

OPTIMIZING MSME DEVELOPMENT THROUGH APPLICATION-BASED BUSINESS INCUBATION IN ENCOURAGING LITERACY AND FINANCE IN INDONESIA

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ABSTRACT

MSMEs have a very large role in the economy. However, MSMEs have problems including low financial literacy and inclusion which is characterized by limited access to financing due to the large number of bankable MSMEs and the lack of knowledge of MSMEs to obtain financing from other than banks and low human resources in MSMEs which results in MSMEs not being able to compete globally. This research aims to describe the development of MSMEs through application-based business incubation that has not existed before using various alternative Islamic philanthropic financing and investment. This research uses qualitative research methods with an explorative descriptive approach. This research also includes library research using primary data in the form of secondary data from scientific journals, books, articles and other relevant sources (internet, news and so on). It is hoped that this innovation can contribute ideas in the development of MSMEs through Islamic financial instruments, increase financial literacy and inclusion and help boost the economy.

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1. Introduction

MSMEs have a major contribution and play an important role in improving the Indonesian economy (Munthe et al., 2023). MSMEs have a positive impact on the rate of economic growth and are an alternative to reducing unemployment by creating jobs, especially for MSME actors themselves who can improve their standard of living because they have income from the results of their business (Wibawa & Anggitaria, 2020). To optimize the role of MSMEs in the economy, there needs to be support from the government such as through programs and policies to facilitate MSME activities, sustainable business training and other support that can make MSMEs upgrade and be able to compete on a global scale (Zaelani et al., 2022). With the increase in MSMEs, it can at the same time increase and realize national economic growth in a positive direction.

Concrete evidence of the important role of MSMEs in the economy can be seen in the contribution of umkm to GDP in 2021, which was recorded at 8,573.89 trillion rupiah or reached 61.07%, employment in reducing unemployment by 97% or 117 million workers and contributing to non-oil and gas exports by 14% and raising investment by 60% (Kemenko Perekonomian, 2021). This has made the rate of economic growth also increase, accompanied by the large contribution of MSMEs to the economy.

As one of the most important pillars of the economy, MSMEs have unresolved financial and non-financial problems (Urata, 2000). Financially, capitalization is a fundamental problem experienced by MSMEs. In the period of national economic recovery, business actors have problems with access to financing to start and develop their businesses. In line with the results of research conducted by the Ministry of State KUKM with BPS, it shows that many experienced limited access to financing at 51.09% (Imbayono, 2022). Furthermore, the results of a survey conducted by DSInnovate on 1,500 MSME actors, found that 51.2% experienced capital problems and based on the latest survey conducted by Bank Indonesia in the MSME Empowerment Report 2022, 69.5% of MSMEs have not received loans (DSinnovate, 2022). Limited access to financing for MSMEs indicates low financial inclusion and this can hinder the development of MSMEs to upgrade (Pellu, 2024).

In applying for loans to the banking sector, MSME actors must complete the requirements of various administrative documents. Some banks even provide collateral in the form of assets or other securities. However, many MSME actors are unable to fulfill these requirements and not a few MSME actors are reluctant to deal with banks because of the difficulty of the requirements submitted. The low knowledge literacy of MSME actors and limited financing make MSMEs prefer to get funds from non-bank institutions (such as cooperatives, families, individuals and other parties) making the problem of access to MSME financing even more difficult. The low literacy and financial inclusion in MSMEs makes the development of the quality of MSMEs even lower (Yusri et al., 2022).

In addition to the problem of limited access to financing, MSMEs have problems with low human resources and operations so that they cannot compete with other MSMEs globally. The Minister of Finance stated that the reason why MSMEs cannot compete globally is because they do not have business legality such as Haki or NPWP, limited assistance in managing MSMEs, low production standards that are still ordinary, low quality of human resources in facing dynamic business competition and difficult access to financing to develop their business (Prakoso, 2021).

To solve these problems, incubation can be an alternative solution in solving MSME problems both in terms of limited access to financing and increasing entrepreneurial human resources. In addition, incubation can help MSMEs obtain legality, improve human resources and production standards as well as other problems experienced by MSMEs through empowerment to develop business startups or ongoing businesses so that MSMEs have competitiveness and can upgrade. Incubation provides infrastructure, mentoring and assistance to guide MSMEs to become independent and strong business entities. Incubation can give birth to new entrepreneurs with high quality human resources (Bumbuluto et al., 2024).

Optimization of incubation needs to be done in order to maximize the positive impact for many business actors in Indonesia. This can be done by utilizing information technology systems, one of which is by implementing applications so that it can facilitate the development of MSMEs. According to Pranama (2012) application is a software intended to help all activities such as buying

and selling, community services, marketing, games and all things that humans do. Applications can be implemented in business incubation by providing ease of business development to the community and can reach a wider range of MSME partners as well as providing easy access to financing through developing features in the application.

To help businesses and communities access and obtain financing, assistance and mentoring, an effective solution design is needed. The solution needs to be formulated into a concept that is practical in its implementation. The benefits of business incubation to improve the human resources of business actors need to be optimally utilized by utilizing information technology through applications to facilitate access for business actors and the community. This needs to be collaborated to make the development of MSMEs more optimal. Based on the above background, a study was compiled entitled **“Optimizing MSME Development Through Application-Based Business Incubation in Encouraging Literacy and Finance in Indonesia”**.

2. Literature Review

2.1. MSMEs

The understanding of the definition and criteria of MSMEs is stated in the Law of the Republic of Indonesia Number 20 of 2008 concerning MSMEs. MSMEs are productive business entities established by individuals (not part or branch of a business) with a net worth of 50 million rupiah and no more than 10 billion rupiah (business buildings and land are not included) and sales of at least 300 million rupiah and at most 50 billion rupiah per year (Republik Indonesia, 2008).

MSMEs are stand-alone productive business units, conducted by individuals or business entities in all economic sectors. In principle, the distinction between Micro Enterprises (MEs), Small Enterprises (SEs), Medium Enterprises (MSEs), and Large Enterprises (LEs) is generally based on the value of initial assets (excluding land and buildings), average turnover per year, or the number of permanent workers. However, the definition of MSMEs based on these three measurement tools differs by country. Therefore, it is difficult to compare the importance or role of MSMEs across countries (Tambunan, 2012).

In the past, in addition to using monetary value as a criterion, a number of government agencies, such as the Ministry of Industry and the Central Bureau of Statistics (BPS), have also used the number of workers as a measure to distinguish between micro, small, medium and large businesses. For example, according to Statistics Indonesia (BPS), a micro enterprise is a business unit with up to 4 permanent workers, a small enterprise between 5 and 19 workers, and a medium enterprise from 20 to 99 workers. Companies with more than 99 workers are categorized as large businesses (Priana, 2024).

Small businesses in Indonesia have great potential to be developed because of the wide market, easily available raw materials and human resources. because of the wide market, easily available raw materials and large human resources are variables supporting the development of small businesses. human resources are variables supporting the development of these small businesses.

However, it is necessary to pay attention to several things along with the development of small home-based businesses, such as: business development must be followed by good management. such as: business development must be followed by good management, good planning will minimize failure, mastery of knowledge will support the sustainability of the business.

knowledge will support the sustainability of the business, manage an efficient and effective production system, and carry out production system that is efficient and effective, as well as making breakthroughs and innovations that differentiate the business from competitors.

make a difference from competitors is a step towards success in managing the business.

managing the business (Anoraga, 2010).

Some of the problems of MSMEs in Indonesia that make access to financing difficult and obstacles in developing their business include:

- a. Not many MSMEs are able to meet the demands for collateral set by banking institutions.
- b. Low knowledge and limited access to capital from other than banks as a source of financing make it difficult for MSMEs to develop. Moreover, they need financing quickly to fulfill the large orders received.
- c. Limited mentoring programs to improve management and technical operational skills in MSMEs.
- d. There are still few sustainable assistance programs to strengthen the human resources of MSME actors in optimizing the potential, innovation and creativity of their businesses to become independent and superior MSMEs (Kurniati, 2021).

2.2. Business Incubation

According to “Peraturan Presiden Republik Indonesia Nomor 27 Tahun 2013 tentang Pengembangan Inkubator Bisnis”, incubation is a process of coaching, mentoring, and development provided by Business Incubators to Incubation Participants”. Business incubation can be interpreted as a process to provide support to startup companies to develop into strong business entities (Hurriati et al., 2024).

Business incubators have emerged as a critical component of the entrepreneurial ecosystem, providing invaluable support to early-stage ventures during their critical growth phase (Hackett, 2010). Incubators offer entrepreneurs access to physical space, mentorship, networking opportunities, and other resources necessary for business development and scalability. The advantages of business incubators go beyond the provision of tangible resources. They offer a collaborative environment, allowing entrepreneurs to learn from experienced mentors, share knowledge with their peers, and develop critical skills for business success. Incubators often have connections with potential investors and industry experts, facilitating startups' access to much-needed funding and expertise (Rukmana et al., 2023).

Business incubation will provide infrastructure and provide all the necessary resources and services in the form of business guidance and mentoring, business legality in accordance with general and sharia regulations and the provision of technology in supporting business operations to prepare start-up businesses before running independently (Amalia et al., 2024).

3. Method, Data, and Analysis

The method used in this research is qualitative research with an exploratory descriptive approach. The descriptive approach is used to provide a systematic factual description of the problem under study, while the exploratory approach aims to export information findings related to the problem under study (Suryana, 2010). This research also includes library research

The main source of data in this study was obtained from secondary sources collected through literature review. The literature used includes scientific journals, books, articles and other relevant sources (internet, news and so on) related to the potential and problems of MSMEs and the

advantages of business incubation in developing MSMEs in Indonesia. The use of secondary sources was chosen on the grounds that it was considered more efficient and effective in completing the research and supporting the validity and quality of the research findings (Sidiq & Choiri, 2019). This study using the literature collection method. The literature that has been found is then carefully studied by identifying and selecting it to be arranged in an organized manner and used in research to become a data collection method (Creswell & Creswell, 2018). Data collection in this study was carried out by collecting literature on the potential and problems of MSMEs and the advantages of business incubation in developing MSMEs in Indonesia. Then, the literature was selected, analyzed, processed and presented systematically to make it easier for readers to understand.

Data analysis is carried out using the data reduction method and analysis content, researchers collect and sort out literature that is the focus and important points so that it can provide an overview of the results of observations. Furthermore, the data is arranged descriptively in the form of sentences so that the problems experienced by MSMEs in Indonesia are formulated and a comprehensive solution concept is prepared to overcome the problems in the form of discussion. The analysis technique used in this research is content analysis, namely the method of analyzing the content of secondary data sources and strengthened through forum group discussions (FGDs) to carry out the planning and preparation stages of research results (Yusuf, 2014).

Data validity tests are also carried out in this research to ensure validity and findings, including: triangulation of sources by using and comparing various literature used to gain an in-depth understanding of the topics discussed which will then be described in detail, clearly and systematically so that it can make it easier for readers to understand the results of the research. Researchers will also conduct audits by consulting with lecturers who will later audit all research processes and researchers will again test the sources obtained by increasing the accuracy of the various sources obtained and paying attention to plagiarism, copyright and objectivity of the data sources used.

4. Result and Discussion

4.1. Profile, Concept and objectives of Application-Based Business Incubation

According to the Presidential Regulation of the Republic of Indonesia Number 27 of 2013 concerning Business Incubator Development “incubation is a process of coaching, mentoring, and development provided by the Business Incubator to Incubation Participants”. Business incubation can be interpreted as a process to provide support to startup companies to develop into strong business entities (Hurriati et al., 2024). Business incubation will provide infrastructure and provide all the necessary resources and services in the form of business guidance and mentoring, business legality in accordance with applicable regulations and the provision of technology in supporting business operations to prepare startup businesses before running independently (Amalia et al., 2024).

Application-based business incubation has a concept by utilizing information technology to reach a wider range of business startups or businesses that are already running so that its implementation can run easily and efficiently. MSMEs that are not yet bankable can get access to financing through this application by registering and uploading the required documents. In addition to access to financing, MSMEs that become partners also receive training, guidance, mentoring in improving entrepreneurial human resources both offline and online. Through incubation, MSMEs will also be assisted to take care of business legality according to general or

sharia regulations and the provision of technology and promotion in supporting business operations.

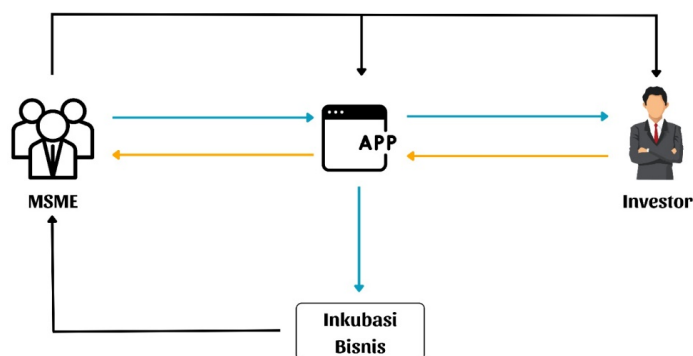
Sources of capital used to provide financing to MSMEs are obtained from various funding including: zakat, infaq, sadaqah, waqf or cash waqf investment, crowdfunding, Corporate Social Responsibility and from investors. Each source of funding obtained will be classified according to its source because funds from zakat will be devoted to funding and financing the businesses of underprivileged people and all processes are based on sharia principles..

This application-based incubation has the main objective of increasing the low level of public financial literacy and inclusion, especially for MSMEs by providing easy access to financing for unbankable MSMEs by utilizing information technology for HR development and sustainable MSME operations according to sharia. Through this innovation, it is expected to increase financial literacy and inclusion, the competitiveness of MSMEs in the global arena and encourage economic progress in Indonesia.

4.2. Application-Based Business Incubation Service Model

MSMEs can access financing through the application after registering as a partner, then MSMEs can choose the source of financing that has been provided including: zakat, infaq, sadaqah, waqf or cash waqf investment, crowdfunding, corporate CSR or from investors without collateral or guarantees. The service model of this application includes (1) Financing from zakat is devoted to business actors or MSMEs who are poor and the funds that have been given do not need to be returned either the principal or the profit sharing (2) Financing other than waqf investment and from investors is limited and MSMEs only need to return the principal loan (without profit sharing) with an agreed period of time (3) MSMEs that need large capital can apply for cash waqf investment financing or investors with an agreed rate of return (no more than the BI-rate set by BI) with a maximum period of 1 year with the following flow.

Figure 1. Application-based Business Incubation Service Model (financing from Investors)



MSMEs can input the things required by the application to submit a business proposal which will then be forwarded to investors. Investors can choose MSMEs that want to be given funding according to their preferences by looking at the output of proposals that have been made by the application through input from MSMEs as well as carrying out a mudharabah contract (or other desired contract) and investors will get a receipt accompanied by an agreement contract and implementation mechanism, investors will also get performance reports from MSMEs every month so they can find out the development of MSMEs that are being funded. The funds will be collected and the application will automatically close the offer after fulfilling the amount of financing needed by MSMEs to start or develop their businesses. The application as the nadzir acts as a representative of the investor will enter into a contract with MSMEs that apply for

financing through a wakalah bil ujro contract by giving the application a reward of 0.3% of each funding obtained from investors. The benefits obtained by MSMEs from the results of their business to investors can be done in two methods, namely (1) payment at maturity (Bullet Covered) or (2) payment can be paid in monthly installments (Amortizing Matched). MSMEs that have developed cannot get access to financing from the application which will be directed to the bank sector that cooperates with the application.

In addition to getting access to financing, MSMEs can access business incubation which will later be given assistance and empowerment to MSME partners who are just starting out or already running through the Business Incubation feature. Assistance and empowerment in the form of business guidance and mentoring, business legality in accordance with general and sharia regulations and the provision of technology to support business operations. Through the application, MSMEs can communicate with experts who cooperate with the application either by chat, telephone or video call. Incubation will also be carried out offline to improve the soft skills of business actors and in developing their businesses in the form of seminars and training by experts who will be directly practiced.

4.3. App Development Strategy

Before planning to make the application, an analysis was first carried out by identifying the problems experienced by MSMEs and finding the problem of low financial literacy and inclusion which is characterized by limited access to financing due to the large number of bankable MSMEs and the lack of knowledge of MSMEs to obtain financing from other than banks and low human resources in MSMEs which resulted in MSMEs not being able to compete globally. From this analysis, a solution was formulated to overcome the problems in application-based business incubation MSMEs to support the development of MSMEs. This application will be utilized as a source of financing which in its implementation is based on sharia principles. It is hoped that this solution can make these MSMEs bankable and help develop MSMEs so that they can compete in regional and global markets.

Furthermore, planning for making applications in the form of design, features needed along with concepts, mechanisms, flow and other things needed. Before the application is launched by conducting a trial and error test first to find out the errors and readiness of the platform before being used by partners and to fix the errors found.

The application will determine MSMEs, investors and communities as pilot projects. This platform will prepare the technical matters needed such as adjustments to the contracts used, MSME performance reports, required administration, pricing and rates of return to get input and evaluate improvements. The Tjjaru.id platform will also review financial institutions and business incubators both conventional and sharia as a comparison of halal, security, valuation, service and rate of return to improve the quality of the application as an alternative provider of MSME financing and business development through business incubation with sharia principles.

The last stage of application development by conducting an evaluation to correct errors and shortcomings in this application before it is widely implemented. On a scaled basis this application will also conduct a performance evaluation by analyzing adjusting the application user experience and identifying parts of the application that need to be updated and improved.

5. Conclusion and Suggestion

Although MSMEs have a very important contribution and role in the economy, MSMEs still have problems with limited access to financing and low literacy to obtain funding from other than banks and low human resources which results in the development of MSMEs that cannot compete. because of this, solutions need to be sought to overcome the problems faced by MSMEs. Business incubation is an alternative solution to the problems of MSMEs by utilizing Islamic philanthropy and investment and can improve human resources through training, mentoring and mentoring. business incubation can be optimized through applications to maximize the benefits for business actors so that its implementation runs effectively and efficiently. It is hoped that this innovation can contribute ideas in the development of MSMEs, improve financial literacy and inclusion and help drive the economy. It is hoped that this research can build academic participants and other researchers to conduct further studies or developments so that the development of application-based business incubation designs is getting better, because this research certainly has many shortcomings in writing or content.

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