



Empowering young entrepreneurs: Financing application programs and bazaar expos to increase competitiveness in Malang, East Java

Nihayatu Aslamatis Solekah✉, Esy Nur Aisyah

Universitas Islam Negeri Maulana Malik Ibrahim, Malang, Indonesia

✉ aslamatiss_1@pbs.uin-malang.ac.id

doi https://doi.org/10.31603/ce.12074

Abstract

This community service activity was conducted with an entrepreneurship community of budding young entrepreneurs. The activity aimed to increase the competitiveness of their startup businesses by assisting them in accessing financing at El Dinar Finance House in Malang City and strengthening product sales through promotional bazaar exposure. The Participatory Learning and Action (PLA) method was utilized, with implementation beginning with the preparation of business plan documents, practicing business plan presentations, fulfilling the requirements for financing applications, assessing financing eligibility, approving business financing, increasing sales through expo bazaars, and ensuring repayment of the obtained funding. The mentoring program successfully equipped young entrepreneurs with the skills to access financing, improve their marketing strategies, and gather direct consumer feedback. These improvements strengthened business competitiveness, while ongoing monitoring ensured the successful repayment of funding and facilitated effective collaboration among all stakeholders.

Keywords: Budding young entrepreneur; Financing; Participatory learning action

Pemberdayaan wirausahawan muda: Program pengajuan pembiayaan dan expo bazaar untuk meningkatkan daya saing di Malang, Jawa Timur

Abstrak

Kegiatan pengabdian masyarakat ini dilaksanakan bersama komunitas wirausaha yang terdiri dari para wirausahawan muda pemula. Kegiatan ini bertujuan untuk meningkatkan daya saing bisnis rintisan para wirausahawan muda dengan membantu mereka mengakses pembiayaan di El Dinar Finance House Kota Malang dan memperkuat penjualan produk melalui promosi di bazaar. Kegiatan pengabdian ini menggunakan metode Participatory Learning and Action (PLA). Implementasinya dimulai dengan persiapan dokumen rencana bisnis, latihan presentasi rencana bisnis, pemenuhan persyaratan pengajuan pembiayaan, penilaian kelayakan pembiayaan, persetujuan pembiayaan bisnis, peningkatan penjualan melalui bazaar, dan memastikan pembayaran kembali dana yang diperoleh. Program pendampingan ini berhasil membekali para wirausahawan muda dengan keterampilan untuk mengakses pembiayaan, meningkatkan strategi pemasaran mereka, dan mengumpulkan umpan balik langsung dari konsumen. Peningkatan ini memperkuat daya saing bisnis, sementara pemantauan berkelanjutan memastikan keberhasilan pembayaran kembali dana dan memfasilitasi kolaborasi yang efektif di antara semua pemangku kepentingan.

Kata Kunci: Wirausahawan muda pemula; Pembiayaan; Participatory learning action

Contributions to
SDGs



Article History

Received: 09/08/24

Revised: 27/01/25

Accepted: 19/05/25

1. Introduction

The government consistently supports Micro, Small, and Medium Enterprises (MSMEs) by expanding access to financing, a critical initiative particularly emphasized since the COVID-19 pandemic. A concrete step in this direction involves embracing entrepreneurs from higher education academic communities, as MSMEs have demonstrably played a vital role in accelerating national economic recovery. Consequently, the government continues to formulate strategic policies to foster prosperity and equality among MSMEs. Providing accessible and affordable government support, especially for student entrepreneurs, is expected to foster an entrepreneurial spirit and stimulate job creation, thereby accelerating the nation's economic resurgence ([Kementerian Koordinator Bidang Perekonomian Republik Indonesia, 2021](#)).

Based on Presidential Decree No. 2 of 2022, an entrepreneur is defined as an individual who operates, creates, and develops a business. This decree distinguishes between “beginner entrepreneurs” and “established entrepreneurs.” Beginner entrepreneurs operate independently or with the assistance of temporary or unpaid workers, whereas established entrepreneurs employ permanent workers. By August 2023, approximately 52 million individuals in Indonesia were categorized as beginner entrepreneurs, comprising 32.2 million self-employed individuals and 19.8 million individuals working with temporary or unpaid assistance. Notably, the number of beginner entrepreneurs increased by 31.8% over the decade from February 2013 to August 2023.

The Sharia Banking Entrepreneur Community, founded in 2013 by the Sharia banking study program, aims to support students interested in entrepreneurship. This community functions as a business incubator for young, budding entrepreneurs who are launching their initial startups based on prepared business plans. As of 2024, the community comprises 465 young entrepreneurs operating diverse types of businesses. A brief profile illustrating the growth of these beginner young entrepreneurs (Batch 1-9) is presented in [Figure 1](#).

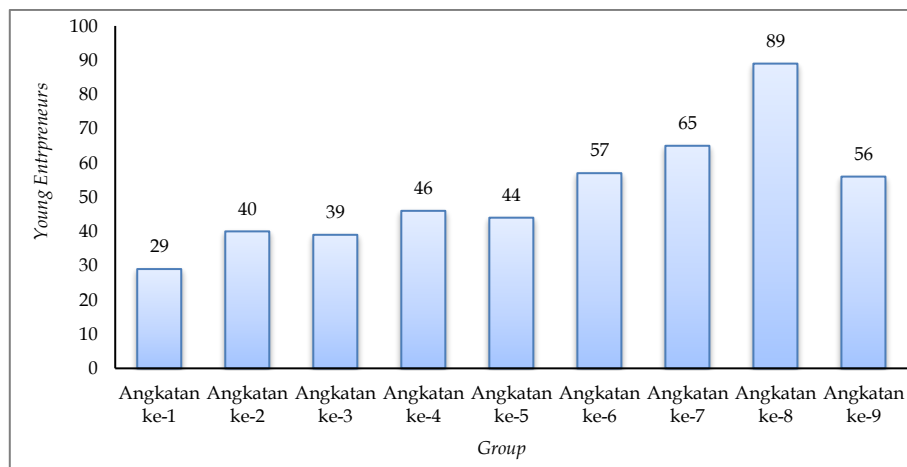


Figure 1. The number of young entrepreneurs

Initial observations revealed that these young entrepreneurs face common challenges characteristic of early-stage startups, including the need for enhanced standardization of products and services and limited access to capital. To address these issues, this community service program adopts an entrepreneurial ecosystem approach. Over the

past decade, the concept of an entrepreneurial ecosystem has gained significant traction in research, policy, and practice (Wurth et al., 2021). In academic literature, “entrepreneurial ecosystem” is often used metaphorically, connecting with other regional theories of innovation and economic development (Alvedalen & Boschma, 2017; O’Connor et al., 2018; Scaringella & Radziwon, 2018). It draws from developments in related fields such as entrepreneurship (Autio et al., 2014), high-growth entrepreneurship (Autio & Rannikko, 2016; Henrekson & Johansson, 2008), clusters (Delgado et al., 2010), regional innovation systems (Cooke, 2007; Ylinenpää, 2009), the entrepreneurial environment (Gnyawali & Fogel, 1994; Ven, 1993), and business ecosystems (Adner, 2017). The entrepreneurial ecosystem represents a renewed interest in local entrepreneurship, emphasizing the efforts of entrepreneurial actors to create and transform their own contexts. Entrepreneurship itself is the ability to take risks and convert them into successful businesses, encompassing both ownership and wealth creation through establishing new ventures (Raposo & Do Paço, 2011; Tunio et al., 2021). In both developed and developing countries, young individuals often choose their desired field of study and profession, with many opting for entrepreneurial careers (Pfeffer & Fong, 2002). This trend is consistent with the aspirations of young business people in Indonesia.

Beyond capital access, these entrepreneurs also exhibit limited reach in marketing, primarily relying on direct selling and word-of-mouth for promotion. Therefore, this service program focuses on two main objectives: first, assisting young entrepreneurs in accessing financing from financial institutions, and second, supporting the expansion of their marketing reach and promotion for their products and services. Previous research has demonstrated that digital marketing strategies can strengthen the competitiveness of MSME businesses (Solekah et al., 2023). Similarly, entrepreneurship training and mentoring based on asset-based community development have proven effective in fostering creativity and providing experience for young Islamic boarding school students (Solekah et al., 2020). Furthermore, educating MSMEs on digital marketing through training and counseling can help them maximize their online marketing strategies by selecting appropriate platforms, connecting with targeted audiences, and enhancing customer satisfaction (Harlina et al., 2024). This aligns with efforts to improve MSME knowledge and skills in digital marketing for product promotion (Fathony & Romli, 2024).

This community service program involves three key partners: the young entrepreneur community, the Indonesian Muslim Entrepreneurs Association (HIPMI), and EL Dinar Finance House, a partner financial institution. EL Dinar Finance House plays a crucial role by providing financing to young entrepreneurs, assisting them in preparing business plans and financing applications. They also support product marketing and financing repayment. Established on February 29, 2016, EL Dinar Finance House is managed by 6 Supervisors and 26 El-Dinar Finance House Trainers (ToT), who are Sharia Banking students and banking lab students. Its primary customers are lecturers, staff, and students within the UIN Maulana Malik Ibrahim Malang campus. Initially offering only pure savings deposits with a *Wadi’ah* contract, El Dinar Finance House has expanded its services to include *Mudarabah* deposit savings and financing with a *Musharakah* contract.

The primary aim of this program is to equip these young entrepreneurs with the necessary skills and knowledge to effectively present their businesses and gain access to

essential financing, which is expected to significantly improve their business performance. This aligns with findings that trust is a crucial component of startup funding, particularly for collective investors like El Dinar Finance House (Klabunde, 2016). Additionally, this program seeks to provide direct practical experience to these young entrepreneurs by facilitating their participation in an expo bazaar. This event offers a vital opportunity to introduce their innovative products directly to consumers and obtain valuable feedback, serving as an initial step toward testing and refining their target market strategy. The overall anticipated benefit of this program is its contribution to supporting and strengthening the Indonesian government's national program, specifically in efforts to increase economic growth and the entrepreneurship ratio through entrepreneurship development.

2. Method

This program was conducted within the Islamic banking entrepreneurship community at UIN Maulana Malik Ibrahim Malang, located at JL Gajayana 50 Malang, East Java, Indonesia. The initiative, spanning six months from February to July 2024, was a collaborative effort with El Dinar Finance House.

The core methodology employed was Participatory Learning and Action (PLA), a community empowerment approach rooted in “learning by doing” (Mardikanto & Soebiato, 2017). PLA integrates various participatory methods such as Rapid Rural Appraisal (RRA), Participatory Rapid Appraisal (PRA), Participatory Action Research (PAR), and Participatory Learning Method (PALM). In this context, PLA involved a learning process—including socialization, assistance with access to financing, and participation in expo bazaars—immediately followed by practical actions. These actions included creating and completing necessary documents for funding applications and direct product promotion through expo bazaars.

The PLA approach offered several key benefits:

- a. It addressed challenges that could not be resolved solely by facilitators and service assistants.
- b. It enabled young entrepreneurs to gain valuable knowledge from their complex initial business experiences.
- c. It empowered participants to identify and solve business problems more effectively than external parties.
- d. It facilitated connections between young entrepreneurs and external institutions, such as financing bodies, and allowed facilitators to offer expertise without imposing solutions.

Complementing the PLA method, community strategic planning was utilized to gather ideas collaboratively and identify opportunities for joint problem-solving and synergistic actions. The implementation involved a structured mentoring process, following an initial assessment of the entrepreneurs' existing conditions and a mapping of the local entrepreneurial landscape in Malang. The key stages were:

- a. Preliminary Survey (February 19, 2024). This involved coordination with the Head of the Entrepreneurship Community and El Dinar Finance House, along with mapping Micro, Small, and Medium Enterprises (MSMEs).

- b. Program Introduction and Outreach (March 1, 2024). This stage focused on the results of MSME mapping and mentoring related to financing application documents.
- c. Application for Business Financing (April 22 - May 3, 2024). This period was dedicated to assessing the feasibility of businesses for receiving financing.
- d. Expo Bazaars (May 4 & May 15, 2024). Young entrepreneurs showcased their products and services at an expo supported by the Entrepreneurship Community and later at another supported by HIPMI (Indonesian Muslim Entrepreneurs Association).
- e. Monitoring and Evaluation (May 8 - July 31, 2024). This final stage involved ongoing assistance for MSMEs after the mentoring period concluded.

3. Results and Discussion

3.1. Preliminary survey

The initial phase of the community service involved coordination with EL Dinar Finance House, the designated stakeholder for providing financing assistance to young entrepreneurs (Figure 2). This crucial preliminary stage focused on aligning understanding regarding the financing application mechanism, criteria, and eligibility requirements for prospective recipients. These guidelines were meticulously derived from the established Standard Operational Procedures (SOP) of their microfinancing system and subsequently refined into a technical business implementation guidance module. Concurrently, the microfinancing system was socialized, and business groups were formed based on the number of young entrepreneurs intending to apply for financing.



Figure 2. FGD and coordination with EL Dinar Finance House

3.2. Program introduction and outreach

During the program introduction and outreach phase, the team collaborated with the entrepreneurial community administrators. This coordination involved outlining the program's objectives and systematically mapping all young entrepreneurs within the community (Figure 3). This mapping was essential for understanding existing business profiles and assessing their readiness to participate in the financing program. It also

ensured that the subsequent bazaar expo program would be appropriately targeted and meet predefined criteria.

From this initial mapping with the entrepreneurial community administrators, 52 young entrepreneurs were identified as having operational businesses that met the criteria for this mentorship program. A significant finding from this mapping was that the majority of these young entrepreneurs were engaged in the food and beverage sector.

At this stage, all 52 young entrepreneurs received assistance in preparing business plan documents in accordance with the criteria set by the Ministry of Cooperatives and MSMEs. This comprehensive preparation involved addressing eight key stages: 1) Executive Summary; 2) Business Background (including company and owner data, organizational structure, consultants, and ownership composition); 3) Market and Marketing Analysis (covering products/services, market overview, target segments, market development trends, sales projections, marketing strategies, competitor analysis, and distribution channels); 4) Production Analysis (encompassing production processes, raw materials, production capacity, and development plans); 5) Human Resource Analysis (focusing on competency, needs, and development plans); 6) Business Development Plan (outlining plans and stages of growth); 7) Financial Analysis (including financial statements, investment needs, cash flow, loan needs, repayment plans, and collateral); and 8) Business Impact and Risk Analysis (addressing community and environmental impacts, risk assessment, and mitigation). This meticulous preparation process provided the 52 young entrepreneurs with invaluable direct experience in crafting business plan documents for financing applications at El Dinar Finance House.

3.3. Application for business financing

Following the initial mapping, the next step involved accepting and evaluating business proposals, followed by socialization and contract signing (Figure 3). Approximately 52 business financing proposals were received based on the preliminary mapping. The subsequent crucial stage involved assessing the feasibility of each business proposal. The business feasibility assessment criteria encompassed various aspects: legal feasibility, marketing feasibility, production feasibility, financial feasibility, and business risk (Figure 4).

In line with their financing provisions, El Dinar Finance House utilizes the “5 C’s” framework for evaluating potential financing recipients: Character, Capacity, Capital, Collateral, and Condition. Character refers to the client’s honesty and dependability (Koch & MacDonald, 2015). Capacity denotes the young business owner’s ability to effectively manage their company. A capable entrepreneur is more likely to generate profits, which are then used for loan repayment, thereby reducing the incidence of non-performing loans (Saputra et al., 2020). Capital represents the customer’s existing funds, which serve as a source of funding for businesses seeking credit (Koch & MacDonald, 2015). Collateral refers to assets, both physical and non-physical, pledged by prospective young entrepreneurs as security for borrowed funds. Finally, Condition assesses the economic resilience of the young entrepreneurs’ businesses, particularly their ability to withstand future economic fluctuations. The character of the young entrepreneur applying for financing is particularly emphasized.

Young entrepreneurs who successfully receive financing are obligated to adhere to the chosen contract terms, including monthly profit-sharing payments and repayment of the

principal financing value at the end of the period. This financing model implements an Islamic Crowdfunding Model, specifically utilizing *Mudharabah* or *Musharakah*. *Musharakah* crowdfunding is conceptually similar to equity-based crowdfunding (Faudzi et al., 2021).

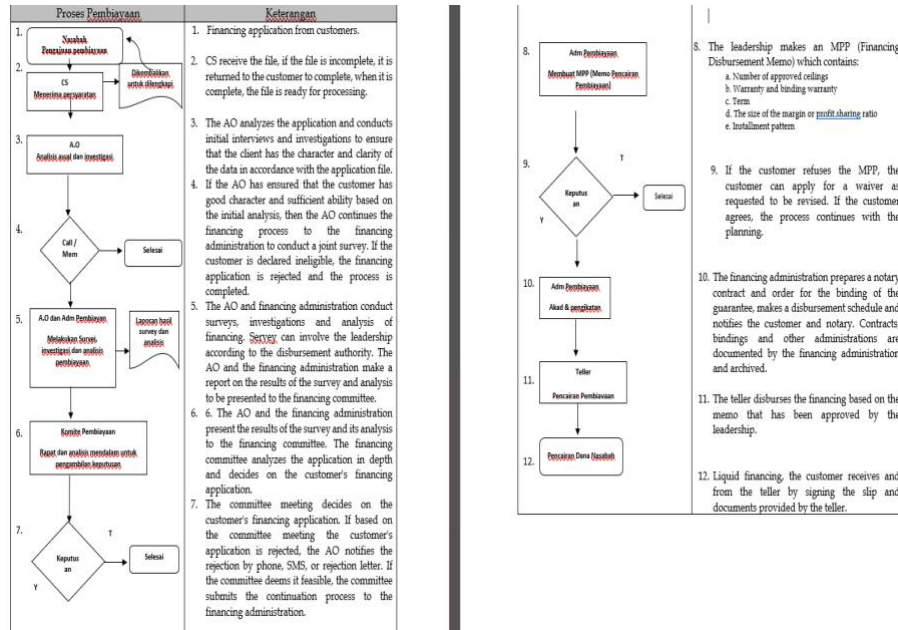


Figure 3. Financing process flow at El Dinar Finance House

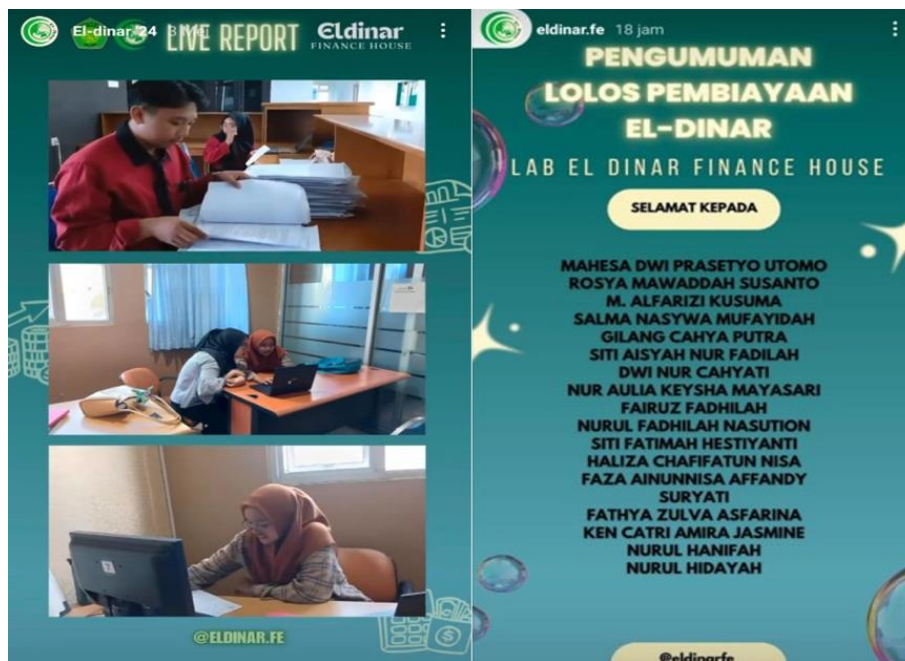


Figure 4. Business financing application assessment and qualification process for young entrepreneurs

The financing distributed to young entrepreneurs operates on a 50% profit-sharing ratio for depositors and 50% for El Dinar Finance House. The funds obtained by El Dinar Finance House from this profit-sharing ratio are allocated towards operational costs, such as printing savings and financing slips. A portion is also regularly used for

“NGOPI” (Ngobrol Matters Ilmu - informal discussions for knowledge sharing), a routine activity aimed at deepening knowledge about Islamic banking. Consequently, El Dinar Finance House partners experience both material impacts (profit generation) and non-material impacts (improved laboratory performance).

3.4. Expo bazar supported by entrepreneurship community

The next phase involved business implementation, reporting, mentoring, and an exhibition of student business products. This stage also included the design and implementation of an Integrated Information System through the creation of a website or online media presence. Social media plays a significant role in enhancing MSMEs' crowdfunding efforts by connecting them with supporters and disseminating campaign information to potential contributors and service providers (Zaid & Yusof, 2022). Previous studies have demonstrated that digital marketing can successfully increase awareness and understanding, improve product branding, and lead to a 15% increase in sales (Purwantini et al., 2025).

The first exhibition of business products took place on May 4, 2024, with support from the Entrepreneurship Community. During this event, all young entrepreneurs showcased their products and business services (Figure 5). To ensure the activity's success, the entrepreneurial community's implementing team was divided into several specialized units: the Event Organizer, Marketing, Product, and Finance teams.



Figure 5. Expo bazar supported by entrepreneurship community

The event organizer's responsibilities included: 1) determining the event's theme and concept, creating a schedule, and establishing a preparation timeline; 2) managing necessary permits; 3) coordinating with relevant parties such as sponsors and vendors, and arranging logistics; 4) allocating expo bazaar stands; and 5) ensuring the smooth execution of all activities. The marketing team was responsible for: 1) creating an online promotional Instagram account (@phoe.nix235) showcasing products offered at the expo bazaar; 2) designing sales promotion posters; 3) producing banner stands; 4) broadcasting sales promotions; 5) distributing pamphlets with the entrepreneur community; and 6) directly promoting young entrepreneurs' products to consumers. The Product Team was tasked with inventorying products using a First-In, First-Out (FIFO) system and recapping product sales. The Finance Team held full responsibility for the financial aspects of the bazaar, covering all products from participating young entrepreneurs.

This activity yielded several positive outcomes for the young entrepreneurs who received financing: 1) acquisition of additional business capital; 2) hands-on opportunity to showcase their products and receive direct feedback; 3) experience in event organization and collaborative teamwork; and 4) achievement of sales targets, which directly impacted their profit-sharing ratio payments to El Dinar Finance House.

3.5. Expo bazar supported by HIPMI

Further assistance was provided through an expo bazaar supported by the Indonesian Muslim Entrepreneurs Association (HIPMI) held on May 15, 2024 (Figure 6). This expo bazaar, themed “Digital Entrepreneur Youngpreneur Expo: Empowering Entrepreneurship of Gen Z,” provided young entrepreneurs with a platform to directly market their business products. The outcomes of this bazaar expo were multifaceted. Firstly, it contributed to strengthening the use of digital tools, with young entrepreneurs receiving assistance in managing their Business Identification Number (NIB) through the OSS Platform. Secondly, the young entrepreneurs who participated in this bazaar expo gained six significant benefits: 1) Increased visibility and branding, helping introduce products/services to a wider public and shaping brand image to enhance consumer trust; 2) Reaching new markets, with opportunities to meet new partners for business expansion and collaboration; 3) Direct feedback from consumers on their products and services; 4) Increased sales due to the direct sales nature of the event, boosting short-term turnover; 5) Learning from competitors by observing marketing strategies, product innovations, and current market trends; and 6) Enhanced confidence through direct practice of communication and relationship-building skills.



Figure 6. Expo bazar supported by HIPMI

3.6. MSME assistance after the mentoring

The subsequent phase encompassed business implementation, reporting, ongoing mentoring, and exhibition of student business products. This stage also involved the design and establishment of an Integrated Information System via a website or online media presence (e.g., [Instagram](#)). This digital marketing effort through Instagram aims to broaden product visibility and consumer demand (Wardani et al., 2025).

The financing system employed by El Dinar Finance House operates on a profit-sharing basis, granting young entrepreneurs flexibility in how they repay the financing. The results of the financing applications are summarized in Table 2.

The evaluation of these mentoring activities indicates compelling results that young entrepreneurs gained access to financing and demonstrated improved business performance. Furthermore, these budding entrepreneurs within the community had direct offline and online opportunities to market their products or services. Crucially,

they also received valuable feedback on their offerings, which assisted them in identifying the appropriate segmenting, targeting, and positioning for their businesses. The entrepreneurial ecosystem practices implemented in this community service project align with developing design principles to address identified problems. These principles complement the established research-to-practice (testing) and practice-to-research (producing) relationship, supporting more reflective research and more operationalizable entrepreneurial ecosystem interventions (Berglund et al., 2018).

Table 2. Recapitulation of beginner young entrepreneurs getting financing

No	Name of Business Owner	Type of business	Amount of financing
1.	Mahesa Dwi	Warung Kopi	Rp 350.000
2.	Rosya Mawaddah Susanto	Seblak Cha Cha	Rp 250.000
3.	M. Alfarizi Kusuma	Bakso Koelit Pisang	Rp 500.000
4.	Salma Nasywa Mufayidah	Basreng "Nagihin"	Rp 250.000
5.	Gilang Cahya	Sate Ayam Cak Bejo	Rp 350.000
6.	Siti Aisyah Nur Fadhilah	Spicy Mini Rice Chicken Mentai	Rp 250.000
7.	Dwi Nur Cahyati	Yumi Gloria Puding "Puppie"	Rp 500.000
8.	Nur Aulia Keysa Mayasri	Unique Kraft	Rp 250.000
9.	Fairuz Fadhilah	Spicy Chicken Sushi	Rp 500.000
10.	Nurul Fadhilah Nasution	OG Dimsum	Rp 350.000
11.	Siti Fatimah Hestiyanti	Loevara Pancake Lidah Buaya	Rp 250.000
12.	Haliza Chafifatun Nisa	Korean Spicy Roll	Rp 250.000
13.	Faza Ainunnisa Affandy	Vanessa Flower Bouquet	Rp 250.000
14.	Suryati	Xioboba	Rp 250.000
15.	Fathya Zulfa Asfarina	Pisang Kita	Rp 350.000
16.	Ken Catri Amira Jasmine	My Studio Project	Rp 250.000
17.	Nurul Hanifah	Sushi Tbk	Rp 350.000
18.	Nurul Hidayah	Makaroni Bliss	Rp 250.000

4. Conclusion

The mentoring activities for budding young entrepreneurs within the Malang City entrepreneurial community successfully equipped participants with crucial skills and opportunities. These efforts provided young entrepreneurs with experience in accessing financing to strengthen their business capital, enhanced their ability to improve business marketing, and facilitated the collection of consumer feedback to bolster their companies' competitiveness. The service team will continue to monitor young entrepreneurs who receive financing until the repayment stage, ensuring that all parties, the young entrepreneurs themselves, El Dinar Finance House as the financing partner, and the entrepreneurial community as the legal guarantor, can effectively fulfill their respective roles.

Acknowledgement

El-Dinar Finance House and the Entrepreneurial Community of UIN Maulana Malik Ibrahim Malang played an essential role in the success of this community service.

Authors contribution

Activity Implementation: NAS, ENA; Impact Analysis: ENA; Article Draft: NAS; Article Revision: NAS.

Conflict of Interest

All authors declare no financial or non-financial conflicts of interest related to this article.

Funding

No external funding was received for this activity or the publication of this article.

Reference

- Adner, R. (2017). Ecosystem as structure: An actionable construct for strategy. *Journal of Management*, 43(1), 39–58. <https://doi.org/10.1177/0149206316678451>
- Alvedalen, J., & Boschma, R. (2017). A critical review of entrepreneurial ecosystems research: Towards a future research agenda. *European Planning Studies*, 25(6), 887–903. <https://doi.org/10.1080/09654313.2017.1299694>
- Autio, E., Kenney, M., Mustar, P., Siegel, D., & Wright, M. (2014). Entrepreneurial innovation: The importance of context. *Research Policy*, 43(7), 1097–1108. <https://doi.org/10.1016/J.RESPOL.2014.01.015>
- Autio, E., & Rannikko, H. (2016). Retaining winners: Can policy boost high- growth entrepreneurship? *Research Policy*, 45(1), 42–55. <https://doi.org/10.1016/J.RESPOL.2015.06.002>
- Berglund, H., Dimov, D., & Wennberg, K. (2018). Beyond bridging rigor and relevance: The three- body problem in entrepreneurship. *Journal of Business Venturing Insights*, 9(5), 87–91. <https://doi.org/10.1016/j.jbvi.2018.02.001>
- Cooke, P. (2007). Regional innovation, entrepreneurship and talent systems. *International Journal of Entrepreneurship and Innovation Management*, 7(2–5), 117–139. <https://doi.org/10.1504/IJEIM.2007.012878>
- Delgado, M., Porter, M. E., & Stern, S. (2010). Clusters and entrepreneurship. *Journal of Economic Geography*, 10(4), 495–518. <https://doi.org/10.1093/jeg/lbq010>
- Fathony, I. I., & Romli, O. (2024). Digital marketing optimization for MSMEs in Tonjong Village, Serang Regency. *Community Empowerment*, 9(11), 1676–1682. <https://doi.org/10.31603/ce.12496>
- Faudzi, M. S. M., Bakar, J. A., & Ahmad, S. (2021). The Relevance of Conventional and Islamic Crowdfunding as Financing Instruments for SMEs. *Journal of Islamic Finance*, 10(1), 59–64. <https://doi.org/10.31436/jif.v10i1.562>
- Gnyawali, D. R., & Fogel, D. S. (1994). Environments for entrepreneurship development: Key dimensions and research implications. *Entrepreneurship Theory and Practice*, 18(4), 43–62. <https://doi.org/10.1177/104225879401800403>
- Harlina, P. W., Hartadi, A. P., Lembong, E., & Wulandari, E. (2024). Training to fulfill economic scale targets for UMKM products in Batujajar Transit Apartment

- through digital marketing. *Community Empowerment*, 9(12), 1885–1890. <https://doi.org/10.31603/ce.12113>
- Henrekson, M., & Johansson, D. (2008). Competencies and institutions fostering high-growth firms. *Foundations and Trends® in Entrepreneurship*, 5(1), 1–80. <https://doi.org/10.2139/ssrn.1155480>
- Kementerian Koordinator Bidang Perekonomian Republik Indonesia. (2021). *Pemerintah dorong lahirnya wirausahawan muda melalui sosialisasi kur goes to campus*.
- Klabunde, A. (2016). How much should an investor trust the startup entrepreneur? A network model. *Journal of Economic Interaction and Coordination*, 11, 293–312. <https://doi.org/10.1007/s11403-015-0147-7>
- Koch, T., & MacDonald, S. (2015). *Bank Management*. Cengage Learning. <https://doi.org/10.1108/eb002056>
- Mardikanto, T., & Soebiato, P. (2017). *Pemberdayaan Masyarakat Dalam Perspektif Kebijakan Publik*. Penerbit Alfabeta.
- O'Connor, A., Stam, E., Sussan, F., & Audretsch, D. B. (2018). Entrepreneurial ecosystems: The foundations of place-based renewal. In A. O'Connor, E. Stam, F. Sussan, & D. B. Audretsch (Eds.), *Entrepreneurial ecosystems: Place-based transformations and transitions*. Springer.
- Pfeffer, J., & Fong, C. T. (2002). The End of Business Schools? Less Success Than Meets the Eye. *Academy of Management Learning & Education*, 1(1), 78–95. <https://doi.org/10.5465/AMLE.2002.7373679>
- Purwantini, A. H., Khasanah, L., Pravitasari, R., Syivani, P. A., Lestari, I., & Azis, R. R. (2025). Assistance in digital marketing and MSME accounting to support the business sustainability of Talatik home industry. *Community Empowerment*, 10(2), 279–286. <https://doi.org/10.31603/ce.9794>
- Raposo, M., & Do Paço, A. (2011). Entrepreneurship education: Relationship between education and entrepreneurial activity. *Psicothema*, 23(3), 453–457.
- Saputra, E., Resmi, S., Nurweni, H., & Prasetyo, T. U. (2020). Do Character, Capacity, Capital, Collateral, and Conditions as Affect on Bad Loans. *Journal Of Accounting And Finance Management*, 1(3), 93–100. <https://doi.org/10.38035/jafm.v1i3.17>
- Scaringella, L., & Radziwon, A. (2018). Innovation, entrepreneurial, knowledge, and business ecosystems: Old wine in new bottles? *Technological Forecasting and Social Change*, 136(7), 59–87. <https://doi.org/10.1016/J.TECHFORE.2017.09.023>
- Solekah, N. A., Miranti, T., & Sudarmawan, B. N. (2020). Mencapai Sustainability Koperasi Pesantren melalui Jiwa Entrepreneurship pada Mahasantri Lembaga Tinggi Pesantren Luhur Malang. *Engagement: Jurnal Pengabdian Kepada Masyarakat*, 4(1), 212–224. <https://doi.org/10.52166/engagement.v4i1.98>
- Solekah, N. A., Saputra, R., Rahmawati, F. D., Wahyuni, F. I., & Tarita, Y. N. W. (2023). Strengthening marketing promotion through digital marketing assistance using Google Business and business legality for MSMEs in Saptorenggo Village, Malang Regency. *Community Empowerment*, 8(10), 1599–1604. <https://doi.org/10.31603/ce.9749>
- Tunio, M. N., Jariko, M. A., Børsen, T., Shaikh, S., Mushtaque, T., & Brahmi, M. (2021). How Entrepreneurship Sustains Barriers in the Entrepreneurial Process – A Lesson from a Developing Nation. *Sustainability*, 13, 11419. <https://doi.org/10.3390/su132011419>

- Ven, H. Van De. (1993). The development of an infrastructure for entrepreneurship. *Journal of Business Venturing*, 8(3), 211-230. [https://doi.org/10.1016/0883-9026\(93\)90028-4](https://doi.org/10.1016/0883-9026(93)90028-4)
- Wardani, A. K., Lestari, M. S., AzZahra, A. S., & Yusriyyah, A. (2025). Innovation in production and digital marketing of herbal medicine to enhance quality and sustainability of the Tirta Sari Herbal Group in Magelang. *Community Empowerment*, 10(3), 673-681. <https://doi.org/10.31603/ce.6676>
- Wurth, B., Stam, E., & Spigel, B. (2021). Toward an Entrepreneurial Ecosystem Research Program. *Entrepreneurship Theory and Practice*, 46, 729 - 778. <https://doi.org/10.1177/1042258721998948>
- Ylinenpää, H. (2009). Entrepreneurship and innovation systems: Towards a development of the ERIS/IRIS concept. *European Planning Studies*, 17(8), 1153-1170. <https://doi.org/10.1080/09654310902981011>
- Zaid, A. A. M., & Yusof, A. F. (2022). Review on the Impact of Social Media Users' Participation on Micro Small and Medium Enterprises Crowdfunding. 2022 *International Conference on Intelligent Technology, System and Service for Internet of Everything (ITSS-IoE)*, 1-5.



This work is licensed under a [Creative Commons Attribution Non-Commercial 4.0 International License](https://creativecommons.org/licenses/by-nc/4.0/)
