

Volume 9 Nomor 3 Desember 2024

E-ISSN 2541-0938 P-ISSN 2657-1528

JURNAL PENDIDIKAN EKONOMI  
**JURKAMI**

**JURKAMI**

**VOLUME 9  
NOMOR 3**

**SINTANG  
DESEMBER  
2024**

**DOI  
10.31932**

**E-ISSN  
2541-0938  
P-ISSN  
2657-1528**

**THE INFLUENCE OF MICRO FINANCING AND BUSINESS ASSISTANCE ON  
THE DEVELOPMENT OF CLIENTS' BUSINESSES AT PT MITRA BISNIS  
KELUARGA VENTURA, TANAH TINGGI BRANCH, TANGERANG CITY**

**Diansyah<sup>✉</sup>, Siti Rabiaatul Aslawiyah<sup>2</sup>**

Program Studi Manajemen, Universitas 17 Agustus 1945 Jakarta, Indonesia<sup>12</sup>

<sup>✉</sup>Corresponding Author Email: [diansyah.170845@gmail.com](mailto:diansyah.170845@gmail.com)

Author Email : [rabiaatulaslawayah30@gmail.com](mailto:rabiaatulaslawayah30@gmail.com)

**Article History:**

Received: September 2024

Revision: November 2024

Accepted: November 2024

Published: December 2024

**Keywords:**

Microfinance,

Business

Business,

Development.

Assistance,

**Abstract:**

*PT MBKV (Mitra Bisnis Keluarga Ventura) is a non-bank private financial institution that engages in microfinance activities. This study aims to ascertain whether microfinance and business assistance exert a combined and partial influence on the business development of customers of PT Mitra Bisnis Keluarga Ventura Tanah Tinggi Branch in Tangerang City. The population comprised 203 customers, while the sample size was limited to 135. The data collection process involved the use of observation, questionnaires, and interviews. The data analysis technique employs instrument testing and hypothesis testing. The independent variable comprises microfinance and business assistance, while the dependent variable is business development. A multiple linear regression analysis was conducted to test the effect of each independent variable on the dependent variable. The results of data processing through SPSS 27 indicate that microfinance and business assistance exert a significant influence on the business development of customers of PT Mitra Bisnis Keluarga Ventura Tanah Tinggi Branch in Tangerang City. The influence of microfinance and business assistance on business development is significant, with a magnitude of 47.3%. Furthermore, the provision of microfinance and effective business assistance can facilitate continuous business development, thereby achieving optimal results.*

**Abstrak:**

PT MBKV (Mitra Bisnis Keluarga Ventura) ialah lembaga keuangan swasta non-bank yang bergerak di bidang keuangan mikro. Penelitian ini bertujuan untuk mengetahui ada tidaknya pengaruh pembiayaan mikro dan pendampingan usaha baik secara parsial maupun simultan terhadap perkembangan usaha nasabah PT Mitra Bisnis Keluarga Ventura Cabang Tanah Tinggi Kota Tangerang. Jumlah populasi terdiri dari 203 nasabah dan sampel yang diambil hanya 135 nasabah. Pengumpulan Data terdiri dari Observasi, Kuesioner atau angket dan Wawancara. Teknik analisis data menggunakan analisis uji instrumen dan uji hipotesis. Variabel independen terdiri pembiayaan mikro dan pendampingan usaha sedangkan variabel dependen adalah perkembangan usaha. Analisis untuk menguji pengaruh masing-masing variabel independen terhadap dependen menggunakan regresi linear berganda. Berdasarkan hasil pengolahan data melalui SPSS 27 diketahui bahwa pembiayaan mikro dan pendampingan usaha memiliki pengaruh yang signifikan terhadap perkembangan usaha nasabah PT Mitra Bisnis Keluarga Ventura Cabang Tanah Tinggi Kota Tangerang. Besarnya pengaruh variabel pembiayaan mikro dan pendampingan usaha terhadap perkembangan usaha adalah sebesar 47,3%. Selain itu, pembiayaan mikro dan pendampingan usaha yang baik dapat memberikan perkembangan usaha terus meningkat, sehingga mendapatkan hasil yang maksimal.

**Sejarah Artikel**

Diterima: September 2024

Direvisi: November 2024

Disetujui: November 2024

Diterbitkan: Desember 2024

**Kata kunci:**

Pembiayaan Mikro,

Pendampingan Usaha,

Usaha,

Perkembangan.



*How to Cite:* Diansyah, Siti Rabiaatul Aslawiyah. 2024 The Influence of Micro Financing and Business Assistance on The Development of Clients' Businesses at PT Mitra Bisnis Keluarga Ventura, Tanah Tinggi Branch, Tangerang City. Jurnal Pendidikan Ekonomi (JURKAMI), 9 (3) DOI : 10.31932/jpe.v9i3.3850



## INTRODUCTION

MSMEs in Indonesia mostly consist of household business activities that can absorb a significant amount of labor. According to data from the Ministry of Cooperatives and SMEs, there were 65.4 million MSMEs in Indonesia in 2019. With this number of business units, MSMEs were able to absorb 123.3 thousand workers. This proves the significant impact and contribution of MSMEs in reducing unemployment rates in Indonesia (Tambunan, 2023). Currently, MSMEs are on a positive trend with their numbers continuing to increase every year. This positive trend will have a good impact on Indonesia's economy.

Starting a business is the goal of MSME entrepreneurs to earn a high income to meet their needs, and financial performance results are a reflection of the company's success achievements, which can be interpreted as the outcomes achieved from various completed activities (Komaria and Diansyah, 2019). The presence of PT Mitra Bisnis Keluarga Ventura can be a solution to the problems faced by MSMEs. PT Mitra Bisnis Keluarga Ventura is a Microfinance institution regulated by the Financial Services Authority of Indonesia (known as OJK) and licensed as a non-bank financing company. The table below shows the revenue data of PT Mitra Bisnis Keluarga Ventura Tanah Tinggi Branch, Tangerang City, from micro-financing turnover with profit-sharing from MSME entrepreneurs.

**Table 1: Revenue Data of PT Mitra Bisnis Keluarga Ventura Tanah Tinggi Branch, Tangerang City, Year 2023**

No	Month	Revenue (Rp)	Change (%)
1	January	2.132.118.500	-
2	February	1.084.021.500	-49.16%
3	March	1.664.582.300	53.56%
4	April	453.968.000	-72.73%
5	May	878.063.500	93.42%
6	June	1.026.908.500	16.95%
7	July	913.578.000	-11.04%
8	August	1.003.171.000	9.81%
9	September	798.636.000	-20.39%
10	October	873.605.700	9.39%
11	November	1.003.895.000	14.91%
12	December	898.038.000	-10.54%

Source: Processed Data (2024)

Based on Table 1, it can be seen that the revenue received by PT Mitra Bisnis Keluarga Ventura, Tanah Tinggi Branch, Tangerang City, over the one-year period of 2023 experienced fluctuations (rising and falling) each month. This is evident

in the increase in revenue in March, May, June, August, October, and November, which indicates a growth in business revenue. On the other hand, the revenue decreased in February, April, July, September, and December, primarily due to the high number of non-



performing loans caused by the economic crisis, misuse of loan funds by clients, inability to manage funds, or the management's lack of thoroughness in conducting creditworthiness analysis. These fluctuations in revenue represent business developments that can be further improved by providing easier access to micro-financing for clients. PT Mitra Bisnis Keluarga Ventura also offers assistance in the form of training aimed at enhancing and expanding clients' businesses by providing motivation, encouragement, and facilitating knowledge for businesses that are suitable in the current era.

Microfinance can be defined as productive financing, specifically the provision of working capital to meet the needs of the production process with the aim of improving business (Rachmawati and Yasin, 2022). In accordance with the provisions set forth in Law of the Republic of Indonesia Number 1 of 2013 concerning MSMEs, Article 1, paragraph (4) delineates that financing refers to the provision of funds by MSMEs to the public, which must be repaid in accordance with mutually agreed-upon terms and conditions based on Sharia principles. As Kasmir (2008) states in Erni (2022), financing is defined as a financial instrument, which may be in the form of a bill, that is issued by a bank to a third party in accordance with an agreement. The third party is then obliged to repay the principal sum plus interest at a pre-agreed rate over a specified period of time, in return for a share of the profit. As posited by Ilyas (2018), the objectives of channeling financing include the following: the acquisition of profit from profit sharing, the minimisation of risk,

the utilisation of economic resources and the distribution of excess funds.

Business assistance involves activities that engage social workers and business actors in an interactive and dynamic manner to face various challenges, including mobilizing resources, providing solutions, enhancing human resource quality, offering motivation, and strengthening mental and spiritual aspects with the aim of improving the capabilities of business actors (Suharto, 2014) in (Marasabessy and Karman, 2022). According to Seftianti and Aziz (2021), MSME assistance includes:

1. **Production Assistance:** This involves MSME owners, who are known for their simple production without any form of identification, to better understand a specific business.
2. **Product Flavor Innovation:** To avoid falling behind other products.
3. **Financial Management:** Business owners realize the lack of record-keeping, especially regarding their finances.

Business development is the ability of small entrepreneurs to socialize the need for market share to improve the standard of living of an entrepreneur. Business development is not just operational assistance or facilities. This development must be strategic and have long-term impacts (Sania and Isnandar, 2023). According to Pramono and Azis (2020), there are several factors that drive business development, including:

1. **Strengthening Capital:** This involves providing capital strengthening assistance, which can be done by providing revolving capital assistance from the government through cooperatives, especially for micro and small business programs in the form of incubators and clusters.
2. **Institutional Strengthening:** This program can be carried out with



commitments from executive and legislative institutions to revitalize businesses (especially through market and capital strengthening) in the form of business partnerships and strengthening microfinance institutions as business partners.

3. **Strengthening Business Capacity:** This program can be implemented through business management training, skill training, and facilitating business meetings and events, allocating government funds for training and work equipment.

4. **Strengthening Marketing Aspects:** This program can be carried out by working like abroad, establishing small business centers, and facilitating business promotions in the form of regional product showcases, among others.

Businesses fundamentally require capital financing and assistance to improve the welfare of entrepreneurs. In the process of applying for micro-financing, PT Mitra Bisnis Keluarga Ventura pays close attention to the business background of clients seeking financing, as understanding their business background allows for identifying the needs required by the clients in starting a business, enabling the financing application to be processed accordingly. The substantial support from PT Mitra Bisnis Keluarga Ventura to entrepreneurs, as a financial institution that channels business capital to the community, includes assistance provided through mentoring and business motivation for entrepreneurs. Providing professional mentors allows business activities to be more focused, and when

problems arise in MSMEs, they can be immediately consulted, ensuring that issues are resolved and business activities run smoothly.

Common business challenges include limited capital, improper distribution, inefficient financial management, lack of innovation, insufficient distribution of goods, difficulty in calculating revenue due to manual financial management, poor time management, and the absence of business permits (Artaningtyas et al., 2021). Businesses fundamentally require capital financing and assistance to improve the welfare of entrepreneurs. Therefore, to enhance the welfare of the MSME community, micro-financing and business assistance are essential. The substantial support from PT Mitra Bisnis Keluarga Ventura to entrepreneurs, as a financial institution that channels business capital to the community, includes assistance provided through mentoring and business motivation for entrepreneurs. Additionally, it is necessary to ensure that business partner groups run their businesses well and to conduct continuous socialization and training on production technology to produce high-quality products that attract consumers (Diansyah et al., 2022).

According to Yulianah, one of the clients of PT Mitra Bisnis Keluarga Ventura Tanah Tinggi Branch, Tangerang City, and an entrepreneur, the presence of micro-financing has helped her purchase necessary supplies or complete the required business equipment. With the business assistance provided, entrepreneurs can further enhance their businesses. The assistance provided can be used appropriately and effectively, allowing the business to grow as expected.

In a study conducted by Halim (2021) titled *The Influence of Ultra-Micro Financing and Assistance on the Income Increase of Micro Entrepreneurs in Mamuju Regency*, it



was found that ultra-micro financing and assistance influence income, with ultra-micro financing having a more dominant effect on income. This is not in line with the research conducted by Wanita et al. (2021), titled *The Influence of Ultra-Micro Financing at PT Pegadaian Palu Branch on the Development of Micro, Small, and Medium Enterprises during the COVID-19 Pandemic*, which stated that financing did not affect the development of MSMEs in terms of revenue. This was because the financing provided to MSME entrepreneurs occurred during the COVID-19 pandemic, with limited financing amounts, and some MSME entrepreneurs who received financing did not use the funds for business development purposes but for personal needs.

Based on the explanation above, there are differences from previous studies, prompting the author to re-examine these factors. Therefore, the

author is interested in conducting further research with the title: *The Influence of Micro Financing and Business Assistance on the Development of Clients' Businesses at PT Mitra Bisnis Keluarga Ventura, Tanah Tinggi Branch, Tangerang City*.

## RESEARCH METHODS

This study is quantitative in nature. Quantitative research is based on data that is systematically calculated and quantified so that it can be generalized (Anshori, 2017) in (Rachmawati and Yasin, 2022). The population used in this study is the clients of PT Mitra Bisnis Keluarga Ventura Tanah Tinggi Branch, Tangerang City, totaling 203 MSME actors.

A sample is a small part of the population. The technique for determining the sample size is conducted using the Slovin formula approach. The margin of error is set at 5% or 0.05. The sample size for this study according to the Slovin formula is:

$$\begin{aligned}n &= \frac{N}{1 + N(e)^2} \\n &= \frac{203}{1 + 203(0,05)^2} \\n &= \frac{203}{1 + 0,5075} \\n &= \frac{203}{1,5075} \\n &= 134,6 \text{ (135)}\end{aligned}\tag{1}$$

The sample in this study consists of micro-entrepreneurs at PT Mitra Bisnis Keluarga Ventura Tanah Tinggi Branch, Tangerang City, in 2024, with a total sample size of 135 clients selected for analysis.

The data analysis method uses multiple linear regression. The independent variables in this study consist of micro-financing and business assistance, while the dependent variable is business development. The multiple linear regression equation is written as follows:

$$Y = a + b_1X_1 + b_2X_2 + e \tag{2}$$



Where:

- Y** = Business Development
- A** = Constant value
- b1** = Regression coefficient for X1
- b2** = Regression coefficient for X2
- X1** = Micro Financing
- X2** = Business Assistance
- E** = Standard error

Multiple linear regression analysis is used to determine the extent of the influence of the micro-financing and business assistance variables on MSME development both partially and simultaneously ( $\alpha = 0.05$ ). Before conducting multiple linear regression analysis, instrument testing in the form of validity and reliability tests is conducted. The operational variables are as follows:

**Table 2: Operational Variables of the Study**

No	Variable	Definition	Indicator	Scale
1	Micro Financing (X1)	Financing provided to lower-middle business actors to support the smooth operation of their business activities.	1. Financing requirements 2. Financing process 3. Financing amount 4. Financing period 5. Financing use	Likert
2	Business Assistance (X2)	A program aimed at helping MSME actors develop their businesses to increase product competitiveness and support the community's economy.	1. Facilities 2. Protection 3. Provide support/motivation 4. Provide reinforcement/support to entrepreneurs 5. Business risks	Likert
3	Business Development (Y)	Efforts to enhance lower-middle businesses for increased business income and community economic growth.	1. Capital increase 2. Sales turnover 3. Sales volume 4. Number of customers 5. Number of employees	Likert

Source: Processed Data (2024)

## RESULTS AND DISCUSSION

### Validity Test

The validity test is used to determine the validity level of the measurement tool. In this study, the validity measurement was conducted using factor analysis with the help of SPSS 27. The number of samples used for the validity test was 135 respondents. The degree of freedom (df) was obtained from the number of respondents minus the number of independent variables ( $df = n - k$ ). Therefore, the df used is  $135 - 2 = 133$ , with an alpha level of 5%, resulting in an R table value of 0.1690. The results of the

validity test for this study are all statements on the micro-financing variable (X1) have an R calculated value greater than the R table value of 0.1690, with a significance level of 0.05. These results indicate that all indicators in this study are declared valid.

### Reliability Test

The reliability test is used to assess the consistency of measurement results used by the same person at different times. The reliability measurement was conducted with the assistance of SPSS 27, with a sample size of 135 respondents for the reliability test as: Micro Financing (X1) 0,754., Business Assistance (X2) 0,737., and Business



Development (Y) 0,717 Based on it can be concluded that each variable has a Cronbach's Alpha > 0.6. These results indicate that all variables in this study are considered reliable.

### Multiple Linear Regression Analysis

This analysis was conducted to determine the linear relationship between the two independent variables and the dependent variable, both partially (t-test) and simultaneously (F-test). The regression test results in this study are presented as follows:

**Table 3: Results of Multiple Linear Regression Test**

Independent Variable	Koefisien B
(Constant)	3,780
Micro Financing	0,426
Business Assistance	0,382

Source: SPSS Output (2024)

From the results obtained, the Multiple Linear Regression Analysis equation is as follows:

$$Y = a + b_1X_1 + b_2X_2 + e \quad (3)$$

$$Y = 3,780 + 0,426 X_1 + 0,382 X_2 + e \quad (4)$$

Based on the above multiple linear regression equation, the interpretation is as follows:

- Constant (a) value is 3.780.** This result can be interpreted as the level of business development that would be achieved if the levels of micro-financing (X1) and business assistance (X2) were ignored (assumed to be zero).
- The regression coefficient for the micro-financing variable is positive at 0.426.** The positive coefficient indicates that micro-financing has a positive effect on business development. This implies that if there

is a 1% increase in micro-financing, it will be followed by a 4.26% increase in business development, assuming other independent variables remain constant.

- The regression coefficient for the business assistance variable is positive at 0.382.** The positive coefficient indicates that business assistance has a positive effect on business development. This implies that if there is a 1% increase in business assistance, it will be followed by a 3.82% increase in business development, assuming other independent variables remain constant.

### Hypothesis Testing

#### Partial Test (t-Test)

This test is generally used to determine how much each independent variable (X) affects the dependent variable (Y). The t-test is conducted by comparing the t-value with the t-table at a significance level of 5%.



**Table 4: Results of the t-Test (Partial Test)**

Model		Coefficients <sup>a</sup>				
		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.780	1.639		2.306	.023
	Micro Financing	.426	.074	.426	5.747	.000
	Business Assistance	.382	.077	.366	4.943	.000

a. Dependent Variable: Business Development

Source: SPSS Output (2024)

**The Effect of the Micro-Financing Variable (X1) on Business Development (Y)** From the analysis results, the significance value for the micro-financing variable (X1) is  $0.000 < 0.05$ . The calculated t-value (5.747) is greater than the t-table value (1.656), so  $H_0$  is rejected, and  $H_1$  is accepted. It can be concluded that there is a partial effect of micro-financing on business development. The results of this study are consistent with previous research by Arif & Hardiyanti (2020) in Southeast Aceh and Rachmawati & Yasin (2022) in Mojokerto, which found that micro-financing has a positive and significant effect on business development.

**The Effect of the Business Assistance Variable (X2) on Business Development (Y)**

From the analysis results, the significance value for the business assistance variable (X2) is  $0.000 < 0.1$ . The calculated t-value (4.943) is greater than the t-table value (1.656), so  $H_0$  is rejected, and  $H_1$  is accepted. It can be concluded that there is a partial effect of business assistance on business development. This study also reinforces earlier research by Kurniawan

et al. (2021) in Blitar and Putri et al. (2023) in Tasikmalaya, which showed that business assistance has a positive and significant impact on business development.

To confirm the research results, the t-test and F-test were conducted. The t-test shows that both the micro-financing variable and the business assistance variable significantly influence the business development variable.

**Simultaneous Test (F-Test)**

The F-test is conducted to show whether all independent variables included in the model have a combined effect on the dependent variable. The calculated F-value obtained is 61.072, while the F-table value is 3.91. Therefore, it can be observed that the calculated F-value ( $61.072 > 3.91$ ) with a significance level of  $0.000 < 0.05$ . Thus, this regression model can be used for the business development variable at PT Mitra Bisnis Keluarga Ventura. Accordingly, it can be stated that the micro-financing and business assistance variables together (simultaneously) have a significant effect on business development.

**Coefficient of Determination Test (R<sup>2</sup>)**

The coefficient of determination ( $R^2$ ) is used to measure how well the model explains



the variation in the dependent variable. The value of Adjusted R Square is 0.473 or 47.3%, meaning that the business development variable can be explained by 47.3% through the micro-financing and business assistance variables. The remaining 52.7% (100% - 47.3%) indicates that other independent variables also influence business development at PT Mitra Bisnis Keluarga Ventura

The results demonstrated that the microfinance variable exerted a positive and statistically significant influence on customer business development. This finding is consistent with those of previous studies conducted by Sania and Isnandar (2023), Rachmawati and Yasin (2022), and Novliza et al. (2023), which similarly demonstrated that microfinance has a positive and significant impact on customer business development. The provision of microfinance to business actors can facilitate the fulfilment of their needs in relation to business development. The provision of capital financing by financial institutions has a significant impact on the business development of their customers. The results demonstrated an increase in profit or turnover, an increase in labour, and an increase in sales volume. Therefore, it can be concluded that the business development of customers of PT Mitra Bisnis Keluarga Ventura Tanah Tinggi Branch, Tangerang City has increased in accordance with the indicators in this study.

This study examines the impact of business assistance on business development. The results demonstrated that the variable of business assistance exerts a positive and significant influence on business development. The findings of research conducted by Halim (2021),

Susilani and Retnaningdiah (2023), and Saputri and Sihotang (2023) consistently demonstrate that business assistance has a positive and significant impact on customer business development. The findings indicate that mentoring can serve as a motivational and encouraging force, as well as a conduit for knowledge, for businesses in the contemporary context.

## CONCLUSIONS

### Conclusions

In light of the findings and the ensuing discourse, it can be posited that the microfinance variable (X1) exerts a partial influence on the business development variable (Y). This suggests that microfinance has had a substantial impact on business development, fulfilling the anticipated effect. The provision of greater levels of microfinance to customers presents an enhanced opportunity for customers to develop their business. The business assistance variable (X2) demonstrates a partial significant influence on the business development variable (Y). The clients of PT Mitra Bisnis Keluarga Ventura Tanah Tinggi Branch in Tangerang City hold the view that business assistance has a beneficial impact on business development. One of the key strengths of PT Mitra Bisnis Keluarga Ventura is its provision of business assistance. The implementation of a business mentoring programme enables clients to overcome challenges and facilitate business growth. The simultaneous influence of the independent variables, namely microfinance (X1) and business mentoring (X2), on the dependent variable, business development (Y), is evident from the respondents' statements that their businesses have increased after receiving microfinance and business assistance from PT Mitra Bisnis Keluarga Ventura Tanah Tinggi Branch, Tangerang City.

### Recommendations



Future researchers are encouraged to conduct further studies using other variables related to business development, as the variables in this study are limited to micro-financing and business assistance, which together influence only 69.9%. Future studies should also include a larger population to obtain better data, as the population in this study is limited to clients of PT Mitra Bisnis Keluarga Ventura, Tanah Tinggi Branch, Tangerang City.

PT Mitra Bisnis Keluarga Ventura, Tanah Tinggi Branch, Tangerang City, is advised to continuously improve the performance of its women empowerment programs, particularly in micro-financing and business assistance, to further enhance business development.

## REFERENCES

- Arif, M., & Hardiyanti, H. (2020). Pengaruh Pembiayaan Mikro Terhadap Perkembangan Usaha Mikro Kecil Menengah (UMKM). *TANSIQ: Jurnal Manajemen Dan Bisnis Islam*, 3(2), Article 2. <https://jurnal.uinsu.ac.id/index.php/tansiq/article/view/10525>
- Artaningtyas, W. D., Widyaningsih, I., & Sulistyarso, H. B. (2021). SEPUTAR UMKM: Peran, Permasalahan dan Pengembangannya (Pertama). LPPM UPN Veteran Yogyakarta. [http://eprints.upnyk.ac.id/34749/1/SEPUTAR UMKM.pdf](http://eprints.upnyk.ac.id/34749/1/SEPUTAR%20UMKM.pdf)
- Diansyah, D., Simamora, V., Putra, R. J., Yani, A. S., & Albab, M. U. (2022). Pendidikan Kewirausahaan Pada Mitra Usaha Mikro Bidang Kuliner. *Berdikari*, 5(1), 68–81. <https://doi.org/10.52447/berdikari.v5i1.553>
- Erni, D. R. (2022). Pengaruh Pembiayaan Mikro Terhadap Perkembangan Usaha Mikro Kecil dan Menengah (UMKM) (Studi Kasus Nasabah Pembiayaan Mikro Pada Bank Syariah Indonesia Cabang Pekanbaru) [Universitas Islam Negeri Sumatera Utara]. [http://repository.uinsu.ac.id/15696/1/Dokumen dari Dwi Regina.pdf](http://repository.uinsu.ac.id/15696/1/Dokumen%20dari%20Dwi%20Regina.pdf)
- Halim, A. (2021). Pengaruh Pembiayaan Ultra Mikro dan Pendampingan Terhadap Peningkatan Pendapatan Pelaku Usaha Mikro di Kabupaten Mamuju. *Akuntabel* 18, 18(2), 262–271.
- Ilyas, R. (2018). Analisis Sistem Pembiayaan Pada Perbankan Syariah. *Jurnal Hukum Dan Ekonomi Syari'ah*, 06, 1–18. <https://ejournal.metrouniv.ac.id/adzkiya/article/view/1167/995>
- Komaria, & Diansyah. (2019). Pengaruh Kinerja Keuangan Bank terhadap Penyaluran Kredit Pada Bank Umum Konvensional yang terdaftar di Bursa Efek Indonesia. *Jurnal Transaksi*, 11(1), 31–43. <https://ejournal.atmajaya.ac.id/index.php/transaksi/article/download/384/208>
- Kurniawan, M. Z., Ula, M. F., & Setyawan, A. (2021). Pengaruh Zakat Produktif, Manajemen Usaha, dan Pendampingan Terhadap Perkembangan Usaha Mikro Mustahik di LAZNAS LMI Unit Layanan Blitar. *BISEI: Jurnal Bisnis Dan Ekonomi Islam*, 5(2), 31–40.
- Marasabessy, M., & Karman, A. (2022). Pengaruh Pinjaman Modal dan Pendampingan Usaha Terhadap Peningkatan Kesejahteraan Nasabah Pada Bank Wakaf Mikro Honai Sejahtera Papua. *Al-Kharaj: Jurnal Ekonomi*,



- Keuangan & Bisnis Syariah, 4(6), 1586–1597.  
<https://doi.org/10.47467/alkharaj.v4i6.1026>
- Novliza, A. I., Wahyuni, S., & Sakdiah, K. (2023). Pengaruh Pembiayaan Mikro Terhadap Perkembangan Usaha Mikro Kecil Dan Menengah Pada PT. Bank Syariah Indonesia KCP Stabat. *Journal of Management, Economic and Accounting (JMEA)*, 2(1), 5–24.
- Pramono, A. F., & Azis, D. (2020). Perkembangan Usaha Mikro Kecil dan Menengah (UMKM) Sektor Perdagangan di Kota Banda Aceh Tahun 2013-2019. *Jurnal Pendidikan Geosfer*, 5(2), 7–21.  
<https://jurnal.ar-raniry.ac.id/index.php/ekobis/article/view/10036/5593>
- Putri, F. T., Fauziyah, A., & Kanita, G. G. (2023). Pengaruh Pelatihan Kewirausahaan dan Mentoring Bisnis Terhadap Perkembangan dan Kemajuan UMKM. *SEIKO : Journal of Management & Business*, 6(2), Article 2.  
<https://doi.org/10.37531/sejaman.v6i2.4848>
- Rachmawati, D. W., & Yasin, A. (2022). Pengaruh Pembiayaan Mikro terhadap Perkembangan UMKM Nasabah BSI KCP Mojopahit 2. *Jurnal Ekonomika Dan Bisnis Islam*, 5(2), 145–156.  
<https://doi.org/10.26740/jekobi.v5n2.p145-156>
- Sania, N. S., & Isnandar, F. R. (2023). Pengaruh Pembiayaan Mikro Terhadap Perkembangan Usaha Setelah Mendapatkan Pembiayaan (Studi Kasus Pada Nasabah Mikro PT Bank Syariah Indonesia KCP Klender). *AT-TIJARAH: Jurnal Penelitian Keuangan Dan Perbankan Syariah*, 5(1), 52–68.  
<https://doi.org/10.52490/attijarah.v5i1.593>
- Saputri, M., & Sihotang, M. K. (2023). Pengaruh pembiayaan dan pendampingan usaha terhadap kesejahteraan nasabah pada bank wakaf mikro pesantren mawaridussalam. *Jurnal Tabarru' : Islamic Banking and Finance*, 6(November), 530–541.
- Seftianti, A., & Aziz, I. A. (2021). Pendampingan Produksi UMKM Dalam Meningkatkan Usaha Sale Pisang Di Desa Padamulya. *ALMUJTAMAE: Jurnal Pengabdian Masyarakat*, 1(1), 40–45.  
<https://doi.org/10.30997/almujtamae.v1i1.2908>
- Susilani, Diah, and Dian Retnaningdiah. 2023. “Pengaruh Bantuan Modal, Pelatihan Dan Pendampingan Bank Wakaf Mikro Terhadap Peningkatan Pendapatan Usaha Mikro Kecil Menengah.” *Jurnal Bisnis dan Manajemen (Jurbisman)* 1(1): 267–82.  
[https://ejournal.lapad.id/index.php/jurbisman/article/view/158%0Afiles/7628/Susilani and Retnaningdiah - 2023 - Pengaruh Bantuan Modal, Pelatihan dan Pendampingan.pdf](https://ejournal.lapad.id/index.php/jurbisman/article/view/158%0Afiles/7628/Susilani%20and%20Retnaningdiah%20-%202023%20-%20Pengaruh%20Bantuan%20Modal,%20Pelatihan%20dan%20Pendampingan.pdf)
- Tambunan, C. R. (2023). Kontribusi UMKM dalam Perekonomian Indonesia. Kementrian Keuangan RI Direktorat Jendral Perbendaharaan.  
<https://djpb.kemenkeu.go.id/kppn/lubuk-sikaping/id/data-publikasi/artikel/3134-kontribusi-umkm-dalam-perekonomian-indonesia.html>
- Wanita, N., Pratiwi, R., & Nurysamsu. (2021). Pengaruh Pembiayaan Ultra Mikro PT. Pegadaian Cabang Palu Terhadap Perkembangan Usaha Mikro Kecil Dan



**813 |Diansyah, Siti Rabiaatul Aslawiyah.** *The Influence of Micro Financing and Business Assistance on The Development of Clients' Businesses at PT Mitra Bisnis Keluarga Ventura, Tanah Tinggi Branch, Tangerang City.*

Menengah Di Masa Pandemi  
Covid-19. Jurnal Ilmu Perbankan  
Dan Keuangan Syariah, 3(2), 101–  
120.

[https://doi.org/10.24239/jipsya.v3i  
2.51.101-120.](https://doi.org/10.24239/jipsya.v3i2.51.101-120)



This is an open-access article under the CC-BY-SA License  
Copyright ©2024, The Author(s)

Jurnal Pendidikan Ekonomi (JURKAMI)  
| e-ISSN 2541-0938 p-ISSN 2657-1528