara et al., 2023), digital marketing is a form of effort made in terms of marketing using devices connected to the internet with several digital strategies and media that aim to communicate with potential customers through online communication channels.

Marketing strategy is an approach designed to market a product or service with a strategic plan to achieve specific goals. It becomes an integral part of a business or company in creating a response to the market (Destrina & Ikaningtyas, 2024). The marketing mix consists of controllable variables, known as the “4Ps”, namely

5. Product

A product is something that producers offer to the market for use, consumption, or provision by consumers to satisfy the needs and wants of the target market (Tjiptono, 1999: 95). If the product can reduce consumer anxiety, then the business has achieved its goal, and vice versa. Therefore, it is very important for the product model to have the quality that consumers want. It is important for businesses to create products with the best design, quality and appearance.

6. Price

Price is the sum of all the information that customers provide to determine the profit margin of the product or service they use (Kotler). Price contributes to profit, while other factors serve to reduce costs. Competitiveness will run if prices are too high (Destrina & Ikaningtyas, 2024)

7. Place or Distribution Channels

Distribution channels are the collection of businesses and individuals involved in the process of transferring ownership (Kotler, 2005). In terms of product distribution, businesses have several options, including:

- a. Consumer – Manufacturer
- b. Consumer - Retailer and Manufacturer
- c. Manufacturer - Wholesaler - Retailer, and Consumer
- d. Agent - Wholesaler - Manufacturer - Retailer

8. Promotion

Promotion refers to the manufacturer's efforts to highlight product advantages, so as to attract the attention of the target market to make purchases (Kotler, 2005). The objectives of the promotional campaign are described by Tjiptono (2008) as follows:

- A. Information:
 - 1) Provide information to the target market about new products
 - 2) Explaining how to use the product
 - 3) Informing the market about price changes
- B. Convicene customers
 - 1) Influencing character choice
 - 2) Change consumer views on product attributes
 - 3) Encourage consumers to make purchases immediately
- C. Warning:
 - 1) Reminds the buyer that the product will be needed soon
 - 2) Reminds buyers to keep in mind their initial experience with the company's product, even if there is no advertisement

Through regular mentoring by the interns, the results of the facilitation activities for BTPN Syariah customers in Kersana Sub-district can be summarized as follows:

1. Filling in customer data

Facilitators fill in data relevant to the customer's business. This process involves a direct interview between the facilitator and the customer to gather the necessary information about the business.

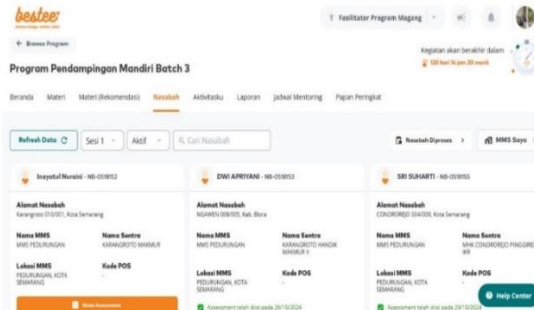


Figure 1: Customer data entry

2. Providing materials to clients

Based on the type of customer's business, the facilitator provides materials that can increase the customer's knowledge in developing their business. This material is delivered during the mentoring session.

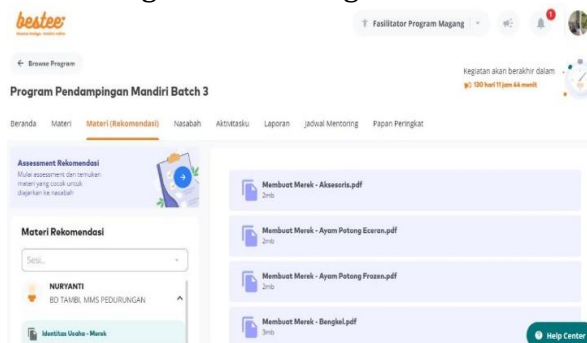


Figure 2: Providing Sample Materials

3. Practice

The facilitator also conducts the necessary practices to increase the sales volume and business development of customers, based on the analysis of the data that has been filled in and the materials provided. Thus, the facilitator provides the practical steps needed by the clients to support their businesses.



Figure 3: Practical results

CONCLUSION

The facilitator plays an important role in increasing sales and developing the business of BTPN Syariah MSME customers, especially in Kersana District. Assistance facilitators are tasked with educating, guiding, and providing direction to MSME players so that they can run their businesses more effectively. The mentoring process is carried out through four stages, including introduction and business assessment, material delivery, review and practice, and closing. However, facilitators faced significant obstacles, such as customers' lack of understanding of the technology needed for promotion and unclear business identity. To overcome these obstacles, several solutions were proposed, including basic training on the use of gadgets, personal mentoring, business identity creation, and training on the use of social media. Facilitators also utilize the “kita bestee” platform to support the mentoring process, including in scheduling activities, filling in customer data, providing materials, and practice.

The results of the mentoring are expected to increase sales volume and help BTPN Syariah customers grow their businesses. Using a qualitative approach and case study method, this research not only provides insights into the effectiveness of mentoring in overcoming obstacles faced by MSMEs, but also contributes to the development of customer economic empowerment policies. Overall, the role of mentoring facilitators is crucial in promoting the growth of MSMEs, which in turn can contribute to the improvement of the local and national economy.

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