

**ANALYSIS OF THE ROLE OF THE FACILITATOR
ASSOCIATION IN THE DEVELOPMENT OF UMKM
CUSTOMERS OF BANK BTPN SYARIAH WISMA AJUNG**

SKRIPSI



Oleh :

Achmad Babun Najich
NIM : 222105010037

UNIVERSITAS ISLAM NEGERI
KIAI HAJI ACHMAD SIDDIQ
JEMBER

**UNIVERSITAS ISLAM NEGERI
KIAI HAJI ACHMAD SIDDIQ JEMBER
FAKULTAS EKONOMI DAN BISNIS ISLAM
MARET 2026**

**ANALYSIS OF THE ROLE OF THE FACILITATOR
ASSOCIATION IN THE DEVELOPMENT OF UMKM
CUSTOMERS OF BANK BTPN SYARIAH WISMA AJUNG**

SKRIPSI

diajukan kepada Universitas Islam Negeri
Kiai Haji Achmad Siddiq Jember
untuk memenuhi salah satu persyaratan memperoleh
gelar Sarjana Ekonomi (S.E)
Fakultas Ekonomi dan Bisnis Islam
Program Studi Perbankan Syariah



Oleh :
Achmad Babun Najich
NIM : 222105010037

**UNIVERSITAS ISLAM NEGERI
KIAI HAJI ACHMAD SIDDIQ JEMBER
FAKULTAS EKONOMI DAN BISNIS ISLAM
MARET 2026**

**ANALYSIS OF THE ROLE OF THE FACILITATOR
ASSOCIATION IN THE DEVELOPMENT OF UMKM
CUSTOMERS OF BANK BTPN SYARIAH WISMA AJUNG**

SKRIPSI

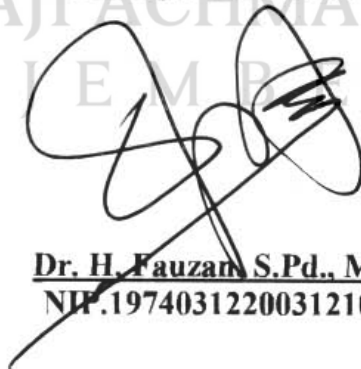
diajukan kepada Universitas Islam Negeri
Kiai Haji Achmad Siddiq Jember
untuk memenuhi salah satu persyaratan memperoleh
gelar Sarjana Ekonomi (S.E)
Fakultas Ekonomi dan Bisnis Islam
Program Studi Perbankan Syariah

Oleh :

Achmad Babun Najich
NIM : 222105010037

UNIVERSITAS ISLAM NEGERI
KIAI HAJI ACHMAD SIDDIQ
JEMBER

Disetujui Pembimbing



Dr. H. Fauzan S.Pd., M.Si.
NIP.197403122003121008

**ANALYSIS OF THE ROLE OF THE FACILITATOR
ASSOCIATION IN THE DEVELOPMENT OF UMKM
CUSTOMERS OF BANK BTPN SYARIAH WISMA AJUNG**

SKRIPSI

telah diuji dan diterima untuk memenuhi salah satu
persyaratan memperoleh gelar Sarjana Ekonomi (S.E)
Fakultas Ekonomi dan Bisnis Islam
Program Studi Perbankan Syariah

Hari : Kamis
Tanggal : 12 Maret 2026

Tim Penguji

Ketua



Ana Pratiwi, SE., Ak., MSA
NIP. 198809232019032003

Sekretaris



Mariyah Ulfah, M.E.I.
NIP. 197709142005012004

Anggota :

1. Dr. M.F. Hidayatullah, S.H.I., M.S.I.
2. Dr. H. Fauzan, S.Pd., M.Si.



Menyetujui
Dekan Fakultas Ekonomi dan Bisnis Islam



Prof. Dr. H. Abdillah, M.Ag
NIP. 196812261996031001

MOTTO

إِلَىٰ وَسْتَرْدُونَ وَالْمُؤْمِنُونَ^{قُل} وَرَسُولُهُ عَمَلَكُمْ اللَّهُ فَسِيرَىٰ أَعْمَلُوا وَقُلِ
﴿١٠٥﴾ تَعْمَلُونَ كُنْتُمْ بِمَا فَيُنَبِّئُكُمْ وَالشَّهَادَةِ الْغَيْبِ عِلْمِ

Artinya: “ Bekerjalah! Maka, Allah, rasul-Nya, dan orang-orang mukmin akan melihat pekerjaanmu. Kamu akan dikembalikan kepada (Zat) yang mengetahui yang gaib dan yang nyata. Lalu, Dia akan memberitakan kepada kamu apa yang selama ini kamu kerjakan.”¹



UNIVERSITAS ISLAM NEGERI
KIAI HAJI ACHMAD SIDDIQ
J E M B E R

¹ (At- Taubah : 105)

PERSEMBAHAN

Alhamdulillah, segala puji bagi Allah SWT yang telah memberikan pertolongan serta senantiasa melimpahkan rahmat dan karunia-Nya kepada hamba-Nya. Sebagai bukti dari rasa hormat dan kasih sayang, Penulis persembahkan skripsi ini sebagai bentuk dari rasa syukur dan terima kasih yang besar, kepada:

1. Bpk. Abu Naim dan Ibu Niswatin, kedua orang tua Penulis yang sangat Penulis sayangi. Terima kasih sebesar-besarnya untuk kasih sayang, motivasi, semangat, dan do'a yang selama ini telah diberikan kepada penulis. Dan terimakasih telah menjadi semangat terbesar penulis untuk dapat menyelesaikan skripsi ini.
2. Kepada Kakek dan Nenek tercinta, yang doa, kasih sayang, serta perhatian tulusnya selalu menjadi sumber kekuatan bagi Penulis. Kakek yang menjadi teladan dalam keteguhan dan kebaikan hati, serta Nenek yang penuh kehangatan dan dorongan tanpa henti. Dengan doa dan kasih sayang dari keduanya, Penulis memperoleh semangat untuk terus melangkah.
3. Kepada Aan khunaifi dan Yuni puji rahayu selaku saudara kandung penulis, yang dengan ketulusan hati telah hadir memberi kasih sayang, perhatian, dan dukungan dalam setiap langkah Penulis. Terima kasih telah memberikan kekuatan baru untuk penulis terus maju.
4. Kepada Dosen pembimbing skripsi, bpk Dr. H. Fauzan, S.Pd., M.Si, yang memberikan masukan dan bimbingannya dalam mengerjakan setiap lembar skripsi ini.
5. Segenap keluarga besar, baik dari pihak Ayah maupun Ibu, yang senantiasa memberikan dukungan dan doa.
6. Teman-teman seperjuangan program studi perbankan syariah, khususnya perbankan syariah 3 angkatan 2022, yang senantiasa membantu dalam kegiatan belajar di bangku perkuliahan sekaligus mewarnai hari-hari Penulis selama menjadi mahasiswa di UIN Kiai Haji Achmad Siddiq Jember.
7. Dan segenap almamater tercinta Universitas Islam Negeri Kiai Haji Achmad Siddiq Jember khususnya Fakultas Ekonomi dan Bisnis Islam.

Semoga persembahan ini menjadi ungkapan syukur sekaligus penghargaan tulus Penulis kepada semua pihak yang telah memberikan doa, dukungan, dan cinta sepanjang perjalanan penyusunan skripsi ini. Penulis berharap karya sederhana ini dapat bermanfaat bagi semua pihak yang terlibat dan yang membacanya, serta menjadi langkah awal yang lebih baik dalam perjalanan keilmuan maupun kehidupan Penulis ke depan.



UNIVERSITAS ISLAM NEGERI
KIAI HAJI ACHMAD SIDDIQ
J E M B E R

KATA PENGANTAR

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

Alhamdulillah segala puji dan rasa syukur Penulis haturkan ke hadirat Allah SWT., karena atas nikmat dan karunia serta kesempatan yang diberikan oleh-Nya Penulis dapat menyelesaikan skripsi ini dengan baik sebagai salah satu syarat untuk menyelesaikan program sarjana di UIN Kiai Haji Achmad Siddiq Jember. Sholawat serta salam senantiasa tercurahkan kepada baginda Nabi Muhammad SAW., semoga kita semua bisa mendapatkan syafaatnya di akhirat nanti.

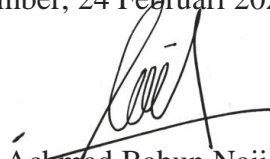
Dalam proses penyusunan skripsi ini, Penulis banyak mendapatkan bantuan dari berbagai pihak. Untuk itu Penulis ucapkan terima kasih yang begitu besar kepada pihak-pihak yang telah turut membantu dalam proses penyusunan skripsi ini, yaitu kepada:

1. Prof. Dr. Hepni, S.Ag., M.M., CPEM., selaku Rektor UIN Kiai Haji Achmad Siddiq Jember.
2. Prof. Dr. H. Ubaidillah, M., Ag., selaku Dekan Fakultas Ekonomi dan Bisnis Islam UIN Kiai Haji Achmad Siddiq Jember
3. Dr. M.F. Hidayatullah, S.H.I., M.S.I. selaku Ketua Jurusan Ekonomi Islam UIN Kiai Haji Achmad Siddiq Jember
4. Ana Pratiwi S.E M. Ak. selaku ketua Program Studi Ekonomi Syariah Fakultas Ekonomi dan Bisnis Islam UIN Kiai Haji Achmad Siddiq Jember
5. Dr. H. Fauzan, S.Pd., M.Si, selaku dosen pembimbing yang memberikan semangat, bimbingan, pengarahan, dan ilmu yang bermanfaat sehingga skripsi ini selesai.
6. Seluruh dosen dan staf Fakultas Ekonomi Bisnis dan Islam UIN Kiai Haji Achmad Siddiq Jember.

Penulis menyadari bahwa di dalam skripsi ini masih terdapat banyak kekurangan sehingga masih perlu untuk disempurnakan. Oleh sebab itu, kritik dan saran untuk menyempurnakan skripsi ini sangat Penulis harapkan.

Demikian ucapan terima kasih yang Penulis berikan, semoga Allah senantiasa membalas kebaikan pihak-pihak yang membantu dengan sebaik-baik balasan. Penulis memohon maaf apabila terdapat kesalahan kata maupun penulisan dalam skripsi ini yang sekiranya kurang berkenan. Semoga skripsi ini dapat bermanfaat khususnya bagi diri Penulis sendiri, Pembaca, dan bagi masyarakat pengguna pada umumnya. Aamiin.

Jember, 24 Februari 2026



Achmad Babun Najich
NIM : 222105010037



UNIVERSITAS ISLAM NEGERI
KIAI HAJI ACHMAD SIDDIQ
J E M B E R

DAFTAR ISI

HALAMAN SAMPUL.....	i
LEMBAR PERSETUJUAN PEMBIMBING	iii
LEMBAR PENGESAHAN	iv
MOTTO	v
PERSEMBAHAN.....	vi
KATA PENGANTAR.....	viii
DAFTAR ISI.....	x
ARTIKEL	1
LAMPIRAN	



UNIVERSITAS ISLAM NEGERI
KIAI HAJI ACHMAD SIDDIQ
J E M B E R

ABSTRACT

Achmad Babun Najich, Fauzan, 2026: ANALYSIS OF THE ROLE OF THE FACILITATOR ASSOCIATION IN THE DEVELOPMENT OF UMKM CUSTOMERS OF BANK BTPN SYARIAH WISMA AJUNG

Micro, Small, and Medium Enterprises (MSMEs) are a key pillar of the national economy, contributing significantly to employment and economic growth in Indonesia. However, MSMEs, particularly productive, underprivileged women in rural areas, still face various limitations, such as low entrepreneurial literacy, market access, and technological mastery. This study aims to analyze the role of mentor facilitators in the development of MSMEs belonging to Bank BTPN Syariah Wisma Ajung customers and their impact on increasing business capacity and sustainability. The study used a descriptive qualitative approach with data collection techniques through observation, in-depth interviews, and documentation. The results show that mentor facilitators play a strategic role as educators, motivators, mediators, and business mentors. Mentoring has a positive impact on increasing entrepreneurial knowledge, business management, marketing, and business identity awareness. However, obstacles remain, such as limited customer digital literacy and limited mentoring materials. This study recommends strengthening the mentoring curriculum based on local needs and improving digital literacy to encourage MSMEs to move up the ranks sustainably.

Keywords: companion facilitator, MSMEs, economic empowerment, BTPN Syariah, underprivileged women

1. INTRODUCTION

MSMEs play a strategic role in supporting the national economic structure, particularly in job creation, income equality, and strengthening community economic resilience. Empirically, MSMEs have been proven to be the backbone of the national economy, contributing more than 60% to Gross Domestic Product (GDP) and absorbing approximately 97% of the Indonesian workforce (Coordinating Ministry for Economic Affairs of the Republic of Indonesia, 2024). This phenomenon confirms the position of MSMEs as shock absorber economic growth, especially in developing countries, where the small business sector serves as a primary buffer during crises and economic instability (Todaro & Smith, 2020). However, the quantitative dominance of MSMEs has not been fully reflected in the quality and sustainability of these businesses, as most MSMEs still face structural issues such as limited capital, low managerial capacity, weak business governance, and limited access to information, technology, and markets (OECD, 2023).

In perspective human capital theory Becker (1993) emphasized that education, skills, and knowledge are the primary determinants of economic productivity and competitiveness. Several recent studies have shown that low levels of entrepreneurial literacy and managerial skills are key inhibiting factors in the development of MSMEs in developing countries, including Indonesia (Nguyen et al., 2022; Susilo et al., 2023). This situation is further complicated when MSMEs are run by productive, underprivileged women in rural areas, who structurally face limited formal education, low digital literacy, and limited access to mentoring and business networks. As a result, these businesses tend to be subsistence-oriented, focused on meeting short-term needs, and struggle to achieve sustainable economies of scale (Tambunan, 2022).

From the point of view capability approach Sen (1999) emphasized that poverty and economic backwardness are not only related to low income, but also to the limited ability of individuals to access resources, make rational

choices, and develop their potential. In the context of underprivileged women's MSMEs, limited access to knowledge, technology, and mentoring directly limits capabilities Entrepreneurs need to develop and adapt to market dynamics (Alkire & Deneulin, 2018; Kabeer, 2021). Therefore, economic development interventions that focus solely on financing are inadequate without capacity building and enhancing the capabilities of business actors.

In line with that, empowerment theory Zimmerman (2000) views empowerment as a process of increasing individual and group control over decisions and resources that affect their lives. MSME mentoring is a strategic instrument in the empowerment process because it allows for knowledge transfer, increased self-confidence, and strengthened business actors' bargaining position within the local economic structure (Peterson et al., 2019). In this context, the role of Islamic financial institutions becomes relevant, not only as financing providers but also as agents of economic empowerment that integrate economic, social, and ethical dimensions.

Bank BTPN Syariah, through its Daya and Bestee Program, provides mentor facilitators as an operational instrument for empowering MSME customers, particularly productive, underprivileged women. Theoretically, the role of mentor facilitators can be understood through a holistic approach.capacity building And mentoring-based development, where facilitators function as educators, motivators, mediators, and business mentors who assist MSMEs in their learning, adaptation, and decision-making processes on an ongoing basis (UNDP, 2021; Khoiriyah & Oktafia, 2023). Although various studies have shown that mentoring has a positive impact on increasing the capacity and performance of MSMEs, there are still research gap related to how the role of the facilitator is implemented contextually at the local level, particularly within the customer environment of Bank BTPN Syariah in semi-rural areas such as Wisma Ajung, Jember Regency. Therefore, this study focuses on analyzing the role of the facilitator in the development of MSMEs for Bank BTPN Syariah Wisma Ajung customers.

2. LIBRARY REVIEW

2.1 MSMEs and Economic Empowerment

Micro, Small, and Medium Enterprises (MSMEs) are defined as productive businesses run by individuals or business entities with certain criteria as stipulated in Law Number 20 of 2008. From an economic development perspective, MSMEs are not only positioned as small-scale economic units, but also as strategic instruments in creating jobs, reducing poverty, and strengthening the economic resilience of communities, especially in developing countries (Todaro & Smith, 2020). The existence of MSMEs functions as *an economic buffer* which is able to absorb informal labor and maintain household economic stability in crisis situations.

However, various studies show that the contribution of MSMEs at the macro level does not fully reflect the level of independence and sustainability of businesses at the micro level. This is due to structural limitations including low access to capital, weak managerial capacity, limited innovation, and limited access to information and markets (OECD, 2023; Tambunan, 2022). This situation indicates that strengthening MSMEs cannot be separated from an economic empowerment approach that emphasizes increasing the capacity of business actors.

Economic empowerment in the context of MSMEs is understood as a systematic process to increase the ability of individuals and groups to have access, control, and benefits from economic resources in a sustainable manner (Zimmerman, 2000). This approach is in line with the capability approach as put forward by Sen (1999), who emphasized that economic development must be directed at expanding capabilities (*capabilities*) individuals to make choices and manage their lives meaningfully.

Thus, empowering MSMEs is not only oriented towards increasing income, but also towards strengthening the capacity, independence, and bargaining power of business actors in the economic structure.

2.2 Companion Facilitator

The facilitator is a key player in the implementation of MSME empowerment, particularly in bridging the gap between policies, financial institutions, and the realities faced by business actors at the grassroots level. Within this framework, *capacity building theory* Mentoring is understood as the process of strengthening individual and group capabilities through knowledge transfer, skills development, and ongoing support in business decision-making (UNDP, 2021). Therefore, the role of the mentor facilitator is not administrative, but rather transformative.

Functionally, the mentor facilitator acts as an educator who transfers knowledge of entrepreneurship and business management, a motivator who fosters self-confidence and work ethic among MSMEs, a mediator who bridges access to markets, technology, and business networks, and a mentor who assists in problem-solving and strategic decision-making (Peterson et al., 2019). This multidimensional role is crucial, especially for MSMEs run by productive, underprivileged women who face limited resources and structural access.

Several empirical studies have shown that MSME mentoring has a positive impact on improving managerial capacity, business management quality, and business sustainability (Khoiriyah & Oktafia, 2023; Putri & Nurhadi, 2024). Intensive and contextual mentoring has been shown to improve financial literacy, business identity awareness, and adaptability to market dynamics. However, the effectiveness of the mentoring facilitator's role is largely determined by the local context, the characteristics of the MSME, and the mentoring model implemented, thus requiring more in-depth empirical studies at the local level.

3. RESEARCH METHODS

This study used a qualitative approach with a descriptive design, aiming to deeply understand the role of mentor facilitators in the development of MSMEs belonging to Bank BTPN Syariah customers. A qualitative approach was chosen because it allowed researchers to explore the meaning, process, and dynamics of MSME mentoring within a natural and specific social context (Creswell & Poth, 2018).

The research was conducted at Bank BTPN Syariah Wisma Ajung, Jember Regency, which was selected purposely based on the consideration that the area is one of the bases for fostering productive underprivileged women's MSMEs through the Daya and Bestee Programs. The research informants consisted of mentoring facilitators and MSME customers of Bank BTPN Syariah who were selected purposely based on their direct involvement in the mentoring and business management process.

Data collection techniques included field observations to directly observe mentoring activities, in-depth interviews to explore the experiences, perceptions, and strategies of facilitators and MSME clients, and documentation in the form of program reports, mentoring modules, and relevant activity archives. The use of various data collection techniques was intended to obtain comprehensive data and strengthen the validity of the research findings.

Data analysis was conducted interactively and continuously through the stages of data reduction, data presentation, and conclusion drawing as proposed by Miles, Huberman, and Saldaña (2014). To maintain the validity and credibility of the data, this study applied source triangulation techniques by comparing information obtained from the facilitator, MSME customers, and supporting documents, so that the research results are expected to reflect the empirical conditions accurately and can be scientifically justified.

4. RESULTS AND DISCUSSION

4.1 The Role of Facilitators in MSME Development

The research results show that mentor facilitators play a significant and multidimensional role in the development of MSMEs belonging to Bank BTPN Syariah Wisma Ajung customers. This role encompasses educational, motivational, mediative, and mentoring functions, simultaneously contributing to increasing the capacity and sustainability of customers' businesses.

Table 1. The Role of the Facilitator and Its Impact on MSMEs

No	Role of Facilitator	Forms of Mentoring Activities	Impact on MSMEs
1	Educator	Entrepreneurship training, simple financial recording, marketing strategies	Increasing business knowledge and financial management awareness
2	Motivator	Personal approach, strengthening self-confidence, encouraging innovation	Increased self-confidence and courage to make business decisions
3	Mediator	Connecting access to information, technology and markets	Open early access to markets and business networks
4	Mentor	Business consulting, problem solving, ongoing support	Improving business sustainability and resilience

This table shows that the role of the facilitator is complementary and mutually reinforcing in the MSME empowerment process

4.2 Theoretical Discussion of Research Findings

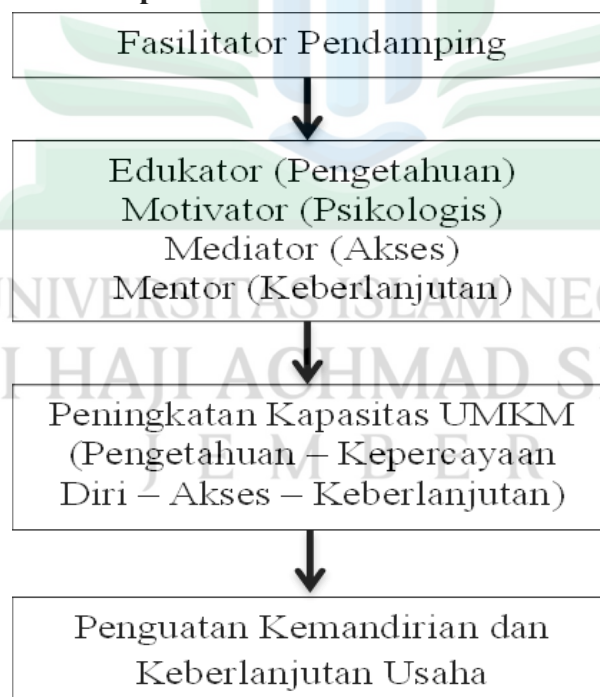
The findings regarding the role of facilitator educators confirm *human capital theory* which states that increased knowledge and skills have a direct impact on the quality of business management (Becker, 1993).

Interview results indicate that customers are beginning to understand the importance of financial record-keeping and the separation of business and household finances, which was previously not common practice.

The role of the facilitator motivator strengthens *capability approach* (Sen, 1999), where increasing self-confidence and decision-making skills are essential prerequisites for the economic empowerment of underprivileged women. Clients stated that persuasive and ongoing mentoring encouraged them to develop their businesses.

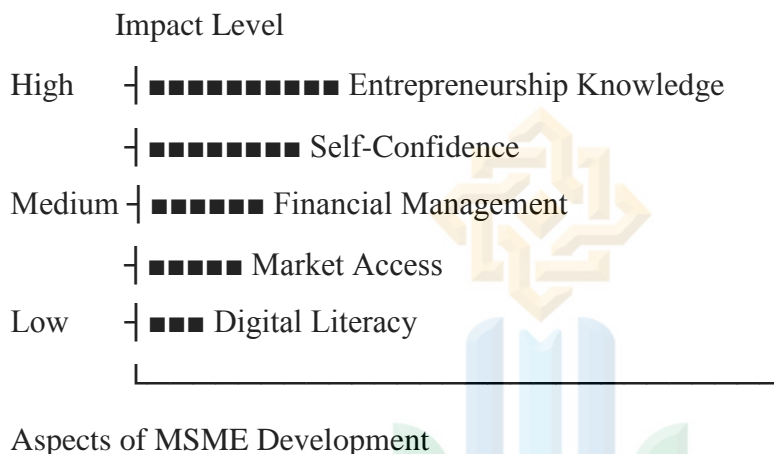
Meanwhile, the role of mediator and mentor reflects the principle *empowerment theory* (Zimmerman, 2000) and *capacity building* (UNDP, 2021), which emphasizes the importance of access, control, and continuous learning in the economic empowerment process

Diagram 1. Conceptual Model of the Role of MSME Facilitators



This diagram shows that the mentoring facilitator acts as a link between the mentoring process and strengthening the capacity of MSMEs holistically

4.3 Graph 1. Impact of Mentoring on MSME Development Aspects (Descriptive Qualitative)



Aspects of MSME Development

Graph Interpretation

The descriptive graph shows that the strongest impact of mentoring was felt in increasing clients' entrepreneurial knowledge and self-confidence. Conversely, the impact on digital literacy remained relatively low, indicating the need to strengthen technology-based mentoring modules.

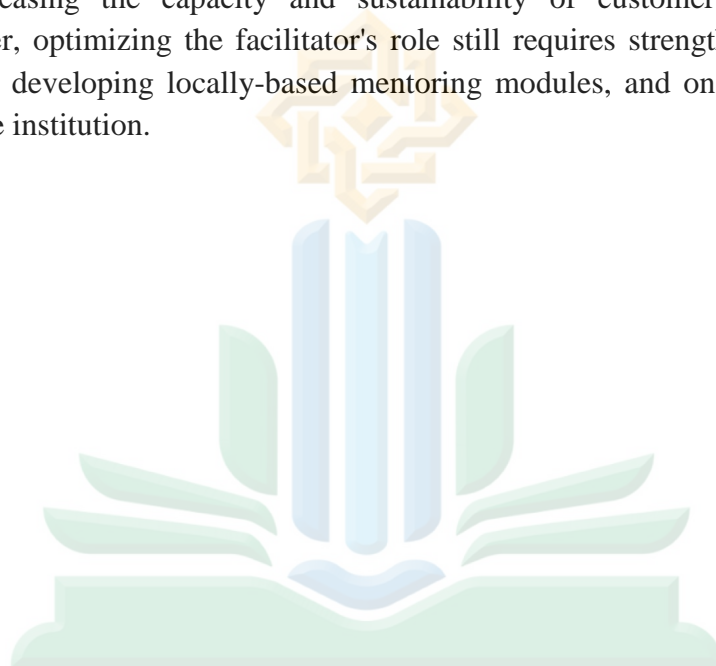
Implications of Findings

While mentoring has a positive impact on MSME development, this study also identified several obstacles, such as low digital literacy, limited technological resources, and mentoring modules that are not fully contextualized. These findings corroborate research by Tambunan (2022) and the OECD (2023), which emphasize that the challenges facing MSMEs in semi-rural areas are not only individual but also structural.

Thus, MSME mentoring needs to be positioned as a long-term, integrated empowerment process that includes increasing individual capacity, strengthening structural access, and institutional support.

5. CONCLUSION

Facilitators play a strategic role in the development of MSMEs belonging to Bank BTPN Syariah Wisma Ajung customers through education, motivation, mediation, and mentoring. This mentoring has a positive impact on increasing the capacity and sustainability of customers' businesses. However, optimizing the facilitator's role still requires strengthening digital literacy, developing locally-based mentoring modules, and ongoing support from the institution.



UNIVERSITAS ISLAM NEGERI
KIAI HAJI ACHMAD SIDDIQ
J E M B E R

Bibliography

- Alkire, S., & Deneulin, S. (2018). The human development and capability approach. *World Development*, 103, 1–15.
<https://doi.org/10.1016/j.worlddev.2017.10.003>
- Amanda, A., & Ridho, W. F. (2023). Peran pendamping pada strategi pemasaran UMKM nasabah BTPN Syariah. *Jurnal Pengabdian Pada Masyarakat Indonesia*, 2(3), 86–92.
- Beck, T., Demirgüç-Kunt, A., & Martinez Peria, M. S. (2011). Bank financing for SMEs: Evidence across countries. *Journal of Financial Services Research*, 39(1–2), 35–54. <https://doi.org/10.1007/s10693-010-0085-8>
- Becker, G. S. (1993). *Human capital: A theoretical and empirical analysis, with special reference to education* (3rd ed.). University of Chicago Press.
- Kabeer, N. (2021). Gender equality, inclusive growth, and women’s economic empowerment. *Feminist Economics*, 27(1–2), 1–31.
<https://doi.org/10.1080/13545701.2020.1845394>
- Kabeer, N. (2021). Women’s economic empowerment and inclusive growth. *Feminist Economics*, 27(1–2), 1–31.
<https://doi.org/10.1080/13545701.2020.1845394>
- Khoiriyah, N., & Oktafia, R. (2023). Peningkatan kapasitas usaha mikro, kecil, dan menengah melalui peran fasilitator pendamping di BTPN Syariah Sukapura. *SELAPARANG: Jurnal Pengabdian Masyarakat Berkemajuan*, 7(4), 2899–2906.
- Miles, M. B., Huberman, A. M., & Saldaña, J. (2014). Qualitative data analysis: A methods sourcebook. *Qualitative Research Journal*, 14(1), 89–95.
- Nguyen, T. T., Nguyen, N. T., & Nguyen, T. T. (2022). Entrepreneurial skills and SME performance in developing countries. *Journal of Small Business and Enterprise Development*, 29(4), 602–621. <https://doi.org/10.1108/JSBED-03-2021-0104>
- OECD. (2023). Financing SMEs and entrepreneurs 2023: An OECD scoreboard. OECD SME and Entrepreneurship Papers. <https://doi.org/10.1787/8f8b9b6f-en>

- Peterson, N. A., Zimmerman, M. A., & Rappaport, J. (2019). Empowerment theory in practice. *American Journal of Community Psychology*, 63(1–2), 123–135. <https://doi.org/10.1002/ajcp.12310>
- Putri, A. F., & Nurhadi, N. (2024). Peran fasilitator pendamping dalam pemberdayaan ibu-ibu prasejahtera produktif untuk meningkatkan pendapatan UMKM nasabah PT Bank BTPN Syariah Tbk. *Sammajiva: Jurnal Penelitian Bisnis dan Manajemen*, 2(1), 95–105.
- Sen, A. (1999). *Development as freedom*. Oxford University Press.
- Susilo, Y. S., Wahyudi, D., & Rahmawati, R. (2023). Financial literacy and MSME sustainability in rural Indonesia. *Journal of Enterprising Communities*, 17(3), 432–449. <https://doi.org/10.1108/JEC-01-2022-0007>
- Tambunan, T. (2022). Micro, small and medium enterprises in Indonesia: Challenges and policies. *Journal of Asian Economics*, 80, 101450. <https://doi.org/10.1016/j.asieco.2022.101450>
- Tambunan, T. (2022). *UMKM di Indonesia: Perkembangan, kendala, dan tantangan*. Ghalia Indonesia.
- Todaro, M. P., & Smith, S. C. (2020). *Economic development* (13th ed.). Pearson.
- UNDP. (2021). Capacity development and inclusive entrepreneurship. *UNDP Development Studies Journal*, 5(2), 45–60.
- UNDP. (2021). *Capacity development: A UNDP primer*. United Nations Development Programme.
- Zimmerman, M. A. (2000). Empowerment theory: Psychological, organizational, and community levels of analysis. In J. Rappaport & E. Seidman (Eds.), *Handbook of community psychology* (pp. 43–63). Springer.

PERNYATAAN KEASLIAN KEPENULISAN

Nama : Achmad Babun Najich

Nim : 222105010037

Program Studi : Perbankan Syariah

Fakultas : Ekonomi dan Bisnis Islam

Institusi : Universitas Islam Negeri Kiai Haji Achmad Siddiq Jember

Menyatakan dengan sebenarnya bahwa hasil penelitian ini tidak ada unsur penjiplakan karya penelitian yang pernah dibuat orang lain, kecuali secara tertulis dikutip dalam naskah ini dan disebutkan dalam sumber kutipan dan daftar Pustaka.

Apabila dikemudian hari ternyata hasil penelitian ini terbukti ada unsur-unsur penjiplakan, maka saya bersedia untuk di proses sesuai dengan perundang-undangan yang berlaku.

Demikian surat pernyataan ini di buat dengan sebenarnya dan tanpa paksaan dari pihak manapun.

Jember, 24 Februari 2025

Yang menyatakan



UNIVERSITAS ISLAM NEGERI
KIAI HAJI ACHMAD SIDDIQ
J E M B E R

Achmad Babun Najich
NIM.222105010037

JURNAL PENELITIAN SKRIPSI

No.	Tanggal Pelaksanaan	Jenis Kegiatan
1.	18 Juli 2025	Pengajuan Judul Skripsi
2.	21 Juli 2025	Mencari studi literatur tentang <i>Facilitator Association</i>
3.	10 Desember 2025	Melakukan Penelitian Untuk Menentukan Hasil Penelitian yang akan diurnalkan
4.	15 Desember 2025	Penyelesaian Pembahasan
5.	17 Desember 2025	Melakukan Submit Jurnal

Jember, 24 Februari 2026
Dosen Pembimbing


Dr. H. Fauzan, S.Pd., M.Si.
NIP.197403122003121008

UNIVERSITAS ISLAM NEGERI
KIAI HAJI ACHMAD SIDDIQ
J E M B E R

Nomor : 1957/Un.22/D.5.WD.1/KM.05.00/12/2025 10 Desember 2025
Lampiran : -
Hal : Permohonan Izin Penelitian

Kepada Yth.
Kepala Bank BTPN Wisma Ajung
Jl. Bumi Tegal Besar, Tegal Besar, Kaliwates, Jember

Disampaikan dengan hormat bahwa, dalam rangka menyelesaikan tugas Skripsi pada Fakultas Ekonomi dan Bisnis Islam, maka bersama ini mohon diizinkan mahasiswa berikut :

Nama : Achmad Babun Najich
NIM : 222105010037
Semester : VII (Tujuh)
Jurusan : Ekonomi Islam
Prodi : Perbankan Syariah

Guna melakukan Penelitian/Riset mengenai "Analisis Peran Fasilitator Pendamping Dalam Pengembangan UMKM Nasabah Bank BTPN Syariah Wisma Ajung Jember" di lingkungan/lembaga wewenang Bapak/Ibu.

Demikian atas perkenan dan kerjasamanya disampaikan terima kasih.

UNIVERSITAS ISLAM NEGERI
KIAI HAJI ACHMAD SIDDIQ
JEMBER



Dekan
Dekan Bidang Akademik,
Nurul Widyawati Islami Rahayu





KEMENTERIAN AGAMA REPUBLIK INDONESIA
UNIVERSITAS ISLAM NEGERI KIAI HAJI ACHMAD SIDDIQ JEMBER
FAKULTAS EKONOMI DAN BISNIS ISLAM

Jl. Mataram No. 01 Mangli, Kaliwates, Jember, Jawa Timur. Kode Pos: 68136 Telp. (0331) 487550
Fax (0331) 427005 e-mail: febi@uinkhas.ac.id Website: <http://uinkhas.ac.id>



SURAT KETERANGAN LULUS PLAGIASI

Bagian Akademik Fakultas Ekonomi dan Bisnis Islam menerangkan bahwa :

Nama : Achmad Babun Najih
NIM : 222105010037
Program Studi : Perbankan Syariah
Judul : Analysis of the Role of the Facilitator Association in the Development of UMKM Customers of Bank BTPN Syariah Wisma Ajung

Adalah benar-benar telah lulus pengecekan plagiasi dengan menggunakan Aplikasi Turnitin, dengan tingkat kesamaan dari Naskah Publikasi Tugas Akhir pada Aplikasi Turnitin kurang atau sama dengan 25%.

Demikian surat keterangan ini dibuat agar dapat dipergunakan sebagaimana mestinya.

UNIVERSITAS ISLAM NEGERI
KIAI HAJI ACHMAD SIDDIQ
JEMBER

Jember, 25 Februari 2026
Operator Aplikasi Turnitin
Fakultas Ekonomi dan Bisnis Islam

Luluk Musfiroh



No.	Perihal	Tanggal
1.	Bukti Konfirmasi Submit	19 Desember 2025
2.	Bukti Review Submit	7 Februari 2026



Letter of Paper Acceptance

Date: Desember 20, 2025 | **No:** 2505027-RH

Dear **Achmad Babun Najih**,

I would like to confirm that your paper entitled **"ANALYSIS OF THE ROLE OF THE FACILITATOR ASSOCIATION IN THE DEVELOPMENT OF UMKM CUSTOMERS OF BANK BTPN SYARIAH WISMA AJUNG"** co-authored by **Fauzan** has been blind reviewed and accepted for publishing in issue of the Research Horizon Journal ISSN number e-ISSN: 2807-9531; p-ISSN: 2808-0696 in 2025.

On behalf of the Editorial Board and publisher, thank you very much for your submission to our journal.

Sincerely,
 Editorial Team
**UNIVERSITAS ISLAM NEGERI
 KIAI HAJI AHMAD SIDDIQ
 Jember**



Electronic Signature

RESEARCH HORIZON
 e-ISSN: 2807-9531; p-ISSN: 2808-0696

[RH] Submission Acknowledgement Kotak Masuk x



Iwan Priyadi <editor@5132921.brevosend.com> [Berhenti berlangganan](#)

19 Des 2025, 08.55 ☆ 😊 ↶ ⋮

kepada saya ▾

Achmad Babun Najih:

Thank you for submitting the manuscript, "ANALYSIS OF THE ROLE OF THE FACILITATOR ASSOCIATION IN THE DEVELOPMENT OF UMKM CUSTOMERS OF BANK BTPN SYARIAH WISMA AJUNG" to Research Horizon. With the online journal management system that we are using, you will be able to track its progress through the editorial process by logging in to the journal web site:

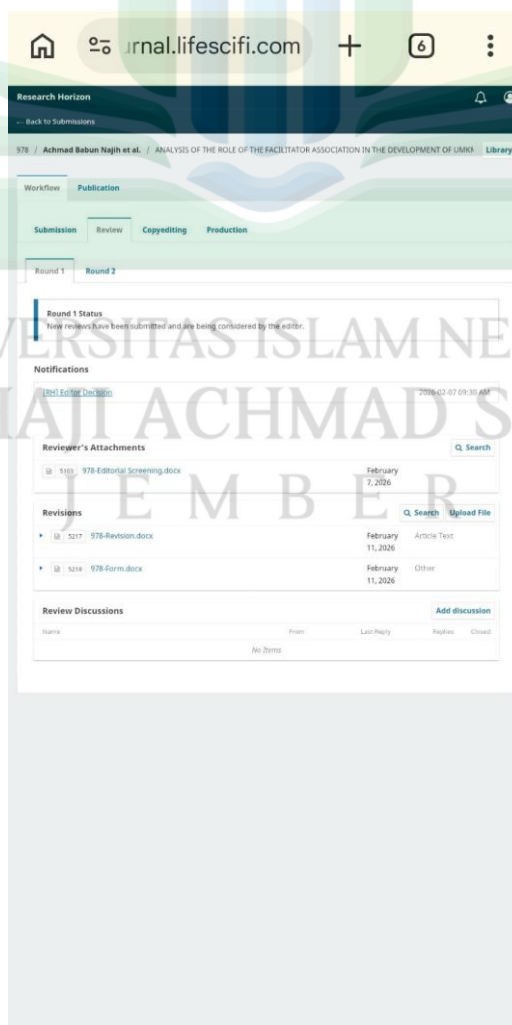
Submission URL: <https://journal.lifescifi.com/index.php/RH/authorDashboard/submission/978>
Username: [njjkzan01](#)

If you have any questions, please contact me. Thank you for considering this journal as a venue for your work.

Iwan Priyadi

[Research Horizon](#)

↶ Balas ↷ Teruskan 😊



Journal.lifescifi.com

Research Horizon

978 / Achmad Babun Najih et al. / ANALYSIS OF THE ROLE OF THE FACILITATOR ASSOCIATION IN THE DEVELOPMENT OF UMKM Library

Workflow Publication

Submission Review Copyediting Production


Submission Files

4243 ANALYSIS OF THE ROLE OF THE FACILITATOR ASSOCIATION IN THE DEVELOPMENT OF UMKM CUSTOMERS OF BANK BTPN SYARIAH WISMA AJUNG aji.docx December 19, 2025 Article Text

Download All Files

Pre-Review Discussions

Name	From	Last Reply	Replies	Closed
No Items				



UNIVERSITAS ISLAM NEGERI
KIAI HAJI ACHMAD SIDDIQ
J E M B E R

BIODATA PENULIS



Nama : Achmad Babun Najich
Alamat : Botosari, Dukuh Mencek, Jember, Jawa Timur
Tempat/Tgl Lahir : Gresik, 19 September 2004
WhatsApp : 085790335571
Email : njiikzan@gmail.com
IG : Najich

PENDIDIKAN

UNIVERSITAS ISLAM NEGERI
KIAI HAJI ACHMAD SIDDIQ JEMBER

UIN Kiai Haji Achmad Siddiq Jember – Jurusan Perbankan Syariah 2022- 2026
MA Tarbiyatut Tholabah 2019-2022

PENGALAMAN PROFESIONAL

- Delegasi dalam Konferensi Internasional Kuala Lumpur Entrepreneur Youth Summit (KEYS) Plus 2024 di Universiti Putra Malaysia (UPM) Kuala Lumpur, Malaysia -2024
- Peserta International Academic Visit Kuala Lumpur Entrepreneur Youth Summit (KEYS) Plus 2024 di Universiti Putra Malaysia (UPM) Kuala Lumpur, Malaysia -2024
- Peserta Training of Community PVML Syariah 2024
- Magang Program Merdeka Belajar Kampus Merdeka (MBKM) Selama 4 Bulan di PT Bank BTPN Syariah – 2025
- Memberdayakan 30 Nasabah Pembiayaan di PT Bank BTPN Syariah – 2025

- Pelatihan Bimbingan Teknis (BIMTEK) dan Penilaian Kompetensi sesuai dengan Standart Kompetensi Kerja Nasional Indonesia (SKKNI) 2025
-

PENGALAMAN ORGANISASI DAN KEPANITIAAN

- Ketua Umum Himpunan Mahasiswa Program Studi Perbankan Syariah (HMPS PS) Universitas Islam Negeri Kiai Haji Achmad Siddiq Jember 2024
 - Pengurus Departemen Pengembangan Organisasi Ikatan Mahasiswa Perbankan Syariah Indonesia (IMAPSI) 2024-2026
 - Pengurus Departemen Jaringan Informasi Dan Komunikasi Himpunan Alumni Tarbiyatut Tholabah (HIMATA) 2023
 - Sekertaris Angkatan 2022 PMII Rayon Fakultas Ekonomi dan Bisnis Islam (FEBI) 2022
 - Ketua Organizing Committee (OC) Protokoler Kongres Mahasiswa Universitas Islam Negeri Kiai Haji Achmad Siddiq Jember 2023
 - Ketua Organizing Committee (OC) Protokoler Kongres Mahasiswa Fakultas Ekonomi Dan Bisnis Islam Universitas Islam Negeri Kiai Haji Achmad Siddiq Jember 2023
 - Ketua Organizing Committee (OC) Protokoler Makrab Perbankan Syariah 2023
 - Organizing Committee (OC) Protokoler MAPABA PMII Rayon FEBI 2023
 - Ketua Steering Committee (SC) Protokoler Makrab Perbankan Syariah 2024
 - Steering Committee (SC) Protokoler MAPABA PMII Rayon FEBI 2024
-

PENCAPAIAN

- Esai Paling Unik Kuala Lumpur Entrepreneur Youth Summit (KEYS) Plus 2024 di Universiti Putra Malaysia (UPM) Kuala Lumpur, Malaysia 2024
 - Lulus Sertifikasi Kompetensi – Islamic Banking (Perbankan Syariah) PT Akademi SMART Indonesia 2025
 - Juara 1 Mahasiswa Berprestasi Kategori Tingkat International 2024
 - Pimpinan Sidang IV Forum Kongres Nasional Ikatan Mahasiswa Perbankan Syariah Indonesia (IMAPSI) 2024
-