

## THE ROLE OF ISLAMIC FINANCIAL INSTITUTIONS IN INCREASING ACCESS TO MSME FINANCING

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**Abstract:** This study aims to analyze the role of Islamic financial institutions in increasing MSME access in improving and developing their businesses. This study uses a qualitative descriptive approach, where later the results obtained can be described with the current conditions. The results obtained are that Islamic financial institutions continue to strive in collaborating with MSMEs, both in increasing income and developing MSMEs themselves. Currently, the contract used in financing MSMEs is productive financing with a mudharabah contract, in this contract the profits and losses are shared according to the agreement between the two parties.

**Keywords:** Islamic Financial Institutions, MSMEs, Financing

### Introduction

Islamic financial institutions (LKS) play an important role in driving economic growth, especially in countries with a majority Muslim population, such as Indonesia. One of the main focuses of LKS is to provide access to financing to Micro, Small, and Medium Enterprises (MSMEs), which are the backbone of the national economy. MSMEs contribute significantly to gross domestic product (GDP) and job creation, but often have difficulty obtaining financing from conventional financial institutions. This is due to a variety of factors, including high credit risk and insufficient collateral. Therefore, the role of Sharia Financial Institutions in providing fair access to financing in accordance with sharia principles is very crucial (Pradesyah et al., 2016).

In Indonesia, MSMEs account for around 60% of total GDP and absorb more than 97% of the workforce. However, despite this huge contribution, many MSMEs face serious challenges in accessing capital. According to data from the Financial Services Authority (OJK), around 70% of MSMEs in Indonesia still do not have access to formal financing. One of the main causes of this problem is the inability of MSMEs to meet the requirements set by conventional financial institutions, such as complete financial statements, sufficient collateral, and good credit history (Ismail, Khairunnisa, et al., 2023). In this context, Islamic Financial Institutions offer alternative solutions through a more inclusive financing system. With sharia principles, such as the prohibition of *riba* (interest) and encouraging risk-based financing, LKS can provide more suitable financing for MSMEs. LKS is also often more flexible in determining financing criteria, taking into account business potential rather than focusing only on rigid financial data.

Despite the great potential possessed by LKS in supporting MSMEs, there are still a number of challenges that need to be overcome. One of them is the lack of understanding among

MSME actors about Islamic financial products and services. Many MSME actors still consider Islamic financial institutions as a last resort, even though they can provide significant benefits. In addition, LKS must also improve the quality of services and accessibility of their products so that they are easier to reach by MSMEs. In addition, there are challenges in terms of regulations and legal frameworks governing Islamic financial institutions in Indonesia. Although there has been significant progress in the development of regulations, there are still several aspects that need to be improved to create a more conducive ecosystem for MSMEs. For example, there needs to be a policy that encourages cooperation between LKS and MSMEs, as well as incentives for LKS to provide financing to this sector (Wahyuni et al., 2023).

This research aims to explore the role of Islamic Financial Institutions in improving access to financing for MSMEs. This study will discuss how LKS can answer the challenges faced by MSMEs in obtaining capital, as well as identify strategic steps that can be taken to increase collaboration between LKS and MSMEs (Hasanah, 2023). It is hoped that the results of this research can provide useful insights for the development of policies and practices in the Islamic finance sector, as well as support the growth of MSMEs in Indonesia. Against this background, this research is expected to contribute to understanding the crucial role of Sharia Financial Institutions in increasing access to MSME financing, as well as providing relevant recommendations for the development of this sector in the future.

## Literature Review

### 1. Sharia Financial Institutions.

Islamic financial institutions (LKS) have become an integral part of the global financial system, especially in the context of countries with a majority Muslim population. The concept of Islamic finance is based on Islamic sharia principles, which emphasize justice, transparency, and social responsibility. This is different from the conventional financial system which tends to focus solely on profit. Thus, Islamic financial institutions offer a more ethical and sustainable alternative to financial management. The development of Islamic financial institutions in Indonesia, for example, shows a very positive trend. Since the establishment of the first Islamic bank in Indonesia in 1992, the industry has experienced significant growth. Currently, there are various types of Islamic financial institutions, including Islamic banks, Islamic insurance, and Islamic financing institutions. This growth is driven by increasing public awareness of the importance of finance in accordance with sharia principles, as well as support from the government and regulations that support the development of this sector (Sihotang et al., 2021).

One of the key factors in the development of Islamic financial institutions is the increase in demand from the public. Many individuals and business actors are looking for financial products that are not only profitable but also in accordance with their religious values. Islamic financial institutions offer a variety of products, ranging from deposits, investments, to financing, all designed to meet financial needs without violating sharia principles. In addition, Islamic financial institutions also play an important role in encouraging financial inclusion. With a more flexible approach in providing financing, LKS can reach segments of society that were previously neglected by conventional financial institutions, such as Micro, Small, and

Medium Enterprises (MSMEs). This is very important considering that MSMEs are the main pillar of the Indonesian economy, absorbing more than 97% of the workforce and making a significant contribution to the gross domestic product (PDB)(Khairunnisa, 2015)(Julistia et al., 2021). However, despite experiencing rapid growth, Islamic financial institutions also face various challenges. One of the biggest challenges is the lack of public understanding of the products and services offered. Many people still consider Islamic financial institutions as a last resort, even though they can provide better solutions and in accordance with ethical financial principles. Therefore, education and socialization about Islamic finance are very important to increase public acceptance.

Another challenge is increasingly fierce competition with conventional financial institutions. With technological innovations, such as fintech, conventional financial institutions have offered a variety of products and services that are more accessible to the public. Islamic financial institutions need to adapt to these developments by integrating technology in their services to stay competitive. In recent years, Islamic financial institutions have also begun to collaborate with various parties, including the government, international organizations, and the private sector. This collaboration aims to strengthen the Islamic financial ecosystem and expand the range of services. For example, through training and mentoring programs for MSME actors, Islamic financial institutions can help increase their capacity and competitiveness(Albara Albara, Riyan Pradesyah, 2016).

Overall, Islamic financial institutions show great potential in supporting sustainable and inclusive economic growth. With a more ethical approach, Islamic financial institutions not only function as financial service providers, but also as agents of social change that support people's welfare. Through increased public understanding, adaptation to technology, and strategic cooperation, Islamic financial institutions can continue to grow and make significant contributions to the economy, both at the local and global levels.

Islamic financial institutions (LKS) not only play a role in providing financial services, but also in building awareness of social responsibility and sustainability. LKS is often involved in social projects, such as funding for education, health, and community development. Through this approach, LKS can strengthen relationships with the community and increase public trust in their institutions. In addition, innovation in Islamic financial products and services is also the key to maintaining relevance in a competitive market(Syaputri & Pradesyah, 2023). By developing technology-based products, such as sharia mobile banking applications and crowdfunding platforms, Islamic financial institutions can reach the younger generation who are more familiar with digital technology. It also allows them to offer faster and more efficient solutions for customers. Thus, Islamic financial institutions can strengthen their role in an increasingly dynamic economy.

## **2. Financing in Islamic Financial Institutions**

Financing is one of the important aspects in the world of finance that refers to the provision of funds for various purposes, both individuals and businesses. In the context of Islamic financial institutions, financing is carried out by referring to Islamic sharia principles that emphasize justice, transparency, and sustainability. There are various types of sharia financing

schemes, such as murabaha (buying and selling with profit margins), mudharabah (profit sharing), and musharakah (partnership). Financing is crucial for Micro, Small, and Medium Enterprises (MSMEs), which often experience difficulties in accessing capital. Islamic financial institutions offer alternative solutions with a more inclusive approach, allowing MSME actors to obtain financing without having to meet strict requirements as set by conventional financial institutions (Khasanah et al., 2022). Through sharia financing, MSMEs can develop their businesses, increase production capacity, and ultimately contribute to economic growth. However, challenges in financing remain. One of them is the lack of public understanding of Islamic financial products and how to use them effectively. Proper education is needed so that business actors can recognize and take advantage of existing opportunities. In addition, Islamic financial institutions also need to innovate in their products and services to answer the needs of the ever-evolving market.

Overall, financing is an important pillar in the financial ecosystem that supports economic growth. With an approach that is in accordance with sharia principles, Islamic financial institutions can make a significant contribution in increasing access to financing, especially for MSMEs, as well as encouraging sustainable and inclusive economic development. Financing in Islamic financial institutions (LKS) is a process of providing funds that is carried out in accordance with Islamic sharia principles (Lestari & Hardiyanti, 2019). LKS offers a variety of financing products designed to meet the needs of individuals and businesses, while prioritizing aspects of fairness, transparency, and sustainability. Here are some types of financing commonly offered by Islamic financial institutions (Pradesyah et al., 2023):

- 1) Murabaha: This is the most commonly used financing scheme, where Islamic financial institutions buy goods needed by customers and resell them with an additional profit margin that has been agreed. The customer pays the price in installments, and this transaction is free from the element of usury.
- 2) Mudharabah: In this scheme, there are two parties, namely the financier (rabb al-mal) and the manager (mudharib). Investors provide funds, while managers are responsible for managing the business. Profits are shared according to the agreement, while the risk of loss is borne by the financier.
- 3) Musharakah: This is a form of partnership in which all parties deposit capital for a business. Profits and losses are divided according to the proportion of paid-up capital. This scheme encourages collaboration and risk sharing between parties.
- 4) Ijarah: This financing is similar to leasing, where Islamic financial institutions buy assets and lease them to customers. After the lease period ends, the customer has the option to buy the asset.
- 5) Qardhul Hasan: This is interest-free financing that is given to help individuals or businesses that need funds without expecting anything in return. Usually, qardhul hasan is given for social or humanitarian purposes.

Financing in Islamic financial institutions also plays an important role in supporting Micro, Small, and Medium Enterprises (MSMEs). With a more inclusive approach, LKS is able to reach MSME actors who are often marginalized by conventional financial institutions. Although

LKS offers many benefits, challenges remain, such as the lack of public understanding of sharia products and competition from conventional financial institutions. Therefore, education and socialization about Islamic finance are very important to increase access and utilization of Islamic financing. Overall, financing in Islamic financial institutions not only provides financial solutions, but also contributes to more equitable and sustainable economic development (Ibrahim & Pradesyah, 2023) (Safarilla & Pradesyah, 2023).

### 3. UMKM

Micro, Small, and Medium Enterprises (MSMEs) have a very important role in the Indonesian economy. With a significant contribution to gross domestic product (GDP) and job creation, MSMEs in Indonesia are the backbone of the national economy. According to data from the Financial Services Authority (OJK), MSMEs account for around 60% of total GDP and absorb more than 97% of the total workforce (Putra & Pradesyah, 2023). However, despite their vital role, MSMEs often face various challenges that hinder their development. The development of MSMEs in Indonesia can be seen through a transformation process that has lasted for decades. Since the reform in the late 1990s, many MSME players have begun to adapt to changes in the market and technology. They are beginning to adopt innovations in products and services, as well as leveraging digital platforms to expand their market reach. With the advancement of information technology, many MSMEs are now able to reach customers more widely through social media and e-commerce (Wulandari & Hasan, 2023).

One of the biggest challenges is access to financing. Many MSME actors have difficulty obtaining capital from formal financial institutions due to limitations in meeting the set conditions, such as complete financial statements and adequate collateral. This encourages many business actors to look for financing alternatives, such as loans from loan sharks which are often charged high interest and are risky. In this context, Islamic financial institutions have emerged as an alternative solution that offers financing that is more inclusive and in accordance with sharia principles. With a more flexible and risk-based approach, Islamic financial institutions can reach MSME actors who were previously marginalized by conventional financial institutions. Sharia financing, such as murabaha and mudharabah, allows MSMEs to gain access to capital without having to be trapped in the practice of usury (Rahmawati & Walyoto, 2022).

In addition to access to financing, MSME actors are also faced with challenges in terms of marketing and competitiveness. Many MSMEs have not made full use of digital technology, making it difficult to compete with products from large companies. To overcome this, the government and various private institutions have begun to hold training and mentoring programs for MSME actors. These programs aim to improve managerial skills, marketing, and product innovation for business actors. The government is also committed to supporting the development of MSMEs through various policies and regulations. One of the important steps is the preparation of a roadmap for the development of MSMEs that are oriented towards sustainability and innovation. Programs such as People's Business Credit (KUR) and tax incentives for MSMEs were also introduced to facilitate access to financing and encourage the growth of this sector. In recent years, there has been a positive trend in the development of MSMEs in Indonesia. With increasing awareness of the importance of local products and support from

various parties, many MSMEs have managed to rise and develop despite the existing challenges. Innovation in products and services, as well as the use of technology, is the key for MSMEs to remain relevant and competitive in the global market.

Overall, MSMEs in Indonesia show great potential in encouraging inclusive and sustainable economic growth. With the right policy support, better access to financing, and capacity building, MSMEs can continue to grow and make a significant contribution to the national economy. The development of MSMEs not only has an impact on improving the economy, but also on job creation and improving community welfare.

The development of halal Micro, Small, and Medium Enterprises (MSMEs) in Indonesia shows a very positive trend and has great potential for economic growth. Indonesia, as a country with the largest Muslim population in the world, has a very wide market share for halal products and services. In recent years, public awareness of the importance of halal consumers has been increasing, not only among Muslims, but also among non-Muslim consumers who value quality and ethics in the products they consume. The halal MSME sector covers various fields, such as food, beverages, cosmetics, fashion, and tourism. According to data from the Ministry of Cooperatives and Small and Medium Enterprises, the contribution of halal MSMEs to the national economy is increasing, with many MSME actors starting to adopt halal certification as a strategic step to increase their competitiveness (Eriyanti et al., 2023).

Halal certification is one of the important aspects in the development of halal MSMEs. With certification, the products produced not only meet sharia standards, but also provide additional trust to consumers. This certification process, although often considered complicated and time-consuming, has succeeded in increasing market access for halal products, both domestically and abroad. Support from the government also plays an important role in the development of halal MSMEs. Through various programs, such as training and mentoring, MSME actors are encouraged to improve the quality of their products and business management. In addition, the government also provides easier access to financing, including through Islamic financial institutions, which provide alternative financing for halal MSME actors.

Innovation and creativity are also key in the development of halal MSMEs. Many business actors are starting to apply digital technology in marketing and selling their products. By utilizing social media and e-commerce platforms, halal products can be reached by a wider range of consumers, not only domestically but also in the international market. However, despite significant developments, halal MSMEs in Indonesia still face challenges. One of them is the lack of knowledge and understanding of the importance of halal certification among business actors, especially in areas that have not been reached by government programs. In addition, competition in the global market is also getting tighter, so MSME players need to continue to innovate and improve the quality of their products. Overall, the development of halal MSMEs in Indonesia shows great potential to support inclusive and sustainable economic growth. With the right support from various parties, including the government, financial institutions, and the community, halal MSMEs can continue to grow and make a significant contribution to the national economy. The community is also increasingly aware of the importance of supporting local and halal products, which in turn can improve the welfare of business actors and create jobs.

#### 4. MSME Financing

Micro, Small, and Medium Enterprises (MSMEs) financing in Indonesia is one of the important pillars in national economic development. MSMEs contribute significantly to gross domestic product (GDP) and job provision, but there are still many business actors who face obstacles in accessing financing. In this context, understanding the dynamics of MSME financing is important to encourage the growth of this sector. One of the main challenges faced by MSMEs in Indonesia is limited access to capital. Many MSME actors have difficulty obtaining financing from formal financial institutions such as banks, especially due to strict requirements. Financial institutions often require collateral, complete financial statements, and a good credit history. This makes many MSME actors, especially those who are just starting a business, forced to look for financing alternatives that are not always sustainable (Islami et al., 2021).

In recent years, Islamic financial institutions have begun to emerge as a more inclusive financing alternative for MSMEs. Sharia financing offers various schemes that are in accordance with sharia principles, such as murabaha (buying and selling with profit margins), mudharabah (profit sharing), and musharakah (partnership). With this approach, Islamic financial institutions can reach MSME actors who were previously marginalized by the conventional financial system. One of the government programs that supports MSME financing is the People's Business Credit (KUR). This program is designed to provide easier and more affordable access to financing for MSME actors. Through KUR, business actors can obtain loans with lower interest compared to conventional loans. In addition, the KUR application process is also simpler, making it easier for MSME actors to get the capital they need (Aziz et al., 2021).

Although there are various financing programs, there are still many MSME actors who have not fully taken advantage of this opportunity. One of the reasons is the lack of knowledge about the products and services available. Many business actors are still hesitant to apply for financing because of the lack of information about the conditions and procedures that need to be met. Therefore, education and socialization about access to financing are very important to increase the participation of MSME actors. In addition, MSME actors are also faced with challenges in terms of financial management. Many of them do not have a good understanding of how to manage business finances, making it difficult to plan financing effectively. Limitations in financial records can also hinder them in applying for financing to financial institutions. Therefore, training in financial management and business recording is urgently needed to increase the capacity of MSME actors (Munthe et al., 2023).

Support from various parties, including the government, financial institutions, and the business community, is very important in the development of MSME financing. Collaboration between financial institutions and MSME associations can help create a platform that facilitates access to financing. In addition, the government can also hold programs that encourage innovation and product development for MSMEs, so that they are better prepared to compete in the market. Overall, MSME financing in Indonesia has great potential to support inclusive and sustainable economic growth. With the right support, MSME actors can overcome existing

challenges and take advantage of the available opportunities. The growth of MSMEs will not only increase their contribution to the economy, but also create jobs and improve the welfare of the community as a whole.

### **Method**

The qualitative research method is a very relevant approach to explore the role of Islamic financial institutions in increasing access to financing for Micro, Small, and Medium Enterprises (MSMEs). In the study titled "The Role of Sharia Financial Institutions in Increasing Access to MSME Financing," the researcher will focus on an in-depth exploration of the interaction between Islamic financial institutions and MSME actors. In the design of this study, the researcher will use a case study approach. The case studies were chosen to gain a deep understanding of the phenomenon studied, specifically how Islamic financial institutions operate and the strategies they use to support MSMEs. Researchers can choose several Islamic financial institutions and a number of MSMEs that are customers of these institutions as the object of study.

The data collection techniques that will be used include in-depth interviews, focus group discussions, and documentation collection. Through semi-structured interviews with managers and staff of Islamic financial institutions, as well as MSME actors, the researcher aims to gain their views and experiences regarding access to financing and the impact felt. Focus group discussions can be held with a group of MSME actors to dig deeper into the challenges they face in accessing financing, as well as how Islamic financial institutions can help them. In addition, researchers will also collect secondary data through literature studies and related policy documents. Once the data is collected, the analysis will be carried out using thematic analysis techniques. Researchers will identify the main themes that emerge from the data and analyze the relationships between those themes. This process begins by transcribing the results of interviews and discussions to facilitate analysis. Next, the data will be organized into categories or codes, which will help in identifying relevant patterns and themes. The interpretation of the results of the analysis will be carried out to understand the meaning behind the data, as well as to relate the findings to existing theories and literature (Ismail, khairun, et al., 2023).

To ensure the validity and reliability of the data, researchers will apply triangulation techniques, namely comparing data from various sources. In addition, researchers can also ask for feedback from informants to ensure that the interpretation of the analysis results is in line with their views. Finally, the results of the study are expected to provide a better understanding of the role of Islamic financial institutions in increasing access to financing for MSMEs. Researchers will draw conclusions based on the findings obtained, as well as provide recommendations for Islamic financial institutions and other stakeholders to improve the effectiveness of their financing programs. With this qualitative approach, the research aims to make a significant contribution in understanding the dynamics between Islamic financial institutions and MSMEs, as well as encourage the development of better policies to support the growth of this sector (Pradesyah et al., 2016).

### **Result and Discussion**

The results of the research on the role of Islamic financial institutions in increasing access to MSME financing in Medan City show a number of significant findings. This study reveals that Islamic financial institutions contribute positively in providing more inclusive financing alternatives for MSME actors, especially for those who previously had difficulty obtaining capital from conventional financial institutions. One of the main findings is the high awareness of MSME actors in Medan about the existence of Islamic financial institutions. Many business actors feel more comfortable transacting with financial institutions that apply sharia principles, because they believe that the transaction is free from the practice of *riba* and is more ethical. This study found that Islamic financial institutions in Medan have succeeded in building a good reputation among MSME actors, thanks to their more personalized approach in providing financing services.

Financing products, Islamic financial institutions in Medan offer various schemes that suit the needs of MSME actors. Products such as *murabaha*, *mudharabah*, and *musharakah* are the main choice for business actors. Research shows that many MSMEs feel more helped by the *mudharabah* financing scheme, where they can obtain capital without having to provide high collateral. This is very profitable for MSMEs which generally have limitations in terms of assets. However, despite significant progress, the study also notes some challenges that are still faced. Many MSME actors still do not understand the process of applying for financing at Islamic financial institutions. Although the application procedure is relatively simpler than that of conventional institutions, the lack of information and understanding of the products offered is still a barrier. Education about sharia financing needs to be improved so that MSME actors can take advantage of this service optimally.

In addition, this study found that MSME actors in Medan often experience difficulties in compiling the necessary documents for financing applications. Many of them do not have good financial records, which is an important requirement in the application process. Therefore, support in terms of financial management training is urgently needed to improve the ability of MSME actors to prepare transparent and accountable financial reports. In terms of impact, research shows that access to financing through Islamic financial institutions has had a positive impact on the growth and sustainability of MSMEs in Medan. Many business actors reported an increase in turnover and the ability to expand their business after obtaining financing. This not only helps improve the welfare of MSME actors, but also contributes to the development of the local economy.

Overall, the results of this study confirm that Islamic financial institutions have a significant role in increasing access to financing for MSMEs in Medan City. With better support in terms of education and training, as well as the development of products that are more in line with the needs of business actors, Islamic financial institutions can further strengthen their contribution in supporting the growth of the MSME sector in this region. This research is expected to provide recommendations for stakeholders and Islamic financial institutions to further improve the effectiveness of their financing programs in the future.

This research also highlights the importance of collaboration between Islamic financial institutions and local governments in supporting the development of MSMEs in Medan City. This synergy can strengthen existing programs, such as entrepreneurship training and access to

information about financing products. Through partnerships, Islamic financial institutions can contribute to organizing seminars and workshops that aim to provide a better understanding to MSME actors on how to access sharia financing. Furthermore, research shows that the digitization of Islamic financial services also has the potential to increase access for MSMEs. The use of digital platforms for financing applications and financial management can make it easier for business actors, especially among the younger generation who are more familiar with technology. By developing technology-based applications, Islamic financial institutions can reach more MSME actors, including those in remote areas. This study recommends that Islamic financial institutions continue to innovate in their products and services, as well as improve their marketing approach to attract more MSME actors. With these steps, Islamic financial institutions can increasingly play a role in strengthening the MSME ecosystem in Medan City and supporting sustainable economic growth.

### Conclusion

Islamic financial institutions currently continue to experience a significant increase, this can certainly be seen from the many Islamic financial institutions that have sprung up, ranging from offices to ATMs provided by Islamic financial institutions. This development is certainly inseparable from the public's trust in Islamic financial institutions in Indonesia. The research shows that, in its development, Islamic financial institutions also continue to strive to improve or support MSMEs to continue to grow and develop. This is of course seen from the contract used in the productive financing of MSMEs, namely the mudharabah or Cooperation contract. Access to this financing can be used by anyone who wants to open or develop their business, of course also through the terms that have been agreed upon by both parties. This contract also uses a profit-sharing system, where profits and losses will be shared according to mutual agreement.

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