

Analysis of Islamic Bank Involvement in Supporting Local Brand of MSME Category in Medan to Welcome the Demographic Bonus Era

Naylatussalwa Makarim¹, Rahmat Daim Harahap², Aqwa Naser Daulay³

^{1,2,3}Islamic banking study program, faculty of economics and Islamic business, State Islamic University of North Sumatra

Abstract

This study analyzes the involvement of Islamic banks in supporting the brand development of local MSMEs in Medan City during the demographic bonus era. Using a descriptive qualitative approach and content analysis, this study utilized primary data from semi-structured interviews with three Islamic banks (Bank Muamalat, Bank Syariah Indonesia, and BTPN Syariah) and secondary data from reports, media documentation, and academic publications. Findings show variations in bank engagement. The research results from the comparison of these three Islamic banks using the content analysis method, found that Bank Syariah Indonesia (BSI) showed the highest engagement of the other two banks, amounting to (46.12%) through comprehensive strategies, including UMKM Center, halal certification, expansion of digital transactions, and access to global markets. BTPN Syariah followed with (39.16%), distinguished by its focus on empowering low-income women through PRS and collateral-free financing to strengthen financial literacy and self-reliance of rural women. Bank Muamalat recorded the lowest engagement (14.72%), with an emphasis on community-based social programs such as Gerobak Usaha and Food Court Berdaya, which foster local economic solidarity. The study concludes that the three Islamic banks' support for MSMEs goes beyond financing and reflects their distinctive institutional strategies. BSI takes the lead in modernization and market expansion, BTPN Syariah highlights women empowerment, while Bank Muamalat contributes through grassroots community initiatives. Synergies between these approaches are critical to building a layered, competitive and sustainable MSME ecosystem.

Keywords : Islamic Bank, MSMEs, Local Brand, Demografic Bonus, Conten Analysis.

Copyright (c) 2025 Naylatussalwa Makarim

□ Corresponding author :

Email Address: naylatusalwa05@gmail.com

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) are a strategic sector that has proven to be a vital pillar of Indonesia's economy. According to Rudjito (in a seminar by Lemhanas RI-BRI), MSMEs play a significant role in national development by creating jobs and increasing the country's foreign exchange through corporate taxes. Primiana (2009) emphasizes that MSMEs function as driving forces for flagship regions to accelerate economic recovery and support various priority sectors. The government has also enacted Law Number 20 of 2008 concerning MSMEs, which provides a strong legal foundation for the empowerment and development of this sector as an

independent and competitive national economic force (Marlinah, 2020). History records that during the 1998 economic crisis in Indonesia, MSMEs were the most resilient sector and continued to contribute positively to the economy, while other sectors experienced contraction (Suharto, 2024). Over the past five years, MSMEs have contributed around 60% to Indonesia's Gross Domestic Product (GDP) and absorbed more than 97% of the national workforce (Anastasya, 2023). Sitepu & Anggraini (2022) also affirm the dominance of MSMEs in Indonesia's business structure, which reaches 99.99% of total businesses, as well as their large contribution to GDP and employment absorption Mildani et al., (2024)

Within this labor ecosystem, the younger generations, especially Millennials (born 1981–1996) and Gen Z (born 1997–2012), take a significant portion. Based on reports from the Ministry of Cooperatives and SMEs and BPS data, more than 55% of MSME actors in Indonesia come from the productive age group of 20–40 years, demographically dominated by Millennials and early Gen Z Mildani et al., (2024). This shows that the younger generation is not only business actors but also active labor force in the MSME sector, particularly in major cities like Medan. However, specific quantitative data concerning the proportion of MSME workforce by generation in Medan city is still unavailable. (Muhlisoh & Hidayat, 2024).

In Medan City, there are 38,343 MSMEs registered in the Cooperative and MSME Data System (SIMDAKOP) application until the end of 2022, with 1,875 of them being official MSMEs fostered by the Medan City Government (Siahaan, 2023). MSME growth in Medan is very rapid, especially in the culinary, fashion, and handicraft sectors, which have great potential to become regional flagship brands Kusmawati et al., (2022). The presence of creative communities, major campuses, and the consumption culture of the urban society also support the emergence of various innovative and competitive local products Rahmadani et al., (2022). However, MSMEs face fundamental challenges such as limited access to capital, low financial literacy, and weak managerial capacity. Many MSMEs experience stagnation or even fail to survive due to a lack of working capital and dependence on informal financing. In this regard, the role of financial institutions is very vital. Islamic banks, as financial institutions based on Islamic principles, have great potential to fill this gap through financing schemes such as mudharabah and musyarakah, which are profit-sharing based and more inclusive for business actors who do not have collateral. Research by Renaldi et al. (2024) shows that Islamic financing can encourage the growth of MSMEs, especially business actors who have not yet accessed conventional banking services. Sitepu & Anggraini (2022) further identify that MSME working capital financing has a significant influence on the operational profit of Islamic banks, indicating that MSME financing support also contributes to the financial performance of banks Abdi Purnama et al., (2024)

However, the productive involvement of Islamic banks is still not optimal; most financing allocations remain consumptive rather than directed to the real MSME sector (Wiyani & Siboro, 2022). The involvement of Islamic banks is not only limited to providing financing but also includes mentoring and capacity development for MSME actors. A journal by Hendra Riofita (2024) shows that Islamic digital payments can enhance customers' purchasing decisions for MSME products, with perceived values such as ease and halal status acting as mediators. This shows that Islamic banks can utilize digital technology to strengthen their support for MSMEs, especially in enhancing the competitiveness of local brands (Saragih et al., 2025). Medan City, as

one of the cities with rapid MSME growth, faces unique challenges and opportunities. Although many MSMEs have been operating, obstacles still exist in capital accessibility and understanding of Islamic financial products.

In this context, Rahmadani & Anggraini (2022) specifically highlight that Islamic banking inclusion has a significant and positive effect on halal MSME financing in Medan City, underlining the importance of access to and understanding of Islamic banking services in the area. Alongside this, Indonesia is currently entering a demographic bonus era, a condition where the working-age population (15–64 years) is greater than the non-working-age population. According to projections by Bappenas and BPS (Indonesia's Demographic Bonus Projection, 2022), the peak of the demographic bonus will occur from 2020 to 2030 (Fitriani et al., 2023). In North Sumatra, particularly Medan City, the growth of an active and creative young workforce presents a great opportunity for MSME development. However, if not properly managed, this demographic bonus could become a social and economic burden. Therefore, intervention from financial institutions like Islamic banks is highly needed, not only in the form of financing but also in business mentoring, brand strengthening, and access to digital marketing. Unfortunately, a study by Ismail et al. (2023) reveals that the involvement of Islamic banks in Medan in supporting MSMEs is still partial. Strategic aspects such as brand development, digital mentoring, and the formation of sustainable business ecosystems are still minimally addressed. This indicates that the synergy between Islamic banks and MSMEs has not yet run optimally, especially in the context of addressing challenges while taking advantage of demographic bonus opportunities (Greiner, n.d.).

Based on these conditions, this research aims: first, to find out the involvement of Islamic banks in developing local brands in the MSME category in Medan City; second, to learn about the forms of financing and mentoring support provided by Islamic banks to MSMEs in Medan; third, to identify the obstacles faced by Islamic banks in supporting MSMEs during the demographic bonus period; and lastly, to explore how the optimization of Islamic banks' roles can encourage growth and competitiveness of local MSME brands in the demographic bonus era (Nur Kholifah et al., 2024). Thus, this study is expected not only to contribute academically to the literature on MSME development in the demographic bonus era but also to become a practical foundation for optimizing the role of Islamic banks at the regional level.

METHODOLOGY

This study employs a qualitative descriptive approach using content analysis method to examine the involvement of Islamic banks in supporting the development of local MSME brands in Medan City during the demographic bonus period. This approach was chosen to gain an in-depth understanding of the perceptions, policies, and practices carried out by Islamic banks as well as the challenges faced by MSME actors in developing their local brands. The data sources in this study consist of primary and secondary data. Primary data were collected through semi-structured interviews with relevant informants, namely representatives from Islamic banks (Bank Muamalat, Bank Syariah Indonesia, and Bank BTPN Syariah), as well as local MSME actors in Medan City. Secondary data were obtained from documentation such as official reports, academic publications, news articles, and official social media accounts of the banks related to the issues of demographic bonus, MSME development, and the role of Islamic financial institutions.

The data analysis process was conducted using content analysis, which includes stages of data coding, theme categorization, meaning interpretation, and presentation in the form of narratives and comparative tables. This analysis aims to identify patterns, narratives, and interrelated themes that emerge to produce a comprehensive understanding of the contribution of Islamic banks to strengthening MSME brands, especially in the context of Indonesia's demographic bonus potential. To ensure data validity, this study applies source triangulation techniques by comparing interview results with media documentation and official bank publications. Thus, the research results are expected to be credible, consistent, and academically accountable.

RESULTS AND DISCUSSION

This study found that the involvement of Islamic banks in supporting MSMEs in Medan City is not limited to financing aspects but also includes various forms of non-financial support. Each Islamic bank has different strategies according to their target customer segments and the orientation of the programs they develop. In general, this involvement can be seen from four main indicators, namely programs/products, targeted demographic segments, non-financial support provided, and the outcomes or impacts produced. The main findings can be described as follows.

Bank Muamalat



BSI



BPTN Syariah



Figure 1. Media Documentation Related to Programs/Products

Source: *Online News Media*

BSI	BPTN Syariah
<p>BSI juga aktif membangun budaya bisnis hijau di internal perusahaan serta mendukung masyarakat melalui berbagai inisiatif diantaranya penerapan Green Business Culture, Green Building, Electric Vehicle, Penggunaan Panel Surya, Pelatihan ESG bagi ribuan karyawan, serta literasi ESG skala nasional dan global.</p> <p>Dalam penutupnya, Bob menyerukan peran aktif generasi muda. "Bonus demografi ini akan menjadi kekuatan, jika diisi oleh talenta muda yang sadar lingkungan dan siap membangun masa depan hijau bagi Indonesia," pungkas Bob.</p>	<p>Ia pun menerangkan, pembiayaan prasejahtera produktif yang diberikan BPTN Syariah diberikan berkelompok yang disebut Tepat Pembiayaan Syariah. Ini adalah pembiayaan tanpa jaminan, untuk modal usaha bagi masyarakat prasejahtera produktif khususnya perempuan. Pembiayaan berkelompok ini memiliki tujuan untuk membangun empat karakter pada diri nasabah. Yaitu berani berusaha, disiplin, kerja sama dan saling bantu.</p>

Gambar 2. Dokumentasi Media Terkait Segmen Demografis

Sumber: *Media Berita Online*

Bank Muamalat

Ketua Pembina BMM yang juga Direktur Bank Muamalat Riksa Prakoso mengatakan, kegiatan ini merupakan upaya Bank Muamalat bersama BMM membantu pemberdayaan dan peningkatan kualitas pelaku UMKM.

BSI

BSI UMKM Center tidak hanya menjadi tempat pelatihan dan konsultasi bisnis, tetapi juga berperan sebagai mitra strategis dalam pengembangan UMKM. Fasilitas ini turut mendukung legalitas usaha, sertifikasi halal, dan perluasan pasar dalam dan luar negeri.

Rico menekankan pentingnya mendorong UMKM Medan agar tidak hanya berkembang di tingkat lokal, tetapi juga mampu bersaing di pasar nasional dan internasional. Ia ingin setiap pelaku UMKM mendapatkan pelatihan menyeluruh, membangun brand yang kuat, dan tentu saja, memiliki sertifikasi halal sebagai syarat penting memasuki pasar global.

BPTN Syariah

"Tujuan program pendampingan ini memberikan literasi terkait kewirausahaan guna pengembangan wawasan nasabah, sehingga berdampak pada pengembangan **usaha** nasabah," terangnya.

"Oleh karena itu diperlukan kolaborasi tidak hanya dari BPTN Syariah saja tetapi juga melibatkan pihak eksternal untuk berjalan beriringan dalam mendampingi masyarakat inklusi," kata Corporate & Marketing Communication Head BPTN Syariah Ainul Yaqin.

Figure 2. Media Documentation Related to Demographic Segments

Source: *Online News Media*

BSI	BPTN Syariah
<p>Dalam mendorong digitalisasi, BSI mencatat pertumbuhan signifikan pada transaksi digital melalui QRIS dan EDC. Hingga Maret 2025, tercatat 492 ribu merchant QRIS BSI dengan total 15,1 juta transaksi senilai Rp1,24 triliun. Sementara itu, jumlah merchant EDC mencapai 21 ribu dengan transaksi sebesar Rp603 miliar.</p> <p>"Pada kuartal II ini, kami optimis segmen UMKM akan terus tumbuh, didukung stimulus pemerintah seperti Kredit Usaha Rakyat serta pembiayaan kompetitif dari BSI," tambah Bob. Pembiayaan Mikro dan SME BSI saat ini meliputi modal kerja dan investasi hingga Rp25 miliar.</p>	<p>"Hitungan per Mei 2022 penyaluran pembiayaan yang aktif di NTB kepada 108 ribu nasabah. Dengan nominal penyaluran hingga Mei 2022 sebesar Rp 311 miliar," imbuhnya.</p>

Figure 4. Media Documentation Related to Outcomes

Source: Online News Media

Bank The media documentation used in this study was obtained from various media sources, including news portals and official social media accounts of banks. Several reference media included Kompas, Jawa Pos, Kumparan, Analisisdaily, Beritanusa, and RRI (Radio Republik Indonesia). In addition, data and explanations regarding the involvement of banks were also collected through interviews with bank representatives. The media documentation was then classified and interpreted into several indicators that served as benchmarks for comparing the involvement of Islamic banks in supporting MSMEs. The indicators used were:

1. Programs or products, to identify the programs or products initiated by Islamic banks to support MSMEs.
2. Demographic segments, to determine the social groups or gender that became the priority in the implementation of such programs or products.
3. Non-financial support, to observe the non-financial support provided by banks, such as mentoring, digital marketing, entrepreneurship training, or organizing events.
4. Outcomes, to assess the level of success of Islamic banks in supporting MSMEs, for example, through the number of MSME customers financed or business revenue growth.

Based on the program or product indicator, Bank Muamalat through Baitulmaal Muamalat (BMM) runs empowerment programs aimed at small traders and underprivileged communities. One of its flagship programs is the Business Cart Assistance, which provides business facilities for micro-traders to improve production and distribution capacity. In addition, Bank Muamalat also initiated Food Court Berdaya, a joint business facility for underprivileged groups. This program aims to create a more organized business space while encouraging collaboration among micro-entrepreneurs.

In contrast, Bank Syariah Indonesia (BSI) has a broader and more strategic scope of programs. Through the UMKM Center, the bank provides coaching spaces, digital training, and wider market access. In addition, the program "Jelajah Kuliner Halal, Aman, dan Sehat (HAS)" was designed to support MSME culinary players in

maintaining product quality while increasing consumer trust. BSI is also active in facilitating halal certification, which is one of the main needs of MSMEs to compete in the modern market. Beyond coaching, BSI also encourages the younger generation to become entrepreneurs through green financing, which aligns with the sustainability trend.

Meanwhile, BTPN Syariah focuses on empowering productive underprivileged women, particularly housewives in rural areas. Through the *Pertemuan Rutin Sentra* (PRS) mechanism, customers gather regularly to receive financial education, entrepreneurship training, and business mentoring. PRS not only serves as an educational forum but also strengthens social networks among members, enabling them to support one another in developing micro-businesses. In addition, BTPN Syariah has a Productive Underprivileged Financing Program, also known as *Tempat Pembiayaan Syariah*. This program provides collateral-free financing for productive underprivileged communities, aiming to build character in customers, such as courage to do business, discipline, cooperation, and mutual assistance, which is expected to spread and create economically resilient communities.

From the demographic segment indicator, it can be seen that Bank Muamalat is more general and does not prioritize specific groups, unlike the other two banks. For example, BSI prioritizes young entrepreneurs for MSME financing, while BTPN Syariah focuses on productive underprivileged women, particularly rural housewives.

In terms of non-financial support, Bank Muamalat provides support through events involving MSMEs, such as *Food Court Berdaya*. This program is a BMM economic empowerment initiative based on mosque communities and carried out in collaboration with various institutions to broaden its benefits. Through this program, more job opportunities are expected to be created. BSI provides non-financial support through the UMKM Center, where MSMEs are facilitated with training and business consultation. The UMKM Center also supports business legalization, business certificates, halal certification, and market expansion both domestically and abroad.

Like the previous two banks, BTPN Syariah provides non-financial support through mentoring carried out by internship students, including creating social media content, banners, and other branding needs of MSMEs. In addition, the bank regularly holds meetings with financing group members, serving as a discussion forum between the bank and customers as well as among group members themselves.

For the outcome indicator, Bank Muamalat's programs, such as the *Business Cart Assistance* and *Food Court Berdaya*, resulted in increased daily revenues for traders and the creation of new job opportunities. However, the program's coverage is still relatively limited to small target groups, and detailed data on the number of MSMEs financed by Bank Muamalat has not yet been found. At BSI, the UMKM Center has provided free halal certification for 335 MSMEs and 1,247 products.

Moreover, BSI's *Jelajah Kuliner* event enhanced MSME competitiveness, strengthened local brands, and promoted the development of sustainable MSMEs ready to enter national and global markets. In terms of digitalization, BSI recorded significant growth in digital transactions through QRIS and EDC, with around 492,000 QRIS merchants processing 15.1 million transactions worth IDR 1.24 trillion, while EDC reached 21,000 devices with about IDR 603 billion in transactions. At BTPN Syariah, the outcomes achieved included improved financial literacy, increased self-confidence of rural women in entrepreneurship, and the creation of independent

micro-business ecosystems. Although its target segment is narrower, BTPN Syariah’s programs had a significant impact on the communities they serve. Documentation from Jawa Pos reported that average financing disbursement by BTPN Syariah in NTB reached IDR 40 billion per month, with financing for 108,000 active customers amounting to IDR 311 billion as of May 2022.

Based on interviews, documentation, and news tracking related to MSME empowerment programs, it is evident that each Islamic bank has different focuses and strategies in supporting local brand development. Bank Muamalat emphasizes the provision of community-based business facilities, BSI offers comprehensive programs covering coaching to halal certification, while BTPN Syariah focuses on empowering productive underprivileged women through routine meetings. To clarify these variations, a summary of research findings is presented in the following table:

Table 1. Comparison of Islamic Banks’ Involvement in Supporting MSMEs in Medan

No	Indicator	Bank Muamalat	BSI	BTPN Syariah
1.	Program/Product	<ul style="list-style-type: none"> • Business Cart Assistance for micro-traders • Food Court Berdaya 	<ul style="list-style-type: none"> • UMKM Center (coaching, training, market access) • Jelajah Kuliner Halal, Aman, Sehat • Green Financing 	<ul style="list-style-type: none"> • Regular Sentra Meetings (PRS) for financial education, digital entrepreneurship, and mentoring • Productive Underprivileged Financing (Tempat Pembiayaan Syariah) – collateral-free business financing
2.	Demographic Segment	General (small traders & underprivileged communities)	& Young entrepreneurs	Productive underprivileged women, especially rural housewives
3.	Non-Financial Support	<ul style="list-style-type: none"> • Food Court Berdaya event (collaboration, job creation) 	<ul style="list-style-type: none"> • UMKM Center: training, business consultation, business legalization, halal certification, market expansion (domestic & global) 	<ul style="list-style-type: none"> • Mentoring by interns (social media, banners, branding) • PRS as regular discussion forums between customers & bank
4.	Outcomes	<ul style="list-style-type: none"> • Increased daily revenue • New job creation • Limited coverage, 	<ul style="list-style-type: none"> • 335 MSMEs and 1,247 products received halal certification • Increased MSME competitiveness, 	<ul style="list-style-type: none"> • Improved financial literacy & confidence of rural women • Development of independent

No	Indicator	Bank Muamalat	BSI	BTPN Syariah
		unclear detailed data beneficiaries	stronger on brands • Growth of digital transactions	local micro-business ecosystems of

Source: Author's Analysis (2025)

From the table above, it can be seen that Islamic banks' involvement is not only focused on financing but also extends to broader empowerment programs. Bank Muamalat, Bank Syariah Indonesia (BSI), and BTPN Syariah all strive to encourage MSMEs to be more adaptive, independent, and competitive amid economic changes. The differences in interventions highlight that the success of local brand development among MSMEs largely depends on a sustainable combination of financial and non-financial support.

Discussion

The involvement of Islamic banks in supporting MSMEs in Medan shows varied strategies according to each bank's focus and customer segment (Muhliso & Hidayat, 2024).

Support provided is not only in the form of financing but also non-financial aspects such as training, mentoring, and halal certification facilitation Kusmawati et al., (2022). This aligns with the theory of Islamic financial intermediation, which positions banks not only as fund distributors but also as agents of MSME empowerment Mildani et al., (2024)

First, Bank Muamalat through BMM tends to emphasize community-based social programs, such as Business Cart Assistance and Food Court Berdaya Mildani et al., (2024). These programs have direct impacts, such as increasing micro-traders' production capacity, although their scope remains limited. Muamalat's approach focuses more on local socio-economic empowerment rather than modern market expansion strategies Rahmadani et al., (2022).

Second, Bank Syariah Indonesia (BSI) demonstrates a broader, more strategic, and sustainability-oriented program scope (Melo et al., 2024). Through UMKM Center and Jelajah Kuliner HAS, BSI focuses on business legality, halal certification, digital transaction development, and market access expansion Afryapollo, (2024). This strategy shows a push for MSMEs not only to survive but also to compete at national and even global levels. Hardyati et al., (2023)

Third, BTPN Syariah focuses on productive underprivileged women, especially rural housewives Azro'i et al., (2023). Through PRS and collateral-free financing, BTPN emphasizes character building, financial literacy, and social networking. Although the target segment is narrower, the impact is significant, particularly in building rural women's economic independence Abdi Purnama et al., (2024)

To summarize these variations, a comparative analysis using the four main indicators (program/product, demographic segment, non-financial support, and outcome) was conducted, as shown in the table below:

Table 2. Level of Islamic Banks' Involvement in Supporting MSMEs

Bank	Program/Product	Demographic Segment	Non-Financial Support	Oute	Average
Bank Muamalat	2 (22.2%)	-	1 (20%)	1 (16.6%)	14.72%
BSI	4 (44.5%)	1 (50%)	2 (40%)	3 (50%)	46.12%
BTPN Syariah	3 (33.3%)	1 (50%)	2 (40%)	2 (33.4%)	39.16%

Source: Author's Analysis (2025)

The quantification results indicate a significant difference among the three Islamic banks in supporting MSME development Nuriman et al., (2025). Among them, BSI ranks the highest, with an average involvement level of 46.12%. This dominance is due to its broader, innovative, and competitiveness-oriented programs through digitalization, halal certification, and global market access. BSI's strength lies in its comprehensive and modern approach, positioning MSME empowerment as part of a strategy to build a national business ecosystem capable of competing internationally Yusniarti et al., (2024).

Meanwhile, BTPN Syariah ranks second, with an average of 39.16%, focusing mainly on empowering productive underprivileged women through community-based approaches (PRS) and character mentoring. Although its target segment is narrower, its strategy has a strong uniqueness, making rural women the driving force of household economies. Its focus on financial literacy and women's capacity-building distinguishes it from other Islamic banks, combining financial intervention with long-term socio-cultural impacts Zaki et al., (2025) (Harto et al., 2024).

In contrast, Bank Muamalat shows the lowest involvement, with an average of 14.72% compared to the others. (Nelsa, 2024). This is largely due to the limited scope of its programs, which remain socio-charitable in nature, such as business cart distribution and food court management, without being followed by systematic strategies in legality, digitalization, or market expansion Suprayitno et al., (2024). However, Bank Muamalat has its own uniqueness in its mosque-based community approach and social solidarity, emphasizing grassroots socio-economic empowerment rather than competitiveness acceleration Suarna et al., (2025).

Thus, the differences underline that each Islamic bank has a unique role aligned with its strategic orientation: BSI emphasizes modernization and market expansion, BTPN Syariah focuses on empowering underprivileged women, while Bank Muamalat prioritizes community-based social approaches. Despite differences in involvement levels, all three banks contribute to building a layered Islamic MSME ecosystem, ranging from community empowerment to global expansion (Putri et al., 2024).

Overall, this research shows that Islamic banks' involvement in supporting MSMEs cannot be separated from their institutional characteristics and strategies. BSI stands out for its comprehensive and market-oriented approach, BTPN Syariah excels in social empowerment with a focus on women, while Bank Muamalat shows contributions rooted in charity and community-based initiatives. The implication of these findings is the need for synergy among Islamic banks in formulating complementary support models, creating a sustainable MSME empowerment

framework: from social strengthening and literacy improvement to global market expansion (Fahlevie et al., 2024)..

CONCLUSION

Based on the findings of the research regarding the involvement of Islamic banks in supporting MSMEs in Medan City, it can be concluded that:

1. Bank Muamalat focuses on a community-based approach through social-charitable programs such as *Business Cart Assistance* and *Food Court Berdaya*. Its contribution emphasizes increasing the capacity of micro traders and creating job opportunities, although its coverage remains limited and has not comprehensively addressed the modernization of MSMEs.
2. Bank Syariah Indonesia (BSI) demonstrates the most dominant involvement with broad, innovative, and strategically oriented programs. Through the *UMKM Center*, *Jelajah Kuliner Halal Aman dan Sehat* (Safe and Healthy Halal Culinary Exploration), and halal certification facilitation, BSI has successfully strengthened MSME competitiveness, promoted digitalization, and expanded market access at both national and global levels. This establishes BSI as the driving force of Islamic MSME transformation toward a sustainable business ecosystem.
3. BTPN Syariah stands out in empowering productive underprivileged women, particularly housewives in rural areas, through *Regular Center Meetings (PRS)* and *Sharia Financing Centers*. Its focus on financial literacy, business mentoring, and character strengthening makes BTPN Syariah unique compared to other Islamic banks, as it has a significant impact on the economic independence of rural women.
4. Quantitative analysis shows the average level of involvement as follows: BSI (46.11%) as the most dominant compared to the other two banks, followed by BTPN Syariah (39.16%), and Bank Muamalat (14.72%). This difference highlights that each bank has its own distinctive strategy in supporting MSMEs, ranging from community-based social empowerment to modernization targeting global markets.

Overall, the involvement of Islamic banks in supporting MSMEs in Medan is not only limited to financing but also includes mentoring, training, halal certification, and the creation of a sustainable business ecosystem. The implication of this research is the need for synergy among Islamic banks so that MSME empowerment models can become more comprehensive, encompassing social, financial, digitalization, and global market expansion aspects.

References :

- Afryapollo, M. (2024). *Mengoptimalkan Bonus Demografi: Peluang dan Tantangan bagi Tenaga Kerja Indonesia*.
- Anastasya, A. (2023, July 8). *MSME Data, Number and Growth of MSME Data, Number and Growth of Micro, Small, and Medium Enterprises in Indonesia, Small, and Medium Enterprises in Indonesia*. [UMKMINDONESIA.ID](https://www.umkmindonesia.id).
- Arif, M., Harianto, B., & Kumala, R. (2023). *Analysis of Halal Certification in Small and Medium Industries in the Development of Halal Tourism in Tourism Areas in North Sumatra*.
- Azro'i, M. A., Nurbaiti, N., & Harahap, M. I. (2023). Pengaruh Inklusi Keuangan dan Modal Terhadap Sustainability UMKM dengan Prinsip Maqashid Syariah (Studi Kasus UMKM Kota Medan). *JURNAL SOSIAL EKONOMI DAN HUMANIORA*, 9(3), 357-367.

- <https://doi.org/10.29303/jseh.v9i3.401>
- Barney, J. B. (1991). Firm Resources and Sustained Competitive Advantage. *Journal of Management*, 17, 120–199. <https://api.semanticscholar.org/CorpusID:199331872>
- Br. Ginting Niska Agus Lina, Sampit Luman Tobing, & Marnasp Siringoringo. (2025). Dampak Pelatihan Kewirausahaan Terhadap Pola Pikir Adaptif Pelaku UMKM. *Jurnal Ilmu Sosiak Dan Politik*, 5, 72–89.
- Daulay, A. S., Imsar, I., & Harahap, R. D. (2023). Strategi Pengembangan Pasar Digital dalam Mendukung Industri Fashion Halal Di Indonesia. *AL-MANHAJ: Jurnal Hukum Dan Pranata Sosial Islam*, 5(1), 1035–1042. <https://doi.org/10.37680/almanhaj.v5i1.2918>
- Fahlevie, R., Rapiudinsyah, A., Raffy, M., Alsha, A., Putra, D., Veronika, M., & Alie, J. (2024). STRATEGI PEMBERDAYAAN BRANDING DAN DIGITAL MARKETING BAGI UMKM MENUJU EKONOMI DIGITAL DI DESA PETANANG KECAMATAN LEMBAK PROVINSI SUMATERA SELATAN. In *Communnity Development Journal* (Vol. 5, Issue 4).
- Fitriani, F. S., Harahap, R. D., & Nurlaila, N. (2023). Perkembangan UMKM Di Indonesia : Peran Pemahaman Akuntansi, Teknologi Informasi dan Sistem Informasi Akuntansi. *Owner*, 7(3), 2518–2527. <https://doi.org/10.33395/owner.v7i3.1427>
- Greiner, L. E. (n.d.). *Evolution and Revolution as Organizations Grow*.
- Hardyati, D. P., Nugroho, H. R., Rharduan Neshafi Laudza, & Lubis, R. K. (2023). Pemenuhan Pekerjaan Dan Penghidupan Yang Layak Di Masa Bonus Demografi. *Jurnal Ilmiah Wahana Pendidikan*, 9, 130–139.
- Harto, M., Al Ihkam, F., Octavia, A., Rosita, S., & Fazri, A. (2024). STRATEGI PENGUATAN BRANDING DAN DIGITAL MARKETING PADA WARUNG LAMOE.
- Ismail, H. A., Khairunnisa, Pradesyah, R., & Bara, A. (2023). SUPPORT SYSTEM LEMBAGA KEUANGAN SYARIAH DALAM PENGEMBANGAN UMKM HALAL KOTA MEDAN. *Jurnal Akuntansi Dan Pajak, Syariah Financial, Financing, Halal MSMEs*, 1–7.
- Junida, A. I. (2023, December 14). *Menperin: Manfaatkan puncak bonus demografi dengan wirausaha*. ANTARA.
- Kusmawati, R., Pekalongan, I., Pratama, A. R., Maulana, A. A., & Asytuti, R. (2022). IMPLEMENTASI PRODUK PEMBIAYAAN UMKM DI BSI KCP KAJEN PEKALONGAN. 4. <https://doi.org/10.35905/banco.v3i2.2548>
- Marlinah, L. (2020). Peluang dan Tantangan UMKM Dalam Upaya Memperkuat Perekonomian Nasional. In *Jurnal Ekonomi* (Vol. 22, Issue 2).
- Melo, R. H., Lasulika, C. T., & Saleh, S. E. (2024). Optimalisasi Bonus Demografi Melalui Kebijakan Kependudukan untuk Mendorong Pertumbuhan Ekonomi Indonesia. *Geosfera: Jurnal Penelitian Geografi (GeoJPG)*, 3(2), 143. <https://doi.org/10.37905/geojpg.v3i2.29538>
- Mildani, P., Sibarani, S., & Amsari, S. (2024). Pengaruh Pembiayaan terhadap Peningkatan Pendapatan UMKM pada PT. BTPN Syariah KC. *Tanjung Balai*, 5, 4098.
- Muhlisoh, A. A., & Hidayat, R. (2024). Pengaruh Pendampingan Usaha dan Inklusi Keuangan terhadap Peningkatan Kapasitas UMKM Nasabah Bank Syariah X. <https://doi.org/10.29313/jrps.v3i2.5166>
- Nasution, H. A., & Soemitra, A. (2024). Analisis Faktor-Faktor yang Mempengaruhi Literasi Keuangan Syariah pada UMKM di Kota Medan. *Al-Kharaj : Jurnal Ekonomi, Keuangan & Bisnis Syariah*, 6(3), 3950–3967. <https://doi.org/10.47467/alkharaj.v6i3.5984>
- Nelsa, A. (2024). Optimalisasi Branding UMKM Lokal Melalui Desain Komunikasi Visual. In | 1 | *Alhadi Nelsa Optimalisasi Branding UMKM Lokal Melalui Desain Komunikasi Visual* (Vol. 1).
- Nur Kholifah, A., Trie Andini, C., Ekonomi dan Bisnis, F., & Studi Manajemen, P. (2024). Mufakat PERAN UMKM TERHADAP PEREKONOMIAN DI INDONESIA (Vol. 3, Issue 2). <http://jurnal.anfa.co.id/index.php/mufakat>
- Nuriman, E. J., Hidayat, R., Setiabudi, A., & Dewi, M. P. (2025). Bonus Demografi: Peluang atau Tantangan Bagi Kemajuan Indonesia di Tahun 2045. *PANDITA: Interdisciplinary Journal of Public Affairs*, 8(1), 149–161. <https://doi.org/10.61332/ijpa.v8i1.266>
- Primiana, I. (2009). *Menggerakkan sektor riil UKM & industri: sumbangan pemikiran Dr. Ina Primiana, SE, MT tahun 2003-2009*. Alfabeta.
- Proyeksi Bonus Demografis Indonesia*. (2022). Bappenas & BPS.
- Purnama, C., Zulfa Rahmah, Z., Fatmah, D., Rahmah, M., Hasani, S., Rahmah, Y., & Alfaina Karem, N. (2024). EVALUASI DAMPAK BANK PEMBIAYAAN RAKYAT SYARIAH (BPRS) TERHADAP PERTUMBUHAN DAN PENGEMBANGAN UMKM DI INDONESIA (Vol. 6, Issue 2).
- Putri, D. R., Zhahra, A. S., Magfiroh, L., Kamal, F. A., Dewi, K. T. P. D., Sulistyono, B. A. P., Pitoyo, C.

- G., Lutfiah, Y. A., Setiwan, A. R., & Arum, D. P. (2024). Penerapan Branding Dan Strategi Digital Marketing Umkm Desa Klurak Kecamatan Candi Kabupaten Sidoarjo. *Jurnal Akademik Pengabdian Masyarakat*, 2, 88–98.
- Rahmadani, F., & Anggraini, T. (2022). ANALISIS PENGARUH INKLUSI PERBANKAN SYARIAH TERHADAP PEMBIAYAAN UMKM SEKTOR HALAL DI MEDAN SUMATERA UTARA. 7(9).
- Renaldi, R., Karmawan, S., & Al-Amar Subang, S. (2024). PERAN PEMBIAYAAN SYARIAH DALAM PENGEMBANGAN UMKM DI INDONESIA. In *Jurnal Perbankan Syariah Indonesia* (Vol. 3, Issue 2).
- Riofita, H. (2024). AUGMENTING ISLAMIC DIGITAL PAYMENT EFFECT ON MUSLIM CUSTOMER PURCHASE DECISION ON MICRO, SMALL AND MEDIUM ENTERPRISES' (MSMEs) PRODUCTS. *Journal of Islamic Monetary Economics and Finance*, 10(4), 735–758. <https://doi.org/10.21098/jimf.v10i4.1991>
- Saragih, A. B., Narwastu, R., Simanjuntak, H., & Harahap, L. M. (2025). Peran UMKM dalam Pertumbuhan Ekonomi Indonesia: Perspektif Teori Schumpeterian. *Jurnal Ekonomi Dan Keuangan*, 3, 1–8. <https://doi.org/10.61132/moneter.v3i2.1279>
- Siahaan, M. (2023, June 28). Pemko Medan bertekad terus tambah jumlah UMKM binaan. ANATARA.
- Sitepu, H. Z., Pertumbuhan, P., Umkm, P., Laba, T., & Anggraini, T. (2022). Pengaruh Pertumbuhan Pembiayaan Umkm Terhadap Laba Operasional Bank Umum Syariah dan Unit Usaha Syariah Di Indonesia. 7(12). <https://doi.org/10.36418/Syntax-Literate.V6i6>
- Suarna, I. F., Sapitri, I., & Brilian, M. (2025). STRATEGI BISNIS BERBASIS KEUNIKAN LOKAL PADA TUJUH TITIK COFFEE DALAM MENINGKATKAN DAYA SAING. *Neraca Manajemen, Ekonomi*, 13. <https://doi.org/10.8734/mnmae.v1i2.359>
- Suharto, T. (2024). PERAN STRATEGIS BANK SYARIAH DALAM MENGEMBANGKAN USAHA MIKRO KECIL MENENGAH: STUDI KASUS DI KABUPATEN DAN KOTA CIREBON. In *AKSELERASI: Jurnal Ilmiah Nasional* (Vol. 6, Issue 1).
- Suprayitno, H., Andari, B., & Ahmad, R. (2024). Strategi Branding untuk Penguatan Identitas UMKM Blitar: Tinjauan dan Implementasi A R T I C L E I N F O ABSTRACT. *Jurnal Akuntansi, Manajemen Dan Ilmu Ekonomi*, 5, 2723–8121. <https://doi.org/10.54209/jasmien>
- Wiyani, S., & Siboro, Z. (2022). Peran Bank Syari'ah Dalam Membantu UMKM. 8(1), 136–150.
- Yusniarti, Hernadianto, Budi Astuti, & Duffin. (2024). PENINGKATAN KAPASITAS SDM MELALUI PELATIHAN AKSES DAN LITERASI KEUANGAN BAGI PELAKU UMKM BENGKULU UTARA. *Jurnal Pengabdian Kolaborasidan Inovasi IPTEKS*, 2.
- Zaki, K. A., Lailatul Khurnia, S., Zaki, A., Mahfudhoh, D. H., Mazro'atul Ilmiyah, D. E., Ardiansyah, D., & Hakkam, N. A. (2025). Artikel Nusantara Community Empowerment Review Optimalisasi Daya Saing UMKM Melalui Strategi Personal Branding di Era Digital. *NCER*, 3(1), 36–41. <https://journal.unus>