

The Role of the Bestee Program in Empowering and Increasing the Sustainability of MSMEs for BTPN Syariah Customers at MMS Peterongan Through Assistance Regarding the Importance of Procuring Business Identity

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ABSTRACT

At this time, MSMEs play an important role in increasing economic growth in a region. Because the more MSMEs there are in a region, the higher the economic growth in that region will be from time to time. The aim of this service is to provide knowledge and understanding about the importance of providing business identities for MSME actors at MMS Peterongan which will increase income and make the businesses of these MSME actors known to many people. The method used is the ABCD (Assesst Based Community Development) method with 5 (five) activity stages, namely discovery, dream, design, define, and destiny. This will be done by meeting each customer and providing assistance to 30 customers. This mentoring activity was carried out over 4 sessions over a period of 4 months at MMS Peterongan, Jombang, East Java.

Keywords: Alphabetic, Article Template, Journal, Manuscript, Maximum of Five.

Received:
22.07.2024

Revised:
11.10.2024

Accepted:
29.07.2025

Available online:
30.07.2025

INTRODUCTION

The Bestee Program is a mentoring program for BTPN Syariah customers that has been integrated with a platform where the mentoring activities carried out by students will be in accordance with the material required by the customer. Accompanying afacilitator is one of the roles of the bestee programme. This position aims to help BTPN Syariah customers, namely women, mothers from disadvantaged community groups, and ultra-micro actors by empowering and improving their abilities to manage their businesses so that they can grow openly and sustainably. Increasing Access to Traditional Markets.

Currently, the competition for jobs is very tight. Because jobs nowadays do not only require higher education, they also require qualified skills. Therefore, people, especially in rural areas, which in fact are people with an average education level of Junior High School (SMP), are competing to open businesses. These businesses are what we usually call MSMEs

Micro, Small and Medium Enterprises (MSMEs) are a national economic sector with the potential to become a source of livelihood or employment that concerns the

livelihoods of many people and can create many jobs so that it can become the backbone of the national economy in a region. According to statutory regulations (Law Number 20 of 2008) MSMEs are businesses managed by business entities or individuals that refer to productive economic businesses. Public interest in MSMEs has increased significantly since the outbreak of Covid-19 because many people have been laid off, so many have ended up opening their own businesses. These business actors are not only employees affected by layoffs, but also by mothers and students. The products sold are varied, ranging from catering, various fashions food stalls, coffee shops, sewing and clothing alterations, beauty, workshops, and many more. The number of business actors is increasing and spreading across various regions of the country from year to year.

The existence of these MSMEs must receive much support from many parties such as the government, banking and non-banking institutions, the private sector, and the tertiary sector, so that these MSMEs can grow and develop into better businesses over time. This is also due to the large potential of MSMEs which need to be used as a determinant of economic growth after experiencing a prolonged economic crisis.

According to data from the Ministry of Cooperatives, Small and Medium Enterprises (KUKM), the percentage of MSMEs in Indonesia is 64.2 million or 99.99% of the total number of business actors. Meanwhile, the workforce capacity of Indonesian MSMEs is 117 million workers or 97% of the workforce absorption capacity in the world of work. Meanwhile, MSMEs participation in the national economy (GDP) is currently 61.1%, and the remaining 38.9% is contributed by large business actors, whose number is only 5,550 or 0.01% of the total number of business actors. Therefore, MSMEs require special attention when running their businesses. However, in the process, many business actors sometimes lack insight and ability regarding the importance of brands in their business identity.

Business identity is one of the most important factors for opening a business. Every business must have an identity that aims to differentiate it from other businesses. Apart from this, having a business identity is also an effort so that the business can be known by the wider community. Business identity, which includes brands, logos, labels, brochures, banners and banners, reflects the type of business or product sold.

According to these observations, the aim of this service activity is to help provide assistance to MSME actors who do not understand what business identity is and who do not know the assets they own. This activity is conducted by providing material to MSME players regarding the importance of providing a business identity so that the business can develop. After conducting this activity, it is hoped that MSME players will be able to understand the importance of having a business identity. As a result, business actors will be helped to create brands and continue to create logos, stickers and banners that have previously been adapted to the needs of these actors.

Table 1. Asset Data and Customer Understanding

Session	Date	Number of Customers	Asset (%)	Understanding (%)
1.	4 March – 24	14	50%	60%

	March			
2.	25 March – 28 April	6	30%	50%
3.	29 April – 19 May	5	40%	40%
4.	20 May – 7 June	5	20%	20%

METHOD

This community service activity was conducted for four months. The focus of this activity is to help develop MSMEs in Peterongan District to develop and improve the branding of their businesses. The target of this service activity is MSMEs who are in the process of developing the Peterongan Regency. The activities carried out are in the form of providing assistance to MSME actors by providing material in the form of PPT regarding business identity and exploring the assets they own so they can be used to develop their business. The followings are practices that produce output for MSMEs. The method for implementing this activity is to use the asset-based community (ABCD) method which is useful for increasing the income and business branding of BTPN Syariah customers at MMS Peterongan. This asset-based approach will help customers see their actual internal conditions and the possible changes that can be made. This approach leads to change, focuses on what customers want to achieve, and helps customers realize their vision for improvement. This activity was conducted in three stages. The first stage is to carry out observations and surveys, the aim of which is to determine what assets and needs MSMEs do not yet have. The second stage provides assistance by providing material and understanding the importance of business identity. The final stage is to carry out practices such as designing logos, stickers and banners together with MSME actors.

RESULTS AND DISCUSSION

Based on the results of observations and surveys conducted at MMS Peterongan, MSME customers mostly have problems regarding the lack of business identity. Therefore, efforts made by accompanying facilitators are first to provide assistance to MSME actors in the form of material regarding the importance of identity for a business. Even if the business is small, efforts must be made to have an identity so that the business can grow larger.

MSME customers, especially those who are already old, often do not understand the importance of their business identity. Therefore, the expected result of this assistance is that the 30 BTPN Syariah customers at MMS Peterongan will have an identity for their business so that market access is more open. In this mentoring we will see what percentage of customers are able to develop their businesses based on their assets and understanding. Table 1 shows the amount of understanding and assets owned by customers who are put together in one session. Based on these numbers, it

will be determined whether the customer's business development potential can develop or remain constant in the future.

In this way, through the mentoring stage over several sessions, to achieve the expected results, several series of mentoring activities were carried out by the accompanying facilitator

a. Assessment Stage (Discovery)

Customers are often unaware of their own power and potential. At this stage, customers are encouraged to rediscover the strengths within themselves that have been hidden or not known to exist. This strength can be found by doing various things and sharing stories, namely stories that are proud, enjoyable, stories of success, or stories about things they have done in the past regarding their efforts.

This assistance to customers was conducted in four meetings. At this stage, the accompanying facilitator will conduct a study and assessment of the customer's business information, assets owned and their understanding of the importance of business identity. We then analyze what customers need to increase their business income. Whether in the form of promotions or business identities such as stickers, posters or banners.



Figure 2. Assessment to Customers

b. Dream Stage (Dream)

The second stage involves building hopes and dreams for each customer. At this stage, the accompanying facilitator invites customers to imagine their dreams and desires to develop their business. Encourage customers not to be afraid to dream because many big things that happen in this world start from hopes and dreams. Therefore at this stage, after the accompanying facilitator has carried out an assessment, the next step is to analyze what the customer needs with the aim of increasing their business income. Whether in the form of promotions or business identities such as stickers, posters or banners.

c. Planning Stage (Design)

If the customer's business does not yet have a brand banner or other promotional media, then at the second meeting, the accompanying facilitator

will provide material and educate the customer in advance about the importance of providing a business identity so that these customers will know if the next time they want to open a business as well as having to prepare sufficient assets and capital, they also have to create a business identity, namely a banner/sticker/poster that contains information about their business.



Figure 3. Providing Materials to Customers

d. Destiny Stage (Ensuring Implementation)

At this stage, the design of the banner or whatever was created at the third meeting was printed. At the fourth meeting the accompanying facilitator gave the printed banner to the customer and the accompanying facilitator also said goodbye to the customer because the assistance was complete.



Figure 4. Closing and Handover of Banners to Customers

CONCLUSION

Based on the activities above, it can be concluded that the Bestee program's role in empowering and improving the sustainability of MSMEs for BTPN Syariah customers at MMS Peterongan through assistance regarding the importance of procuring a business identity has a significant impact on customers' businesses in the future. The Bestee Program is a mentoring program for BTPN Syariah customers that has been integrated with a platform where the mentoring activities carried out by students are in accordance with the material required by the customer. Accompanying a facilitator is one of the roles of the bestee programme. This position aims to help BTPN Syariah customers, namely women, mothers from disadvantaged community groups, and ultra-micro actors by empowering and improving their abilities to manage their businesses so that they can grow openly and sustainably. Increasing Access to Traditional Markets.

It can be seen from the assessment at the first meeting that many customers do not yet have a business identity and do not understand the importance of providing a business identity. Business identity is a very important component when attempting to open a business. Every business must have an identity that aims to differentiate it from other businesses. Apart from this, having a business identity is also an effort so that the business can be known by the wider community. Business identity, which includes brands, logos, labels, brochures, banners and banners, reflects the type of business or product sold.

After the Bestee program was held, it can be seen that the four customers in the examples above now understand the importance of business identity and know how to implement it for their MSMEs in the form of banners or banners. Therefore, it can be concluded that the Bestee program plays a very important role in empowering and improving the business sustainability of MSME customers in MMS Peterongan.

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