

Exploration of Success Factors for MSME Business Assistance (Study of Yogyakarta MSMEs Participating in the ISDP Program by BSI)

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Abstract: This research aims to explore the factors that support the success of the 2022 ISDP MSME mentoring program, as well as efforts by the management of the 2022 ISDP MSME mentoring program to maintain the performance of MSMEs during and after the mentoring ends. The research method used is qualitative descriptive research to explore the factors that influence the success of mentoring MSMEs. Data was obtained using interviews, observation, and documentation methods. Data analysis was carried out in four stages: relevance analysis, content analysis, correlation analysis, and triangulation. Informants were selected using purposive sampling and snowballing methods. Informants consisted of ISDP program managers and MSME mentoring participants. The research results show that the factors supporting the success of the "ISDP" MSME mentoring program consist of 4 factors: mentoring material that suits the needs of MSMEs, availability of mentoring funds or capital, routine monthly business assistance, and sustainability of MSME businesses. Apart from that, it was also found that efforts were made by the ISDP program to maintain the performance of MSMEs, namely by carrying out time management, building ukhuwah, and mapping participants.

Keywords: Success of Mentoring, MSMEs, Strategy, ISDP

1 Introduction

Micro, Small, and Medium Enterprises (MSMEs) are business activities by individuals, households, groups, or small business entities. Micro, Small, and Medium Enterprises need to be empowered as explained in the 1945 Constitution which was then strengthened by TAP MPR number XVI/MPR-RI/1998 concerning Economic Politics in the Framework of Economic Democracy, which states that MSMEs need to be confirmed as an integral part of the community economy that has a strategic position,

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role, and ability to realize a more balanced, developed, and equitable economic condition. Micro, Small, and Medium Enterprises are trading businesses managed as business entities with business activities in the micro or smallscope [1].

According to data from the Ministry of Cooperatives and SMEs, in 2021, the number of MSMEs reached

64.19 million, contributing 61.97% to the Gross Domestic Market or the equivalent of 8,573.89 trillion rupiah. The contribution of MSMEs to the Indonesian economy includes the ability to absorb 97% of the total existing workforce and raise 60.4% of total investment. This data makes MSMEs the backbone of the Indonesian economy. MSMEs have the potential to become a bridge for society to achieve economic and social prosperity. In this way, MSME players must be innovative and respond to economic challenges by carrying out business activities that are profitable for the community and help the government improve the country's economy.

Micro, Small, and Medium Enterprises (MSMEs) have the potential to become a bridge for society to achieve economic and social prosperity. In this way, MSME players must be innovative and respond to economic challenges by carrying out business activities that are profitable for the community and help the government improve the country's economy.

The efforts made by the Indonesian government to realize the country's economic growth are realized by forming steps and strategies, namely by establishing synergistic cooperation with Banking Financial Institutions.

Corporate social responsibility (CSR), or what can be referred to as corporate social responsibility, is the actions carried out in the business or industrial world as a form of corporate responsibility. This responsibility will be distributed to society and the surrounding environment. The main benefit generated by CSR is improving relations between companies and society [2]. Corporate Social Responsibility (CSR) activities can be used to overcome consumer social problems, increase company value [3], and establish positive relationships with consumers or other stakeholders.

In implementing Corporate Social Responsibility (CSR), Bank Syariah Indonesia held one of the "Educate the Ummah" programs, namely ISDP (Islamic Sociopreneur Development Program) for MSMEs in Indonesia. The ISDP scholarship program is held in the form of a business coaching and training program for students to become young entrepreneurs who have social concerns for society. The ISDP program aims to form young Muslims who have insight and understanding of Islam, train and develop students' abilities as sociopreneurs, produce independent program alums with concerns about social problems, and become partner agents in community empowerment.

MSMEs have an excellent influence on the Indonesian economy, especially in the banking services sector, because almost 30% of MSME businesses use operational capital from banking financial institutions. However, while running this business, MSME players have several weak points that must be overcome with the best solutions. The weaknesses experienced by MSME actors in developing their businesses are very diverse and are related to each other; among these weaknesses are lack of capital, lack of managerial abilities and operational skills in organizing businesses, and limited marketing scope [4].

In a UNDP and LPEM UI survey involving 1,180 respondents from MSME actors, the results showed that during the Covid-19 pandemic, more than 48% of MSMEs experienced difficulties in obtaining raw materials, 77 % experienced a decrease in income, 88% of MSMEs experienced a decrease in product demand, and in fact, 97% of MSMEs experienced a decline in asset value. Based on these weaknesses, efforts are needed to educate MSME entrepreneurs.

Research related to the development of MSMEs has been carried out by researchers,

such as that conducted by [5], who stated that there has been a decline in the capacity of MSMEs amidst the pandemic, starting from production capacity to a decrease in income. Regarding MSME assistance, research has been conducted by researchers such as [6], who found that MSME empowerment carried out by financial institutions was able to improve the MSME economy.

[7] researched developing mentoring stages for MSMEs in the food sector through the Higher Education Business Incubator. The research was conducted by conducting interviews with several business incubator implementers who are managers and owners of incubator tenants in the food sector. This research aligns with the research objectives of the researchers. Likewise, [8] conducted research intending to see how effective the implementation of the MSME business assistance program carried out by Bank Indonesia Bandung is in improving the performance and welfare of business actors. Data collection in this research used a field study method, namely by conducting interviews with several sources, documentation related to research, and library studies.

In contrast, [9] conducted research on MSMEs. The aim is to find out more about the influence of business assistance on the performance of MSMEs participating in the 2016 PUSPA program. The research method used in this research is quantitative and uses a non-probability sampling technique, namely saturated sampling. Research data was collected by distributing questionnaires to all respondents.

Referring to previous research, this research aims to explore new research subjects, namely the factors that support the success of the ISDP mentoring program held by Bank Syariah Indonesia and formulate appropriate ISDP mentoring program strategies in maintaining the sustainability of the assisted MSMEs during the program and after the program is implemented.

The difference between this research and previous research is that in the current post-pandemic period, several problems have emerged regarding the development of MSME performance. Because MSME players have become accustomed to selling online during the pandemic, this is a new adaptation to returning to offline operations. Of course, many adjustments need to be made, such as capital, marketing strategy, innovation, and operations. By referring to the background of previous research and research objectives, the research problem formulation that will be answered is: What are the factors that cause the success of the ISDP MSME mentoring program held by Bank Syariah Indonesia?

2 Literature review

2.1 Stewardship theory

Stewardship theory explains situations where managers are not motivated by individual goals but rather provide services whose motives are aligned with their primary goals [10]. According to [11], in stewardship theory, when viewed from factors management, the proportion of people in a participation-oriented situation is more suitable to be stewards than those in a supervision-oriented situation. Thus, the steward or servant in question is a financial institution (Bank Syariah Indonesia) committed to providing services as facilities for principals (MSMEs) who need them.

According to [12], stewardship theory assumes a powerful link between organizational success and principal satisfaction. In the context of this research, this satisfaction is realized by the steward's commitment (Bank Syariah Indonesia) to protecting and maximizing the performance of principals (MSMEs) through a mentoring

program called the Islamic Sociopreneur Development Program (ISDP). Through the ISDP program, the accompanying mentors strive to realize a common goal, namely forming young Muslims who have insight and understanding of Islam, training and developing students' abilities as sociopreneurs, producing program alums who are independent and have a concern for social problems as well as becoming partner agents in community empowerment.

To realize this goal, mentoring participants receive services and assistance through the ISDP program, such as training, consultation, business capital, and mentoring, which is carried out periodically. The benefits for BSI as the organizer of the ISDP program are the distribution of CSR funding and increasing the company's value in society. Meanwhile, for BSI external parties, the benefits are obtained by students who succeed in developing their businesses, and for the government, the benefits are obtained in the form of opening up business opportunities and increasing the economic capacity of the community.

2.2 Understanding MSMEs

The definition of MSMEs based on Law of the Republic of Indonesia No. 20 of 2008 concerning Micro, Small, and Medium Enterprises, article 1, paragraphs 1, 2, and 3 is as follows:

- 1) A micro business is a productive business owned by an individual and individual business entity that meets the micro business criteria as regulated by this law.
- 2) Small businesses are productive economic businesses that stand alone and are carried out by individuals or business entities that are not subsidiaries or branches of companies that are owned, controlled, or are part, either directly or indirectly, of medium or large businesses that meet the business criteria. Small as intended in this law.

Medium Business is a productive economic business that stands alone, which is carried out by an individual or business entity that is not a subsidiary or branch of a company that is owned, controlled, or is part either directly or indirectly with a Small Business or large business with a total net worth or annual sales proceeds as regulated in this law.

According to [13], MSMEs can be said to be business activities that have the position of being part of a more extensive business network. Changes in the business environment can undoubtedly have an impact on MSMEs. The changes that occur are also a form of adaptation of MSMEs in maintaining the company's survival.

With the above understanding, MSMEs are business activities carried out productively by a person or business entity aiming to generate wealth or net income. Productivity is implemented within the company to maintain the survival of MSMEs.

Table 1. MSME categories

Category	Venture capital	Annual Sales Results
Micro Business	up to IDR 50,000,000.00.	up to IDR 300,000,000.00.

Small business	More than IDR 50,000,000.00 to IDR 500,000,000.00	More than IDR 300,000,000.00 to IDR 2,500,000,000.00
Medium Business	More than IDR 500,000,000.00 to IDR 10,000,000,000.00	More than IDR 2,500,000,000.00 to IDR 50,000,000,000.00

Source: (Law of the Republic of Indonesia Number 20 of 2008)

MSMEs are classified into several categories, including micro-businesses, small businesses, or medium businesses, which can be categorized according to criteria based on business capital or annual sales results, as shown in Table 1.

2.3 Corporate Social Responsibility (CSR)

In 2008, CSR again became the center of discussion when Bill Gates spoke about the need for creative capitalism, namely an approach where governments, non-profit organizations, and businesses work together to expand the reach of market forces so that more people can make a profit. From all the discussions regarding corporate social responsibility (CSR) in business circles and the media, it can be interpreted that strategic corporate social responsibility is a business strategy that is integrated with the company's core business objectives and core competencies and is designed to create business value and positive social change and embedded in the culture and daily operations of the business [14].

The implementation of corporate social responsibility in the form of CSR programs carried out by companies manifests the company's concern for the environment and surrounding communities. The CSR program implemented by the company includes three categories, namely the economic category, the environmental category, and the social category. The company's attention to the surrounding environment, social aspects, applicable norms, and ethics, as well as attention to the company's internal and external environment at large, are commitments that must be carried out by the company in its CSR program [15].

In managing corporate social responsibility (CSR), Bank Syariah Indonesia, as a financial institution, provides part of the company's CSR funds by providing business assistance for MSMEs. The business mentoring program is called the Islamic Sociopreneur Development Program (ISDP), namely a business coaching and training program for students who are MSME actors organized by BSI Maslahat. The ISDP program aims to form young sociopreneurs with professional Islamic characters who have social concerns for the community [16].

In implementing corporate responsibility in the social aspect, Bank Syariah Indonesia distributed funds to assisted MSME actors amounting to IDR 41.82 trillion, and IDR 187.57 billion of the total development funds were given to BSI Maslahat beneficiaries. This also includes funds for implementing the ISDP mentoring program [17].

2.4 Business assistance

The Ministry of Agriculture defines mentoring as activities in community empowerment by placing assistant staff who act as facilitators, communicators, and dynamists. In

general, assistance in the form of community development based on the potential possessed by each individual aims to produce a more decent life. Apart from that, assistance from other parties can be voluntary to meet each individual's needs and help resolve problems.

In this research, the assistance referred to by the researcher is business assistance. Business assistance is a form of guidance given to business actors by improving their abilities and increasing their knowledge regarding company development strategies to maintain the company's survival. Implementing mentoring requires support from external parties such as financial institutions, investors, community organizations, and educational institutions.

The main focus of business assistance is empowerment. According to [11], the aim of holding business empowerment, especially for MSMEs, is:

- 1) Realizing a balanced, developed, and just national economic structure
- 2) Grow and develop the capabilities of Micro, Small, and Medium Enterprises to become solid and independent businesses.
- 3) They are increasing the role of Micro, Small, and Medium Enterprises in regional development, job creation, income distribution, economic growth, and alleviating people from poverty.

Assistance from a particular institution requires a companion who helps carry out activities. As a companion, of course, you have responsibilities that are influenced by the companion's knowledge and insight into the function and goals of mentoring. The function of mentoring can be carried out based on the achievement targets of the mentoring. According to [18], several mentoring functions areas follows:

- 1) Healing function (*Healing*)
- 2) *Guiding* function
- 3) Supporting function (*Sustaining*)
- 4) Repair function (*Reconciling*)
- 5) Liberating function (*Liberating, empowering, capacity building*)

In implementing mentoring, three principles can be applied by institutions that are business partners, namely learning from the community, mentors as facilitators, communities as actors, and learning from each other, sharing experiences [19].

Learn from Society. The basic principle used is that empowerment of the community is from the community, by the community, and for the community. This can be interpreted as assisting in building community confidence in the value and relevance of community traditional knowledge and the community's ability to solve problems.

Companions as facilitators, community as actors. As a consequence of the first principle, the community as an actor needs the companion to be aware of his role as a facilitator and not as an actor or a teacher. This requires a humble attitude and a willingness to learn from the community, as well as placing community members as the primary sources in understanding the community's situation. Even in its implementation, the community is given rights that dominate activities. If the role of the companion is initially more significant, efforts must be made to reduce that role gradually by transferring some activities to the community members themselves.

Learn from each other and share experiences. One of the mentoring principles that can advance their business is the recognition of local community experience and knowledge. This does not mean that society is always considered correct and left unchanged. Objective reality has proven that, in many cases, the development of local (even traditional) community experience and knowledge has caught up with some of the changes that have occurred and can no longer solve developing problems. However, it has also been proven that modern knowledge and external innovations introduced by outsiders cannot solve their problems. Modern knowledge and innovation from outside create more significant

problems because local knowledge of society and knowledge from outside or innovation must be chosen wisely and complement each other.

2.5 Strategy

Mentoring activities have two main strategies, namely training and advocacy. The training was held to increase MSMEs' knowledge, awareness, and potential regarding rights and obligations, improve skills, and overcome problems in meeting needs. According to [20], five essential activities can be carried out in implementing mentoring activities:

- 1) Motivation
- 2) Increased awareness and capacity training
- 3) Self-management
- 4) Network construction and development

2.6 Sustainability

[21] say that as applied to business and organizational activities, organizations are expected to use scarce resources to meet their needs in a way that will enable future generations to meet these needs without more incredible difficulty than imposed on the current generation. This discussion is organized around three elements of the definition of sustainability:

- 1) Long live,
- 2) Maintenance of core principles or goals, and
- 3) Responsibility for external needs.

Previous research on MSME business assistance has been carried out by previous researchers with varying objects and results. [7] conducted research to develop mentoring stages for MSMEs in the food sector through the Higher Education Business Incubator. The research was conducted by interviews with several business incubator implementers who are managers and owners of incubator tenants in the food sector. This research aligns with the research objectives of the researchers.

[8] conducted research to see how effectively the implementation of the MSME business assistance program carried out by Bank Indonesia Bandung is in improving the performance and welfare of business actors. Data collection in this research used a field study method, namely by conducting interviews with several sources, documentation related to research, and library studies. This research has the same research objective, namely to determine the effectiveness of mentoring and the success factors of mentoring for MSME business actors.

Meanwhile, [9] researched MSMEs. The aim is to find out more about the influence of business assistance on the performance of MSMEs participating in the 2016 PUSPA program. The research method used in this research is quantitative and uses a non-probability sampling technique, namely saturated sampling. Research data was collected by distributing questionnaires to all respondents. This research has similarities to the research object, namely the mentoring program held by Bank Indonesia for MSME business actors.

Furthermore, [22] researched MSMEs with the background of the Bank BSI KCP Magetan phenomenon regarding micro assistance for customer business development. This research uses field research methods (*Field Research*). This research uses a qualitative approach because it produces data in written and spoken words from

interviewed and observed sources.

[6] researched MSMEs during the pandemic. The aim is to study the role of the Indonesian Sharia Bank merger in strengthening the economy in the MSME sector during the COVID-19 pandemic. The research method used is a descriptive qualitative research method with a library research type. Data collection is also obtained by searching and recording complete data from various sources and drawing conclusions. This research was used as the primary reference by the author in conducting research.

Using financial and non-financial perspectives, [15] conducted research on MSMEs with the aim is to determine the implementation of Corporate Social Responsibility (CSR) programs carried out by MSMEs; apart from that, it also analyzes the implementation of CSR in supporting the financial performance and non-financial performance of MSMEs. This research is an essential reference for researchers because it provides various information regarding the use of company CSR funds aimed at MSMEs.

3 Research methods

The type of research used in this research is qualitative research. Qualitative research is a method used to examine the conditions of natural objects, where the researcher is the key instrument, data collection techniques are triangulated, data analysis is inductive, and the results of qualitative research emphasize meaning rather than generalizations [23].

The research attempts to reveal a phenomenon naturally by using the researcher's own abilities to explain the problem. Researchers use qualitative methods due to the procedures for producing descriptive data. Descriptive data describes behavior and social events that occur without the slightest manipulation or coercion on research subjects. The subjects in this research were ISDP program managers, program assistants/mentors, students, and micro MSME entrepreneurs who participated in the Yogyakarta ISDP business mentoring program. The subjects of this research can provide relevant information regarding the success of mentoring MSME businesses. The objects of this research are several factors that underlie the success and performance strategies of Micro MSMEs participating in the Yogyakarta ISDP program through business assistance activities carried out by Bank Syariah Indonesia.

The primary and secondary data were obtained through interviews, observation, and documentation. The selection of primary informants used a purposeful method, namely informants who had information that was thought to be relevant to the research problem. The second choice of informant was snowballing. Informants were selected using the snowballing method to determine informants for MSME actors based on information from key informants. The research used three informants, namely Mrs. Lia, manager of the ISDP business assistance program, and two people (Ibnu and Oki) micro business actors who were students who were participants in the Yogyakarta ISDP program who were successful or unsuccessful in running their businesses.

The data analysis technique in this research uses qualitative descriptive analysis by collecting secondary data and primary data as material to be analyzed. Secondary data is used to analyze the MSME business assistance process. Primary data is used to analyze strategies and factors that cause success in mentoring MSMEs.

The data was analyzed through four stages: relevance analysis, content analysis, and producing conclusions, while correlation analysis was carried out. At the relevance analysis stage, the data obtained is sorted for its relevance to the research question. Data that is not relevant is eliminated while relevant data is processed further. Next, the data is analyzed based on the same content or meaning to obtain the content of the factors that play a role in the success of mentoring MSMEs. Each factor that plays a role in the

success of MSME assistance is prepared systematically and argumentatively to formulate temporary conclusions [24]. To improve the quality of research results, the temporary conclusions obtained were confirmed using the triangulation method by referring to references and expert opinions in the field of MSMEs.

To measure the success of mentoring MSMEs, parameters used in the ISDP mentoring program are used, which are measured by assessing the level of satisfaction of the recipients of benefits or assistance [25]. The higher the level of satisfaction, the higher the success of program implementation, and the opposite applies. In this research, beneficiary satisfaction can be assessed from several aspects: 1) Satisfaction in delivering entrepreneurship material, 2) Satisfaction in delivering information, 3) Satisfaction in providing business funding assistance, and 4) Satisfaction in mentoring, which has an impact on the benefits of business for the social community and 5) Satisfaction in increasing business profits.

4 Discussion and results

The Islamic Sociopreneur Development Program co, commonly abbreviated as ISDP, is an MSME mentoring program organized by the BSI Maslahat Institute in collaboration with Bank Syariah Indonesia. The ISDP program has two main objectives, namely, to turn students into undergraduate graduates with academic provisions, good soft skills, alternative careers, and capital to become job creators.

This program is implemented for approximately one year of mentoring and four days of incubation. Program participants selected as awardees receive several benefits in the form of monthly scholarships to support business capital, regular mentoring, training on MSMEs, and grant funding from Bank Syariah Indonesia.

Based on interviews conducted with Mrs. Lia as the ISDP Program Manager and the originator of this program, documenting several documents related to the mentoring program's success and conducting observations with the ISDP program participants, brothers Ibnu and Oki. Reveals that the factors that determine the success of the ISDP mentoring program are a) mentoring materials that suit needs, b) availability of capital assistance funds, c) regular monthly business mentoring, and c) sustainability of MSME businesses, with the following explanation:

4.1 Assistance materials that suit the needs of MSMEs.

Mrs. Lia, as the ISDP program manager, expressed her obsession regarding the ISDP program as follows:

"In addition to having academic abilities, college graduates need to have alternative careers as entrepreneurs. To provide provisions as a prospective entrepreneur, assistance from mentors is needed in the form of workshops that suit business needs, including leadership skills."

Agreeing with what Mrs. Lia stated, Ibnu, an MSME participant, stated that "ISDP has provided assistance that is in accordance with the needs of organic waste processing businesses to produce BSF larvae (maggots) which it manages. Ibnu sold the magot to catfish breeders and chicken breeders. Ibnu explained that he received assistance for business management, business management and new insights related to business, such as

how to carry out financial management to maintain business sustainability." These materials are beneficial for running your business. In line with Ibnu, Oki, an MSME participant, it was said that he received benefits in the form of how to open a coffee shop business from the ISDP program. Armed with training from the ISDP program, Oki runs a business producing milk coffee with several flavor variants, such as macchiato, palm sugar, and coffee latte, under the name Summit Coffee. The expressions conveyed by Mrs. Lia, Ibnu, and Oke are consistent with research findings conducted by [26], which found that training activities and technology guidance had a positive impact on the development of MSME businesses.

4.2 Availability of aid funds or capital

Regarding capital needs for MSME players, Mrs. Lia said that capital needs are an essential factor that supports the success of MSMEs, as expressed as follows.

"Every MSME participant needs to be supported in their capital aspects with criteria such as the character and business mentality of the prospective participant so that the business they run is able to develop sustainably."

Ibnu, as one of the MSME participants, stated that the capital assistance obtained from ISDP was beneficial in opening a BSF business. With this capital assistance, Ibnu realized his dream of owning a business to earn income. Agreeing with Ibnu, Oki also felt the benefits of the capital assistance he received from ISDP; with this capital assistance, his business is increasing and will be developed with online coffee shop services. The critical role of capital assistance from companions is following research conducted by [26-28]. [26] found that MSMEs in Jember, Indonesia, generally have difficulty gaining access to capital from banks, so assistance provided by assistants is a solution to this problem. Likewise, [27] researched the development of MSMEs in Central Java, Indonesia. Research finds that capital assistance to MSMEs plays a role in improving MSME businesses. Likewise, research conducted by [4] on weaving craft MSMEs in Denpasar, Indonesia, found that MSMEs can take advantage of the capital assistance they receive to develop their business by increasing their business with the help of information technology.

4.3 Regular monthly business mentoring

Mentoring as an essential factor in assisting MSMEs was discovered in research [29]. Likewise, the opinion conveyed by Mrs. Lia to the researcher is as follows:

"Mentoring must be carried out intensively by mentors every month, and progress monitored. Apart from that, the mentors also help the participants to expand business relationships to expand supplier and marketing networks for MSME participants."

However, Ibnu, as an MSME participant, expressed his hope that the workshop assistance would be carried out in a hybrid manner; apart from being online, it would also be carried out offline so that the workshop would run more optimally. "As stated by Ibnu, Oki also expressed the hope that the mentoring workshop would be carried out in a hybrid manner because the material presented was less than optimal and not well understood."

The expressions conveyed by Bu Lia, Ibnu, and Oki are by the research results of

[26], [30], and [29]. [26] found that business consulting services provided by integrated business service centers covering aspects of institutional management, human resources, production processes, financial management, and marketing play a role in developing MSME businesses. In line with previous research, research by [30] found that assistance to MSMEs in Malang carried out by the government through a digital technology implementation program for MSMEs showed that digitalization of MSMEs facilitated the process of monitoring MSME development on an ongoing basis.

4.4 MSME business sustainability

MSME mentoring does not benefit participants if the MSME business activities do not continue after the mentoring program is completed. Thus, the sustainability of MSMEs is an essential parameter for the success of assisting MSMEs [30]. Regarding the importance of the sustainability of MSME businesses, Mrs. Mia emphasized the form of the following expression:

"Each MSME participant is provided with intensive assistance and ongoing monitoring to determine developments and obstacles they face. Through workshops held online every month, mentoring participants can submit business development reports, consult to obtain solutions to problems they face, or develop new ideas to develop their business."

Ibnu, who runs the business, feels the benefits of mentoring. Ibnu said that with assistance from ISDP, his business capacity continues to develop and expand from Cirebon to several areas in Yogyakarta. At first, his income was only IDR 0 because he did not yet understand how to negotiate. After receiving assistance, Alhamdulillah continued to increase and reached the highest turnover in May, and his income was stable again. Apart from that, Ibnu was also greatly helped by financial management assistance so that the income earned could be used to maintain the sustainability of his business. In the future, Ibnu will develop business capacity by increasing the workspace and the number of employees who help his business. Likewise, the coffee shop business managed by Oki experienced an increase in turnover and business development after receiving assistance from the ISDP program. Oki plans to expand its coffee sales online.

The importance of using information technology for MSMEs was conveyed in the research of [30], who found that the use of information technology by MSMEs helps maintain the sustainability of MSME business assistance. Research [29] with its literature study found that sustainable mentoring helps the sustainability of MSMEs in facing changes in the business environment.

The mentoring program is a coaching program given to program participants from a party to provide new insight and knowledge and coach participants in discovering the abilities that the participants have. The MSME mentoring program implemented by BSI benefits MSMEs, which are program participants, in improving the performance of their businesses.

The ISDP mentoring program held by BSI has target participants, namely students who are running MSME businesses. In the 2022 program period, with 100 participants, several aspects were conveyed to the participants. Several obstacles exist to scheduling workshops, mentoring, and online mentoring systems. This happened because the program period started when the Indonesian state had not abolished the COVID-19 status. The manager is trying to create hybrid activities by conducting four-day offline

incubation and regular online mentoring for one year. This activity system is carried out in a hybrid manner to provide participants with a more entrepreneurial mentality when socializing with other entrepreneurs who are at a higher level.

Thus, to reduce obstacles and to improve the program implementation process, the ISDP program requires a strategy to maintain the performance of MSMEs during the program until after the program ends. The following are the strategies carried out by the ISDP Program Manager to maintain MSME businesses during the program until the program ends, namely time management, building ukhuwah, and mapping participants by region.

5 Conclusions, recommendations, and implications

From the research discussion that has been described, the following can be concluded: The factors determining the success of the "ISDP" MSME mentoring program are very varied and interrelated. The success of this mentoring program can be determined from 4 factors: mentoring material that suits the needs of MSMEs, availability of aid funds or capital, regular monthly business mentoring, and sustainability of MSME businesses. Meanwhile, the strategy carried out by the ISDP program manager is to achieve the target of success.

The program has been running effectively and optimally. Based on the success factors of the ISDP MSME program, it is hoped that it can increase the capacity for implementing the mentoring program in the future. As leaders and decision-makers, managers have the authority to take steps to improve the quality of mentoring. Apart from considering the factors that influence the success of mentoring MSMEs, managers need to consider which strategies will be used to maintain the sustainability of businesses run by MSMEs. The discussion results obtained three strategies that the ISDP MSME program used to maintain and improve the performance of the MSMEs assisted during the program: time management, building ukhuwah, and mapping participants by region.

Referring to the discussion and results, recommendations for further research activities can be formulated. Future researchers need to further elaborate on the factors that have the potential to hinder the success of mentoring MSMEs. It is essential to explore the factors that hinder the success of mentoring MSMEs so that they can be considered when formulating the following ISDP mentoring program policy.

The research implication for implementers of MSME mentoring programs is that it is necessary to optimize training activities by using appropriate methods and media and monitoring intensity according to MSME needs. MSMEs must be responsible for developing skills and business to develop and maintain business sustainability.

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