

The Impact of Ijarah Financing on the Development of Micro, Small, and Medium Enterprises (A Study on LKMS Bintang Ihsani Bengkulu City)

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ARTICLE INFO

ABSTRACT

Keywords:

Ijarah Financing, MSMEs

The small, middle, and micro businesses (MSMEs) that receive ijarah funds will have their growth influenced by this study. The research in this study was quantitative in nature, and regression analysis was the tool of choice for data processing. The sample was selected intentionally via purposive sampling techniques. 29 individuals from Bengkulu City's LKMS Bintang Ihsani participated in this study. To measure the effect of ijarah funding, we administered a survey that asked respondents about their experiences with the practice and how it has contributed to the expansion of MSMEs. This study found a significant negative effect on the expansion of MSMEs (micro, small, and medium-sized companies). This suggests that there is a negative correlation between the amount of ijarah money and the development level of MSMEs. In a similar vein, data processing helps micro, small, and medium-sized businesses (MSMEs) expand when ijarah funding decreases. Results from the t-test corroborate this; the significance level is 0.080, which is lower than the threshold of 0.10. So, we accept H_a as the alternative hypothesis and reject H_0 as the null.

INTRODUCTION

One type of small business is micro, small, and medium enterprises. Many believe that this company will help the Indonesian economy. Micro, small, and medium enterprises (MSMEs) are very important for the modern economy as they provide new job opportunities, boost GDP, and allow the private sector to grow. By employing a large number of people, micro, small, and medium enterprises (MSMEs) play a crucial role in the economy. Due to their significant numbers, micro, small, and medium enterprises (MSMEs) are considered to have the power to influence wealth distribution and increase national income (Hana et al., 2021).

The results show that MSMEs have a significant impact on GDP, which accelerates the country's growth. Anyone or any group that is not a subsidiary or a wholly-owned division of a large

company is considered to be running a small business (Suprpto & Marlina, 2023). Evaluating small businesses also means ensuring that they meet the criteria for small companies. The term "small business" is used to describe companies that are independent and financially healthy. Ownership, management, or integration of medium-sized companies into larger companies can be carried out in several ways by entities that are not subsidiaries or divisions of those larger companies (Rogers et al., 2020).

Companies that fall into the category of medium-sized enterprises are those that are economically productive and operate independently. The term "business development" is used in a business context to describe the steps taken by an organization to improve its performance and achieve specific milestones. Companies that have started the process of business growth and wish to expand are involved in this activity. The prerequisite for company expansion is an increase in sales revenue. Soeharto believed that there were five different phases in the life cycle of a company: initiation, experimentation, stability, expansion, and development. The capacity of an entrepreneur to seize opportunities, innovate, enhance financing, master market share, compete, and have access to various financial institutions (both bank and non-bank) is a key component of business development for micro, small, and medium enterprises. As a result, these companies experienced an increase in sales and revenue. The continuously increasing sales figures and revenue serve as evidence of this achievement (Syafitri et al., 2024).

Banks and other financial institutions whose daily operations are guided by the principles of Islamic economics have achieved their goals of helping businesses grow and their communities thrive. Activities that fall into this category include providing loans to those running small businesses, helping people save, and offering consulting services for the growth of non-profit-focused companies. Possible options for low-income communities and micro, small, and medium enterprises (MSMEs) are Islamic microfinance institutions, which offer higher returns compared to other forms of microfinance (Agustin et al., 2024).

Microfinance refers to the practice of individuals or businesses providing loans of up to one hundred million Indonesian rupiah (IDR) to actual or potential clients. Individuals or organizations in various economic sectors operate productive micro, small, and medium enterprises (MSMEs) (Nurfalah & Rusydiana, 2019). Financing for individual clients with amounts up to \$50 million is part of the micro sector, which can be used for various purposes. This type of financing is available through small stores. The terms micro, small, and medium enterprises (MSMEs) may have different connotations in various countries. Micro, small, and medium enterprises (MSMEs) are defined differently in each country based on minimum employment requirements. Companies in the US with 500 or fewer employees are known as micro, small, or medium enterprises (MSMEs). In France, small companies are defined as those with 10 to twenty employees, while medium companies are defined as those with forty or more employees (Deddy Mulyadi, 2019).

In short, SMEs are independent, productive enterprises managed by individuals of various sizes. Financial institutions that provide services for business development and community empowerment are known as Islamic Microfinance Institutions. (LKMS). This institution operates every day using the principles of Islamic economics. This contract primarily targets low-income and improved communities due to its higher profitability. The contract used by LKMS for financing is *ijarah*, which means reward, rent, or service fee in Arabic (P Sirait, 2022).

If you ask Kasmir, financing is simply the act of providing money or invoices that fall under the same category. Simply put, financing is the act of lending money to another entity to support an investment project. Either party or institution can do this. In simple terms, financing requires the issuance of cash to support the intended investment, which is then followed by the transfer of ownership of the product (Anggara, 2019).

In simple terms, *ijarah* is when someone rents something without the intention of buying it. A legal document that transfers the benefits of using services or goods for a certain period in exchange

for rent or salary is called *ijarah*. The *ijarah* contract only involves the transfer of the right to use goods from the lessor to the lessee; there is no transfer of physical ownership of the commodities involved in this arrangement. "*Ijarah*" refers to a contract in which one party agrees to transfer the other party's right to benefit from a product or service. Thus, the lessor retains ownership of the asset. However, the person or entity responsible for making the payments, whether it be rent or salary, is known as the tenant or service user (Husein et al., 2022).

The term "*Dziqih Faqih Al-ijarah*" refers to a legal concept in Islamic law that describes the practice of renting or leasing an object or service in exchange for money, rather than the actual transfer of ownership of the item or service itself. The transfer of legal rights to utilize a product or service begins with this. From the various explanations, it can be concluded that *ijarah* is a contract or obligation to utilize something provided by another person to you in exchange for payment according to the mutual understanding and acceptance of the agreed terms and conditions. In its activities, *ijarah* financing aims to encourage the role of microfinance institutions, increase their income, and assist customers who do not have enough money to pay rent or purchase a company in cash (Turmudi, 2021).

Ijarah transactions are characterized by the transfer of benefits. It can be said that the basic principle of *ijarah* is identical to the basic principle of trade. As an alternative, *ijarah* is different because the purpose of the transaction is services, not goods. At the end of the lease term, the bank can sell the leased product to the customer. As a practice of Sharia in Islamic finance, "*al-ijarah Muntahiyah bit-tamlik*" means "lease accompanied by the transfer of ownership." The purchase and rental prices are set and agreed upon in advance in an agreement between the customer and the bank. One example of a new contract provided by Islamic financial institutions is "*Ijarah Al Muntahiya bit Tamlik*." (financial hire-purchase). The IMBT contract combines *ijarah* lease-purchase arrangements with sale or gift at the end of the lease-purchase period. Some examples of mixed contracts that can occur simultaneously include lease-purchase agreements and sales agreements, as well as lease-purchase agreements with grants. We can say that there are two different types of mixed contracts (Enjelita, 2021).

The research by Insannullah was conducted by BMT Yogyakarta. The purpose of this research is to determine the extent of the influence of *Ijarah Muntahiya Bittamlik* financing on the growth of MSMEs. The results of the study indicate that the premise is correct: *Ijarah Muntahiya Bittamlik* financing has a positive effect on the growth of MSME funds. Dzulhidayat and Baitul Maal wa-Tamwil (BMT) contributed to this knowledge. This research aims to examine the use of the IMBT contract by BMT Bangun Rakyat Sejahtera Yogyakarta (BRS) in the implementation of financing applications. The Impact of Micro Financing Product 75 iB on the Growth of MSMEs is the title of Eka's research at the Tanjung Karang Branch of Bank BRI Syariah from 2010 to 2015. The researcher at Bank BRI Syariah has two objectives: first, to catalog all Micro Financing Product 75 iB that has been available to customers at the Tanjung Karang Branch from 2010 to 2015; and second, to examine the influence of these products on the growth of MSMEs in the bank's environment (Haryoso, 2019).

The purpose of Rahayu's research entitled "*The Influence of Micro Financing Ijarah Bittamlik on the Income Growth of Small and Medium Enterprises (SMEs) at BNI Syariah*" is to identify the factors that have the greatest impact on the income growth of SMEs and to examine the influence of micro financing IB Hasanah on SME income. From this, conclusions can be drawn about the impact of the micro financing variable *Ijarah Bittamlik*. (X1). Hypothesis H1 is accepted and hypothesis H2 is rejected because its significance value is less than 0.05. (0.004). For example, consider the research by Insannullah conducted by BMT Yogyakarta. Micro, small, and medium enterprises (MSMEs) benefit from *Ijarah* financing, in accordance with the accepted research premise. Good research findings indicate the presence of beneficial impacts, which are consistent with previous studies.

The increase in the number of micro, small, and medium enterprises (MSMEs) among customers of Bank Syariah Mandiri Ahmad Yani Branch is a result of the research on Ijarah Financing by Alpiyannasri. The growth rate of micro, small, and medium enterprises (MSMEs) among customers of Bank Syariah Mandiri Ahmad Yani Branch is strongly correlated with the quantity of Ijarah financing purchased by those customers, according to the customers' perspective (Langi & Mawardi, 2020).

The conclusion drawn from this research on the importance of financing MSMEs in LKMS is supported by the background and examples provided by previous studies. This paper presents an analysis of the impact of Ijarah Muntahiyah financing on SMEs at LKMS Bintang Ihsani in Bengkulu City. Those who are unable to buy a house due to a lack of funds will benefit from this (Pradesyah & Bara, 2020).

The importance of financing for micro, small, and medium enterprises (MSMEs) at LKMS Bintang Ihsani can be concluded from the available historical data and relevant examples from previous research. In this paper, I will discuss how Ijarah Muntahiyah financing at LKMS Bintang Ihsani in Bengkulu City has impacted SMEs. Customers with businesses that only accept cash payments and are facing a shortage of rental funds are the target audience of this research (Gion & Kustiningsih, 2022).

METHOD

To understand how different factors influence the dependent variable, this study employs quantitative techniques, which are a statistical-based approach. Analysis or description of current situations or events is provided using this technique. Insani, an Islamic microfinance institution, will be the location for this research. This research will be conducted for a full month. Customers of LKMS Insani in Bengkulu City who are seeking Ijarah financing will be the main subjects of this research (Suharsaputra, 2017).

The focus of this research is on this specific demographic. The researchers in this study consciously chose their sample size, known as purposive sampling. One of the independent variables in this study is Ijarah funding, represented by a symbol. (X). The growth of MSMEs, on the other hand, is a dependent variable (Sugiyono, 2020).

Table 1. Operational Definitions

Variable	Operational Definition	Measuring instrument	Scale
Ijarah Financing (X)	Financing process Amount of donation Uses of Financing Term (Tenor) Installment amount	Questionnaire	Likert
Development Micro, Small and Medium Enterprises (MSMEs) (Y)	Venture capital Sales Turnover Business Income/Profit Labor Business Branch	Questionnaire	Likert

RESULT AND DISCUSSION

Result

1. Validity Test Results

To determine the validity of the questionnaire, an evaluation of the validity of the questionnaire was carried out. A valid questionnaire will have a higher r-value than the r value in the table. Micro, small, and medium enterprises (MSMEs) were the subjects of the validity test conducted by LKMS Bintang Ihsani, a school in Bengkulu City. The following are the test results. The following test method no longer uses data collected from 29 people to determine the validity and reliability of the test.

Table 2. Ijarah Financing Variables

Statement	R Count	R Table	Information
X1	0.386	0.311	Valid
X2	0.619	0.311	Valid
X3	0.651	0.311	Valid
X4	0.552	0.311	Valid
X5	0.470	0.311	Valid
X6	0.669	0.311	Valid
X7	0.647	0.311	Valid
X8	0.556	0.311	Valid

All variables in the validity test analysis have a calculated r value that is greater than the table r value (0.311) as seen in table 2. In other words, this proves that the questionnaire questions are valid and can measure the intended variables.

Table 3. MSME Development Variables

Statement	R Count	R Table	Information
Y1	0.591	0.311	Valid
Y2	0.369	0.311	Valid
Y3	0.610	0.311	Valid
Y4	0.486	0.311	Valid
Y5	0.737	0.311	Valid
Y6	0.560	0.311	Valid
Y7	0.557	0.311	Valid
Y8	0.676	0.311	Valid

Based on the criteria for estimated r which is greater than the table r (0.311), Table 3 shows that the funding variable for Micro, Small and Medium Enterprises (MSMEs) has valid criteria for all questions.

2. Realibility Test Results

The reliability of a measuring instrument is defined as an index value that indicates how well the instrument regularly assesses the same symptoms. Each measuring instrument must have the ability to consistently provide the same results. If the value of a variable does not change over time, then the measuring instrument is unreliable (Prihatno, 2014). This result is a direct result of trust in ijarah financing and the expansion of MSMEs.

Table 4. Ijarah Financing Variables

Reliability Statistics	
Cronbach's Alpha	N of Items
.704	8

With a Cronbach's Alpha of 0.704, as shown in Table 4, the level of dependability of the instrument is good. In general, a Cronbach's Alpha score greater than 0.6 is considered an indication of a sufficient level of dependability. Based on these results, it can be said that the eight components that make up this instrument have strong internal consistency, making it suitable for use in future research.

Table 5. MSME Financing Variables

Reliability Statistics	
Cronbach's Alpha	N of Items
.709	8

This instrument has a good level of dependability, as shown in Table 5, with a Cronbach's Alpha score of 0.709. A Cronbach's Alpha number greater than 0.6 indicates a generally acceptable level of dependability. The eight items that make up this instrument show a high enough level of internal consistency to warrant its use in future research.

3. Hypothesis Test Results

Determining the existence of a relationship between the independent and dependent variables is the primary goal of hypothesis testing. Here is an overview of what is found in such testing.

a. Partial Significance Test Results (T-Test)

The t-test is designed to find out how much each independent variable affects the dependent variable being tested. The significance of the regression data processing findings will determine the need for this test. For the variable Ijarah Financing (X), the significance level is 0.080. At a significance level of 10%, the coefficient value can be considered significant because the Sig. value is less than the 10% threshold (0.10). It can be said that Ijarah Financing plays a major role in helping MSMEs grow. Evidence like this suggests that changes in Ijarah Financing do affect MSME growth, albeit in a very small way. There is a decrease of 0.339 units in MSME Development for every one unit increase in Ijarah Financing.

4. Coefficient of Determination Test (R²)

To measure how close the relationship between models is, this test is used. The value that represents the dispersion or variation of the independent variables that account for the dependent variable is known as the coefficient of determination (adjusted R²). The coefficient of determination, on the other hand, is a numerical representation of the influence of the independent factor on the dependent variable. Changes in the independent variable Ijarah Financing (X) explain about 10.9% of the variation in the dependent variable MSME Development (Y), according to the R-squared value of 0.109, which is 10.9%. According to the results, the model can only account for a small part of the variation in the growth rate of MSMEs, and the correlation between Ijarah Financing and the rate of MSME expansion is only moderately strong. Micro, small,

and medium enterprises (MSMEs) are not well represented in this model, as seen from its low R-squared value.

5. Linear Regression Test Results

Two variables are required to study simple linear regression. In this context, the dependent variable refers to the first variable, while the independent variable refers to the second variable. Using this simple regression, the causal relationship that exists between the two variables is shown. The data test known as the linearity test involves determining the equation of the regression line that represents the relationship between variable X and variable Y. It has been determined using the linearity test that the significance value (Sig.) for linearity is 0.093. This figure is quite close to the 10% significance threshold ($\alpha = 0.10$), although slightly higher than that. Given that the Significance Value for deviation from linearity is 0.656, which is significantly higher than 0.10, it is possible to conclude that the model used has a fairly linear relationship between the independent and dependent variables, and that the linearity assumption is acceptable. This shows that the relationship between the independent variable Ijarah Financing and the dependent variable UMKM Development tends to be linear, although not completely significant at the 10% significance level. The regression equation can be written as follows:

$$Y = 45.742 - 0.339 X_1 + e$$

Where :

Y : UMKM Financing

X1 : Ijarah Financing

E : error

Discussion

1. The Impact of Ijarah Financing on MSMEs

The results of data management show that the variable For micro, small, and medium enterprises (MSMEs), ijarah financing is very detrimental to their development. This is evidenced by the results of the T-test which produces a significance value of 0.080, which is smaller than the threshold value of 0.10, so that the null hypothesis (H0) is rejected. Micro, small, and medium enterprises (MSMEs) see a negative relationship between the amount of ijarah financing they obtain and the growth of their business. Likewise, reducing ijarah financing will help micro, small, and medium enterprises (MSMEs) to grow.

2. How big is the contribution of Ijarah Financing in increasing MSME income at LKMS Bintang Ihsani?

According to this respondent, the data I obtained from LKMS helps customers in financing ijarah. This respondent refers to the category of renting a shophouse in order to start a business. The following is a list of payments and amounts given by respondents in order to finance ijarah:

Table 6. List of Payments and Amounts

Recipe	Loan/rental fees	Tenor	Monthly installments
1.	10,000,000	2 years	516,667
2.	15,000,000	2 years	775,000
3.	12,000,000	3 years	453,333
4.	10,000,000	1 year	933.333

5.	11,000,000	1 year	1,026,667
6.	13,000,000	2 years	671,667
7.	18,000,000	3 years	680,000
8.	20,000,000	3 years	755,556
9.	15,000,000	1 year	1,400,000
10.	10,000,000	1 year	933.333
11.	14,000,000	2 years	723,333
12.	10,000,000	2 years	516,667
13.	20,000,000	2 years	1,033,333
14.	20,000,000	3 years	755,556
15.	15,000,000	2 years	775,000
16.	12,000,000	1 year	1,120,000
17.	20,000,000	1 year	1,866,667
18.	10,000,000	3 years	377,778
19.	15,000,000	2 years	775,000
20.	12,000,000	2 years	620,000
21.	20,000,000	3 years	755,556
22.	25,000,000	3 years	944.444
23.	10,000,000	2 years	516,667
24.	15,000,000	3 years	566,667
25.	18,000,000	2 years	930,000
26.	12,000,000	1 year	1,120,000
27.	15,000,000	2 years	775,000
28.	20,000,000	2 years	1,033,333
29.	20,000,000	3 years	755,556

3. What are the results of the development of MSMEs after carrying out the Ijarah contract at LKMS Bintang Ihsani?

The results of my research show that ijarah financing has a rather detrimental impact on the development of MSMEs. There was a significant increase in ijarah financing, but there was a decline in the development of MSMEs. My research shows that respondents' payments were irregular or late after making ijarah contracts with many installments. Because micro, small, and medium enterprises (MSMEs) rely on borrowed money, their income is unpredictable, which causes problems with rent payments. A respondent rented a shophouse for twenty million rupiah for three years as an example of an ijarah contract. Because the respondent's company was very quiet and experienced a significant decline during the COVID-19 period, the money received was below expectations. As a result, most respondents felt uncomfortable paying ijarah financing installments

because the amount received was not enough to cover the payments owed to LKMS. The value of an asset can decrease over time if micro, small, and medium enterprises (MSMEs) continue to pay rent that is not enough compared to the profits earned from using the asset. In addition, these costs can cut into the money available for daily operations if not handled properly.

CONCLUSION

The following are the conclusions that can be drawn from the results of the research that has been conducted: Data processing of the t-test shows that ijarah financing has a significant negative effect on the development of micro, small, and medium enterprises (MSMEs). This means that the higher the ijarah financing, the lower the development of MSMEs. Micro, small, and medium enterprises (MSMEs) will have more room to move if ijarah financing is reduced. Data analysis was carried out using the Partial T-Test and the significance value was $0.080 < 0.10$, which indicates that the null hypothesis (H_0) is rejected and the alternative hypothesis (H_a) is accepted as a whole. Respondents stated that LKMS helps customers in implementing ijarah financing. One of the services mentioned by respondents as a form of assistance in developing micro, small, and medium enterprises in the organization is the shophouse rental category. With the ijarah financing option, LKMS lists prices between IDR 10,000,000.00 to IDR 25,000,000.00 and payment terms between one and three years. My research shows that leasing financing is slowing down the expansion of MSMEs (micro, small, and medium enterprises). This shows that leasing financing is becoming more common, but micro, small, and medium enterprises (MSMEs) are not growing. Respondents' payments were not consistent or up to date after the leasing contract was executed with many installments, according to my questions. This is because leasing payments made by micro, small, and medium enterprises (MSMEs) may be unpredictable because their income depends on the funds they borrow.

On the other hand, the researcher concludes that this study still needs improvement based on publication, although there are many shortcomings. However, this study should be able to provide more useful information for the community (participants in the MSME sector). The community, especially those involved in business, may gain insight into the funding options offered by Islamic microfinance institutions as a consequence of this study. With this information, we can begin to unravel the capital problems caused by *riba*. Regarding Scholars and Researchers, We anticipate that other academics will build on our research findings and continue to investigate how micro, small, and medium enterprises (MSMEs) can benefit from Islamic finance. To be more precise, researchers will use new indicators and expand the objects analyzed to develop Islamic finance variables. Furthermore, this study aims to provide a foundation for future research on MSME development related to various contracts and the optimal time for their implementation. We hope that other researchers can use our work as a foundation for their own investigations into this topic, despite its many limitations.

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