

ANALYSIS OF THE EFFORTS OF THE COOPERATIVE OFFICE IN INCREASING MSME INCOME (CASE STUDY ON THE COOPERATIVE AND UMKM OFFICE OF BINJAI CITY)

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Abstract

MSMEs in Binjai City are the backbone of the regional economy with various business sectors, ranging from trade, services, to creative industries. The Binjai City Cooperatives and MSMEs Department has an important task in encouraging the growth and sustainability of MSMEs in this region. This research aims to identify and analyze the efforts that have been made by the Cooperatives Department to increase MSME income, as well as identify the obstacles faced in its implementation. This research uses qualitative research methods with a descriptive approach. The results of this research state that the Binjai City Cooperative Department's efforts to increase MSME income include a comprehensive and sustainable strategy, which includes managerial training, access to financing, market development and technological innovation. The obstacles faced by the Binjai City Cooperative Department in increasing MSME income reflect complex structural and operational challenges, including limited access to financing, knowledge and skills gaps, and inadequate infrastructure. To overcome this, the Cooperatives Service has implemented various strategies, such as expanding access to financing through collaboration with microfinance institutions, increasing financial management and digital marketing training programs, as well as improving infrastructure and opening new market access.

INTRODUCTION

The Department of Cooperatives and SMEs is a government institution tasked with carrying out regional government affairs in the field of cooperatives and small and medium enterprises (Audina, 2021). The Department of Cooperatives and Micro Enterprises has a very important position, potential and role and strategy in realizing economic development goals in particular. Cooperatives and Micro Enterprises are business activities that are able to expand employment opportunities and provide broad economic services to the community, can play a role in the process of equalizing and increasing community income as well as encouraging economic growth and playing a role in realizing national stability in general and economic stability in particular. The Department of Cooperatives and Micro Enterprises makes a significant contribution to the expansion of employment and business opportunities, the formation of national products, as well as increasing and equalizing income (Solang et al., 2019).

In the Indonesian economy, MSMEs have an important role in expanding employment opportunities and are expected to develop and become a driving force amidst the slow pace of the Indonesian economy (Nasution & Silalahi, 2022). The national economy in Indonesia has shown that Micro, Small and Medium Enterprises (MSME) activities are one of the consistent and growing business sectors. MSMEs are business groups that operate in the informal and labor-intensive sector so they have a strategic role as a source of job creation (Rohmah et al., 2021).

Micro, Small and Medium Enterprises (MSMEs) are one of the business or trade enterprises that are managed or managed by individuals or business entities and in accordance with the criteria for businesses in a small scope or also in a smaller (micro) scope (Surya & Pradesyah, 2022). The criteria for MSMEs in Indonesia are in accordance with Law no. 20 of 2008 are as follows: Micro businesses have maximum assets of IDR 50 million and maximum turnover of IDR 300 million; Small businesses have assets between IDR 50 million and IDR 500 million and turnover between IDR 300 million and IDR 2.5 billion; and Medium Enterprises have assets between IDR 500 million to IDR 10 billion and turnover between IDR 2.5 billion to IDR 50 billion (Pasaribu & Oktavia, 2021).

According to Tambunan, (2013) MSMEs are independent productive business units, which are carried out by individuals or business entities in all economic sectors. On the other hand, Kwartono. A. M, (2007) explains the definition of MSMEs more specifically, namely as business entities that have a profit of no more than 200 million based on annual profit calculations. According to Sukirno, (2004) MSMEs are businesses that have small initial capital or small wealth value and a small or limited number of workers, capital value or number of jobs according to the definition given by the government or other institutions with specific objectives. According to senior economist, Prof. Ina Primiana, MSMEs are small-scale business activities that encourage development and the Indonesian economy (Khasanah, 2023).

The characteristics of small businesses according to Ichsan et al., (2023) are: 1) Activities tend to be abnormal and rarely have a business plan 2) The organizational structure is simple 3) The number of workers is limited with a loose division of labor 4) Most do not have separation between personal and company wealth 5) The accounting system is not good and sometimes even does not exist 6) The economic scale is too small so it is difficult to reduce costs 7) Market capacity and market diversification tend to be limited 8) Profit margins are very thin 9) Capital is limited so there is no able to employ professional managers.

According to (Nitisusantro, 2010) business development is an effort made by local governments, communities and other stakeholders to empower a business through providing

facilities, mentoring guidance and strengthening assistance to grow and improve the capabilities and competitiveness of a business.

Income is the main source for companies to increase the value of their assets and capital. When assessing company efficiency, revenue is one of the most important indicators for measuring a company's success and growth (Rahma & Adlina, 2024). An increase in income is when there is an increase in capital through additional assets or assets. This does not occur due to an increase in the owner's capital or debt, but due to the sale of goods or services to other parties. This is due to the possibility that this income comes from services provided to other parties (Amsari & Sibarani, 2024).

According to Harnanto, (2019) Revenue is "an increase or increase in assets and a decrease or decrease in a company's liabilities which is a result of operational activities or the procurement of goods and services to the public or consumers in particular". Meanwhile, according to Windyanita et al., (2023) Revenue is the cash inflow of assets and/or settlement of obligations from the delivery or production of goods, provision of services, and other profit-seeking activities which constitute the main or large operations that are continuous during a period.

Empowering micro businesses needs to be raised as a separate strategy, through developing micro business institutions, establishing micro financial institutions, and strengthening industrial development in the region. As the main driver in the national economy, the MSME sector has an important and strategic role in Indonesia's economic structure. The significant contribution of MSMEs in GDP shows that more than half of Indonesia's economic activities depend on this sector. Apart from functioning as a platform for creating and absorbing jobs, MSMEs also act as a support and provider of economic security for people with low incomes. This is because the MSME sector directly interacts with the basic needs of society (Thoibah et al., 2022).

Micro, Small and Medium Enterprises (MSMEs) are people's economic activities that dominate more than 99% of the national economy. MSMEs are one of the people's choices because of their simple business management, relatively small capital, and flexibility in their activities. In Binjai City, MSMEs are considered an effective way of alleviating poverty. The number of MSMEs in Binjai City continues to increase, with data from the Cooperatives Service showing an increase from 9,972 MSMEs in 2019 to 18,181 in 2020, and 20,852 in 2021 (Sakti & Harahap, 2023). This cannot be separated from the role of the Cooperatives Service which always supports by increasing the income of MSMEs.

MSMEs in Binjai City are the backbone of the local economy with various business sectors, ranging from trade, services, to creative industries. The Binjai City Cooperatives and MSMEs Department has an important task in encouraging the growth and sustainability of MSMEs in this region. Through various programs and policies, the Cooperative Service seeks to increase the capacity and income of MSMEs so that they are more competitive and able to survive in dynamic economic conditions. However, as time goes by and challenges become increasingly complex, it is necessary to evaluate and analyze the effectiveness of the efforts made by the Cooperative Service in increasing MSME income.

The Binjai City Cooperatives and UMKM Department has made various efforts to increase MSME income, including by organizing training and skills development to increase the managerial and technical capacity of MSME players, providing easy access to capital through collaboration with financial institutions, increasing market access through exhibitions and digital platforms, providing business assistance and consultation, providing infrastructure and supporting facilities such as small industrial centers, as well as facilitating collaboration and networking with various parties to open up opportunities for partnerships and access to technology. These efforts are expected to significantly increase the performance and income of MSMEs in Binjai City.

MSME incomes in Binjai City vary and still face various significant challenges, such as limited access to capital, limited markets, low managerial and technical skills, and minimal access to infrastructure and modern technology. Despite government efforts in the form of policies, training and assistance, many MSMEs still find it difficult to increase their income significantly.

The total income generated by all MSMEs registered in the Binjai City area or the average income per MSME is as follows:

Table.1
Average Income of MSMEs in Binjai City

Year	Number of MSMEs	Total Revenue (in billion Rupiah)	Average Revenue per MSME (in million Rupiah)
2021	716	60	111
2022	750	65	116
2023	778	70	121

Source: *Binjai City Cooperatives and UMKM Service*

MSMEs in Binjai City face a number of problems that hinder their growth and development. First, limited access to capital is one of the main obstacles, where many MSME players have difficulty getting loans or investment to develop their businesses. Second, the lack of managerial and technical skills among MSME players causes low efficiency and productivity. Third, limited market access makes it difficult for MSME products to compete in wider markets, both local and national. Fourth, the lack of knowledge and technology adoption hinders innovation and digitalization of MSME businesses. Lastly, complex regulations and bureaucracy often become a burden for MSMEs, hampering the licensing process and daily business operations. These problems need to be addressed through well-targeted policies and programs to support the sustainability and growth of MSMEs in Binjai City.

MSMEs in Binjai City need to increase access to capital through easily accessible financing programs, providing management and technical skills training, as well as developing market access through e-commerce and trade exhibitions. Technology adoption and innovation should be encouraged with subsidies or incentives, while infrastructure and facilities such as training centers and business incubators need to be improved. One-stop integrated services will make MSME operations easier, and increased collaboration with large companies and research institutions can open access to markets, technology and other important resources.

This research aims to identify and analyze the efforts made by the Cooperatives Department to increase MSME income, as well as identify the obstacles faced in its implementation. Thus, it is hoped that this research can provide deeper insight and useful recommendations for improving and developing the MSME empowerment program in Binjai City.

RESEARCHMETHODS

In this research, the author used qualitative research methods. A qualitative approach is used to manage data obtained from research locations, in the form of words, sentences, schemes or images. Descriptive qualitative research is applied to examine the condition of objects naturally, with the researcher acting as a key instrument that places greater emphasis on understanding meaning rather than generalization (Sugiyono, 2019). The qualitative descriptive approach uses observation, interview and documentation techniques to produce data that describes in detail. The aim of this approach is to create an accurate, systematic and factual description of the facts, properties and relationships between the phenomena being studied (Moleong, 2018). In the research process, researchers used data collection techniques in the form of observations and in-depth interviews with officials from the Binjai City Cooperatives and UMKM Service regarding the efforts made by the Cooperatives Service to increase MSME income, and how the Cooperative Service responded to obstacles that occurred in increasing MSME income.

RESULTSAND DISCUSSION

Cooperative Department's Efforts to Increase the Income of Binjai City MSMEs

Micro, small and medium enterprises (MSMEs) certainly have characteristics in their implementation, these characteristics are the types of commodities used can change at any time or at any time, the place of business can change, administration activities have not been implemented

in the business, human resources (HR) do not have a strong entrepreneurial spirit, their education is quite low and generally they have not obtained proof of legality or a business license (Kadeni & Srijani, 2020). With these various characteristics, MSMEs certainly have many benefits for society and the country, including being the largest contributor to domestic products, creating jobs, solutions for the middle class, and flexible operations. Some of these benefits must be utilized properly by the local community and the government. The government must be able to convince and help people to open small businesses or MSMEs so that the economy in Indonesia will always move and the level of people's welfare will be higher (Aliyah, 2022).

In terms of welfare itself, there are several indicators, namely the fulfillment of family needs such as income, housing, education, health, labor and other social relations. By fulfilling the above needs, it is ensured that people's lives will be prosperous. With the role played by the Department of Cooperatives and MSMEs in improving the welfare of entrepreneurs, we will see the extent of the role of the Department of Cooperatives and MSMEs, considering that MSMEs play a very important role in the welfare of the business actors they support (Tirtajaya, 2021).

In encouraging Indonesia's economic development, the Indonesian Government continues to strive to increase business, micro, small and medium. In realizing national development in the economic sector, the government must cooperate with each other between the central government and regional governments. The Government of the Republic of Indonesia has formed cooperatives and MSME services in each district/city to encourage the growth of MSMEs in Indonesia with several policies. One of them is the Binjai City Cooperative and MSME Service which plays an active role in developing MSMEs in Binjai City (Karimah & Nawawi, 2023). The results of interviews conducted by researchers with the head of the Department and staff of the Binjai City Cooperative Service are:

"The Binjai City Cooperative Service is committed to increasing MSME income through various strategic programs which include training, mentoring and access to capital. They provide intensive training in management, digital marketing, and product development, as well as collaborating with financial institutions to facilitate microcredit and business capital grants. Apart from that, the Cooperatives Department also holds exhibitions and bazaars to expand market access, as well as developing digital platforms to promote MSME products online. Their long-term plans focus on strengthening capacity, expanding market access, and technological innovation to ensure sustainable growth for MSMEs in Binjai." Head of the Binjai City MSME Cooperative Service.

"The Binjai City MSME Cooperative Service plays an important role in increasing MSME income through various strategic programs. They provide assistance such as business license registration, capital assistance and technology training, as well as running a Partnership Program to expand market access for MSMEs through collaboration with large companies. This department also facilitates access to financing through schemes such as People's Business Credit (KUR) and capital grants. "With a long-term vision, the Cooperative Department continues to strengthen partnerships and update programs to remain relevant and sustainable, as well as encouraging innovation in digital marketing to ensure the growth of MSMEs in the digital era." Staff of the Binjai City UMKM Cooperative Service.

Based on the results of the interviews described above, it shows that the Binjai City Cooperative Department has a strong commitment to increasing MSME income through various strategic programs which include training, access to financing, market development and technological innovation.

1. **Training and Mentoring**

The Cooperatives Service routinely provides training and assistance to MSME players, covering aspects of business management, digital marketing and access to financing. This training aims to strengthen the capacity of MSMEs to face business challenges and take advantage of existing market opportunities. Collaboration with universities and

training institutions shows that the training provided is adapted to current market needs, so that the relevance and effectiveness of training can be maintained.

2. **Access to Financing**

The Cooperatives Service plays an important role in facilitating access to capital for MSMEs, both through collaboration with financial institutions for low-interest microcredit programs, and through business capital grant programs. The Revolving Capital Assistance Program and People's Business Credit (KUR) facilitation demonstrate the department's efforts to provide various financing options that can be accessed by MSMEs according to their needs and capacities. Assistance in the use of funds also shows the department's commitment to ensuring funds are used effectively and on target.

3. **Market Development**

Efforts to open new market opportunities through local exhibitions and bazaars, as well as developing digital platforms for online product marketing, are strategic steps to expand the market reach of MSMEs. Partnership programs with large companies and modern retailers also open up MSME access to a wider distribution network, which has the potential to increase income significantly.

4. **Technological Innovation**

The push for digitalization of MSMEs through technology assistance and access to software shows the agency's understanding of the importance of technological adaptation in facing competition in the digital era. The development of more e-commerce platforms dedicated specifically to Binjai MSMEs also shows the agency's proactive steps in supporting MSMEs to reach the global market.

5. **Sustainability and Capacity Strengthening**

The long-term plan that focuses on strengthening capacity, market access and technological innovation shows the agency's vision to create programs that are not only effective in the short term but also sustainable. The construction of an integrated training center and the development of a partnership ecosystem that supports the sustainable growth of MSMEs is a clear example of this strategy.

6. **Monitoring and Evaluation**

The Cooperatives Service also shows its seriousness in ensuring program sustainability by strengthening monitoring and evaluation mechanisms. This is important to identify areas that need improvement and ensure that programs have a real positive impact on MSMEs.

The Binjai city Cooperative Department's efforts to improve the welfare of entrepreneurs through the development of MSMEs include several main, interrelated strategies. Through regular training and mentoring, this agency strengthens the capacity of MSME players in managerial and digital marketing aspects, so that they are better prepared to face market challenges. To increase access to financing, the Department of Cooperatives facilitates microcredit and capital grant programs, ensuring funds are used effectively. Apart from that, market development through exhibitions and digital platforms as well as support for technological innovation shows the agency's proactive steps in expanding the market reach of MSMEs. Their long-term strategy focuses on strengthening capacity and sustainability, with the development of integrated training centers and partnership ecosystems. Rigorous monitoring and evaluation ensures these programs provide real positive impacts.

Apart from that, the Binjai City Cooperative Service not only carries out reactive programs, but is also proactive and innovative in supporting the growth of MSMEs. The strategy they implement includes various important aspects needed to ensure MSMEs can develop and compete, both in local and global markets. This effort aims to increase the competitiveness of MSMEs in local and national markets, which in turn is expected to increase the income and economic welfare of the people in Binjai City.

Obstacles Experienced by the Cooperative Service in Increasing Revenue Binjai City MSMEs

In carrying out efforts to increase the income of Binjai City MSMEs, the Binjai City MSME cooperative department is not immune from the obstacles and challenges it faces. As stated by the head of the Department and Staff of the Binjai City Cooperative Service in an interview conducted by the researcher:

“The Binjai City MSME Cooperative Service faces several obstacles in increasing MSME income, including limited access to financing, lack of knowledge and management skills, and inadequate infrastructure. Many MSMEs have difficulty meeting credit requirements and managing their businesses effectively. Apart from that, fluctuations in raw material prices and a decline in people’s purchasing power also have a negative impact on MSME profits. To overcome this, the Cooperative Service continues to improve training programs, expand market access, and strive to improve infrastructure, although this requires time and extensive collaboration.” Head of the Binjai City MSME Cooperative Service.

“The Binjai City MSME Cooperative Service faces several obstacles in implementing the program to increase MSME income, such as resistance of MSME actors to change, limited human resources, as well as complex regulations and bureaucracy. Many MSMEs are reluctant to implement new technology even though training has been provided. Staff limitations also hinder intensive assistance. In addition, complicated regulations often slow down the licensing process and access to aid programs. “Changes in local market and economic conditions also have an impact, such as reduced purchasing power and difficult access to capital, which has prompted the Department to offer alternative financing solutions and digital marketing support to help MSMEs remain relevant and develop.” Staff of the Binjai City UMKM Cooperative Service.

Based on the results of the interview above, researchers can analyze the efforts of the Binjai City Cooperative Department in facing various obstacles in increasing MSME income, including limited access to financing, where many MSME actors have difficulty meeting credit requirements, as well as limited knowledge and skills in financial management, marketing and digital technology. . In addition, inadequate infrastructure in some regions hinders product distribution, while resistance to change among MSMEs hinders modernization. Limited human resources in the Cooperative Department and the complexity of regulations and bureaucracy also slow down the support provided, making these challenges even more complex in efforts to increase MSME income in Binjai City. The obstacles experienced by the Cooperatives Department in efforts to increase MSME income in Binjai City include several important aspects, namely:

1. **Limited Access to Financing**
Even though there is collaboration with financial institutions, many MSME players have difficulty fulfilling administrative requirements and guaranteeing credit worthiness. This prevents them from obtaining the capital needed to develop their business.
2. **Limited Knowledge and Skills**
Many MSME players still do not understand financial management, marketing strategies and digital technology. This knowledge gap limits their ability to develop and innovate.
3. **Infrastructure and Market Access Issues**
Insufficient infrastructure in some areas, such as roads that are difficult to access, increases distribution costs and hinders market access, thereby reducing the competitiveness of MSME products.
4. **Resistance to Change**

Some MSME players show resistance to new technology and digital marketing methods. This unwillingness hinders the modernization of their businesses and stifles potential growth.

5. Limited Resources of the Cooperative Service

With limited staff, the Cooperatives Service finds it difficult to provide intensive and sustainable assistance to MSMEs. This limitation reduces the effectiveness of the MSME development program.

6. Complex Regulations and Bureaucracy

Complicated business licensing and bureaucratic processes often slow down MSMEs' access to assistance and hinder business development, making this process require simplification to increase efficiency.

7. Local Economic Fluctuations and Market changes

Fluctuations in raw material prices, decreasing people's purchasing power, and changes in market trends cause pressure on MSMEs in terms of profit margins and product demand. Unstable economic conditions also make it difficult for MSMEs to access financing from more conservative financial institutions in a sluggish economic situation.

These obstacles show that despite efforts by the Cooperatives Department to support MSMEs, there are still structural and operational challenges that must be overcome to increase income and sustainability of MSME businesses in Binjai City. To overcome obstacles in increasing MSME income in Binjai City, the Cooperative Department has carried out various strategic efforts, namely:

1. Expanding Access to Financing

The Cooperatives Department continues to collaborate with financial institutions and facilitate access to financing for MSMEs. This includes encouraging the use of more flexible capital assistance programs and collaborating with microfinance institutions to offer alternative financing solutions that are more accessible to MSMEs.

2. Increased Knowledge and Skills

To overcome the knowledge and skills gap, the Cooperatives Service is increasing training and mentoring programs for MSME players. The main focus is on financial management, effective marketing strategies, and the use of digital technology, with the aim of making MSMEs better prepared to face market challenges.

3. Improved Infrastructure and Market Access

The Cooperative Service collaborates with local governments to improve infrastructure in less accessible areas. Apart from that, they also encourage the opening of new market access, both through digital marketing programs and MSME participation in exhibitions and other promotional activities.

4. Encouraging Adaptation of Technology and Digital Marketing

To overcome resistance to change, the Cooperative Service provides intensive assistance and training that emphasizes the importance of adapting to new technology and digital marketing. This is done with the hope that MSME players will be more open and ready to utilize technology to develop their businesses.

5. Resource Efficiency and Increased Cooperation

Considering the limited human resources, the Cooperatives Service is trying to make efficiency in the use of staff and expand collaboration with third parties, such as private institutions and academics, to strengthen the MSME mentoring program.

6. Simplification of Regulations and Bureaucracy

The Cooperative Service is also trying to simplify the licensing and bureaucratic processes which are often complicated and time consuming. They continue to review and reform existing regulations to ensure faster and more efficient processes, so that MSMEs can more easily develop their businesses.

7. Local Economic Monitoring and Response to Market Changes

The Cooperative Service actively monitors local economic conditions and market trends to adapt policies and programs that are relevant to the current situation. This includes providing training in crisis management strategies and product diversification, as well as helping MSMEs adjust their prices and marketing strategies to remain competitive in the market.

The obstacles faced by the Binjai City Cooperative Department in increasing MSME income reflect complex structural and operational challenges, including limited access to financing, knowledge and skills gaps, and inadequate infrastructure. To overcome this, the Cooperatives Service has implemented various strategies, such as expanding access to financing through collaboration with microfinance institutions, increasing training programs in financial management and digital marketing, as well as improving infrastructure and opening up new market access. They also focus on overcoming resistance to technology and facilitating digital adaptation, while optimizing human resource efficiency and simplifying regulations. By actively monitoring local economic conditions and being responsive to market changes, the Cooperative Service seeks to ensure that the programs implemented can overcome existing obstacles and support the sustainable growth of MSMEs.

CONCLUSION

Based on the research results above, the conclusions in this research are as follows

1. The Binjai City Cooperative Department's efforts to increase MSME income include a comprehensive and sustainable strategy, which includes managerial training, access to financing, market development and technological innovation. Through regular training and mentoring, the Cooperatives Service strengthens the capacity of MSME players to face business challenges and take advantage of market opportunities. Microcredit programs, capital grants, as well as market development through exhibitions and digital platforms show the department's commitment to opening wider access for MSMEs. A long-term strategy that focuses on strengthening capacity and sustainability, coupled with strict monitoring and evaluation, ensures that these programs have a real positive impact. This proactive and innovative approach not only increases the competitiveness of MSMEs in local and national markets, but also contributes to improving the economic welfare of the people of Binjai City.
2. The obstacles faced by the Binjai City Cooperative Department in increasing MSME income reflect complex structural and operational challenges, including limited access to financing, knowledge and skills gaps, and inadequate infrastructure. To overcome this, the Cooperatives Service has implemented various strategies, such as expanding access to financing through collaboration with microfinance institutions, increasing training programs in financial management and digital marketing, as well as improving infrastructure and opening up new market access. They also focus on overcoming resistance to technology and facilitating digital adaptation, while optimizing human resource efficiency and simplifying regulations. By actively monitoring local economic conditions and being responsive to market changes, the Cooperative Service seeks to ensure that the programs implemented can overcome existing obstacles and support the sustainable growth of MSMEs.

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