

The Influence of Financing and Mentoring on the Development of MSMEs Under PT. PNM Mekaar in Sungsang Village, Banyuasin Regency

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Abstract

The paper is grounded in the crucial role of Micro, Small, and Medium Enterprises (MSMEs) in the national economy, particularly in job creation and community welfare. Despite their importance, many MSME operators continue to face difficulties accessing financial resources and receiving ongoing mentoring. PT. PNM Mekaar is a microfinance institution that provides financing and mentoring support to MSMEs, including those operating in Sungsang Village, Banyuasin Regency. Accordingly, this research examines the impact of financing and mentoring on the business development of MSMEs supported by PT. PNM Mekaar. A quantitative research design employing multiple linear regression analysis was applied. The study population comprised all active clients who had participated in the mentoring program for at least 1 year, from whom 96 respondents were selected through purposive sampling. This study uses primary data obtained from questionnaires and documentation. The result show that both financing and mentoring have a positive and statistically significant partial impact on MSME development.

Keywords: Financing, Mentoring, Development, Mekaar

1. Introduction

MSMEs hold a strategic and important position in the course of Indonesian economy, particularly in employment generation, poverty reduction, and the promotion of local economic growth. Data from the Ministry of Cooperatives and SMEs indicate that MSMEs contribute more than 61.07% to national GDP, employ approximately 97% of the total workforce, and account for around 60.4% of total investment, with over 64.2 million business units nationwide ([Novitasari, 2024](#)). Despite this significant contribution, financial inclusion—defined as broad access to formal financial services—remains limited across various segments of society, as reported by the World Bank ([Putri, 2020](#)). This challenge is particularly evident in remote and coastal areas, where access to financial services is still constrained.

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MSMEs commonly face difficulties in accessing investment capital, formalizing business entities, and improving the quality of human resources ([Hutauruk et al., 2024](#)). In response to these challenges, microfinance institutions such as PT. Permodalan Nasional Madani (PNM) Mekaar play an important role in empowering underserved communities through collateral-free financing and structured mentoring programs ([Ertiyant et al., 2022](#); [Anjani et al., 2024](#)). A distinctive feature of the PNM Mekaar program is its group-based system with joint liability (*tanggung renteng*), which is designed to reduce financing barriers and promote collective responsibility ([Buu et al., 2024](#)). This system requires clients to form groups of at least ten members, emphasizing regular attendance and member discipline.

In Sungsang Village, Banyuasin Regency, the PNM Mekaar program has demonstrated a positive impact on the sustainability of micro-enterprises, particularly those managed by women entrepreneurs ([Aulia et al., 2023](#)). Nevertheless, empirical studies that specifically examine the simultaneous effects of financing and mentoring on MSME development in coastal areas using a multidimensional approach remain limited ([Bhegawati & Novarini, 2023](#)). Therefore, this study intended to analyze the influence of financing and mentoring on MSME development among PT. PNM Mekaar beneficiaries in Sungsang Village ([Aulia et al., 2023](#)).

2. Literature Review

2.1 MSME (UMKM)

The Law Number 20 of 2008 categorizing MSMEs (UMKM) based on assets and turnover.

- ✓ Micro Business: Max Assets Rp50 million; Max Turnover Rp300 Million.
- ✓ Small Business: Assets >Rp50-500 million; Turnover >Rp300 million - 2.5 billion.
- ✓ Medium Business: Assets >Rp500 million - 10 billion; Turnover >Rp2.5 billion - 50 billion

2.2 Financing

Sharia-based financing refers to the provision of funds or equivalent claims arising from an agreement between a financial institution and another party. Sharia financing by PNM Mekaar in coastal areas uses *Murabahah* and *Wadiah* contracts. This financing allows clients to acquire raw materials, increase stock, or develop product variants.

2.3 Mentoring

Mentoring is an interpersonal process between a mentor and a mentee that facilitates change. It focuses on four areas: Facilitation, Strengthening, Protection, and Support. Mentoring is essential to ensure capital is used productively ([Ife, Jim., 2016](#)).

2.4 MSME Development

Business development is defined as a company's ability to improve performance sustainably (Suhaimi, 2016). Indicators include: (1) Profit growth, (2) Increase in customers, (3) Improvement in product quality, and (4) Improvement in human resource quality ([Maryani, D. & Nainggolan, 2019](#)). According to Nugraheny et al. (2025), business development is not solely about the growth of physical assets but is also influenced by creativity and innovation that emerge from effective mentoring and training. Business development results from the integration of internal factors (e.g., motivation and skills) and external factors (e.g., access to capital and mentoring support). In addition, ([Mawuntu & Aotama, 2022](#)). emphasize in their study that business development or MSME performance can be observed from the firm's ability to generate consistent revenue growth from year to year.

The Mekaar program targets women aged 18–63, particularly those who are family breadwinners, and employs a group-based model comprising 10 members, led by a chairperson and vice chairperson. Before disbursement, field officers conduct a survey of prospective clients. The program supports both existing entrepreneurs and those who wish to start a business.

2.5 Previous Research

The following table shows several previous research that served as references for this study.

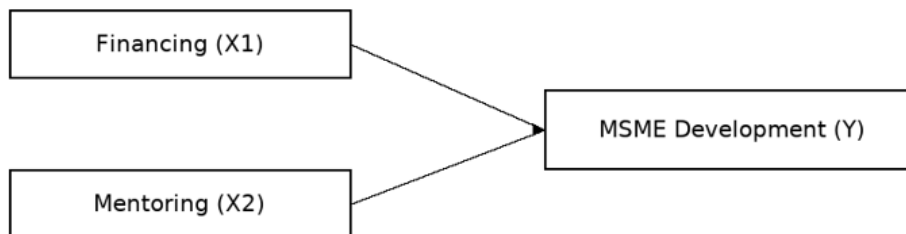
Table 1. Previous Research

No	Title and Authors	Variables	Analytical Technique	Research Findings
1	Analysis of the Role of PT. PNM as a Financing Institution in Supporting the Development and Growth of MSMEs in Bumi Agung District – Baroka & Helmita (2024)	The Role of PNM, Capital Utilization, and MSME Development	Qualitative descriptive analysis (observation, interviews, documentation)	PNM Mekaar plays an important role in developing MSMEs through financing and mentoring that improves customer businesses.
2	Empowerment of MSMEs through the PNM Mekaar Program in Bonjeruk Village – Anjani (2024)	PNM Financing, MSME Income	Qualitative analysis involving data reduction, data organization, and conclusion formulation.	The PNM program has had a positive impact on increasing the income of MSMEs in various business sectors.
3	The Role of PNM Mekaar in Distributing Financing to Increase MSME Income – Medonca (2024)	Role of PNM, MSME Financing, Income	Qualitative descriptive analysis (observation, interviews, documentation)	PNM Mekaar helps overcome MSME capital problems and increase customer business income.
4	The Impact of Mekaar Credit and PNM Assistance on Customer Welfare – Purwanto (2025)	Mekaar Credit, Mentoring, MSME Progress, Human Resource Capacity, Welfare	PLS-SEM using SmartPLS 4	Mekaar credit and PNM assistance have an impact on welfare through mediating the progress of MSMEs and human resource capacity.
5	The Influence of Microfinance Products and Business Location on the Development of Real Sector MSMEs in Medan City (Aulia et al., 2023)	X1: Microfinance; X2: Business Location; Y: MSME Development	Multiple Linear Regression	Microfinance and business location have a positive and significant influence on the development of MSMEs, both partially and simultaneously.
6	The Role of Financial Management Behavior as a Mediator in Improving the	X1: Ability to prepare financial	Path Analysis with SPSS	The ability to prepare financial statements, along with financial

Financial Performance of MSMEs in Medan City (Hutauruk et al., 2024)	reports; X2: Financial literacy; X3: Financial inclusion; Z: Financial management behavior; Y: Financial performance	literacy and financial inclusion, has a significant effect on financial management behavior. In addition, financial inclusion and sound financial management behavior significantly contribute to the financial performance of MSMEs.
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Source: Processed Data (2025)

2.6 Conceptual Framework



Hypotheses

- H1:** It is hypothesized that the Financing variable has a positive and significant influence on MSME Development among beneficiaries of PT. PNM Mekaar Syariah in Sungsang Village, Banyuasin Regency.
- H2:** It is hypothesized that the Mentoring variable has a positive and significant influence on MSME Development among beneficiaries of PT. PNM Mekaar Syariah in Sungsang Village, Banyuasin Regency.

3. Research Method

3.1 Research design

This study employs a quantitative methodological framework grounded in descriptive and causal analysis. It aims to examine the influence of PT. PNM. Mekaar's financing and mentoring programs on the development of MSMEs in Sungsang Village, Banyuasin Regency, South Sumatra. This approach enables quantification of variables and facilitates analysis of relationships among multiple factors using multiple linear regression to assess their effects.

3.2 Population and Sample

The population comprises all active PT. PNM. Mekaar clients in Sungsang Village who have participated in the mentoring program for a minimum of one (1) year. From a total population of 2,138 clients, 96 respondents were selected via purposive sampling. This was chosen because the researcher applied specific criteria for the respondents, namely: (1) active clients of PT.

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PNM Mekaar for at least one (1) year, (2) having an established business that is still operating, and (3) being willing to participate as respondents and complete the questionnaire.

3.3 Research Procedure

The initial stages of this step-by-step research process include formulating research questions, developing research instruments, ensuring instrument accuracy and reliability, collecting field data, and interpreting the data. To ensure that the questions were appropriate and clearly understood, the instrument was first tested on a small sample of respondents before being distributed more widely. Subsequently, the primary data were collected from the selected respondents, while secondary supporting data were obtained from field observations and administrative records.

3.4 Operational Definition of Variables

This study examines three variables: the Financing (X1) and the Mentoring (X2) as independent variables, and the Business Development (Y) as the dependent variable. This table below illustrates the Operational Definitions of the Variables in this paper.

Table 2. Operational Definitions of the Variables

Variables	Definition	Indicators	Item
Financing (X1)	Sharia-based financing refers to the provision of funds or equivalent claims arising from an agreement between a financial institution and another party. Sharia financing by PNM Mekaar in coastal areas uses Murabahah and Wadiah contracts. This financing allows clients to acquire raw materials, increase stock, or develop product variants.	(1) I applied for financing from PT PNM Mekaar to increase the capital of my ongoing business; (2) The financing I received is used as initial or additional business capital; (3) The amount of financing I received meets my business needs; (4) The financing scheme does not burden my business financial condition; (5) The installment amount is in accordance with my business income; (6) The repayment period of the financing is not burdensome for me; (7) I am not charged a penalty when I am late in paying installments; (8) The installment payment process is easy for me; (9) I am satisfied with the financing because it is beneficial for my business; (10) I receive business coaching from the financing institution.	1-10
Mentoring (X2)	Mentoring is an interpersonal process between a mentor and mentee to facilitate change. It focuses on four areas: Facilitation, Strengthening, Protection, and Support. Mentoring is essential to ensure capital is used productively (Ife, Jim., 2016).	Facilitation, Strengthening, Protection, and Support	11-20

Business Development (Y)	Business development is defined as a company's ability to improve performance sustainably (Suhaimi, 2016)	(1) Profit growth, (2) Increase in customers, (3) Improvement in product quality, and (4) Improvement in human resource quality	21-28
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Source: Processed Data (2025)

3.5 Data Analysis Technique

This paper used multiple linear regression analysis to examine the effects of PT.PNM Mekaar financing and mentoring on MSME business development. Prior to regression analysis, data quality tests were conducted to establish the validity and reliability of the research instruments. Several classical assumption tests were performed, including:

- Multicollinearity test (to determine whether independent variables are highly correlated),
- Heteroscedasticity test (to examine if the variance of errors is constant), and
- Normality test (to examine if the data distribution is normal).

These tests were conducted using classical assumptions to ensure that the regression model met the requirements of inferential statistics.

Regression Model Equation:

$$Y = \alpha + \beta X_1 + \beta X_2 + e$$

Where:

Y = Dependent variable (Business Development)

X₁ = Independent variable (Financing)

X₂ = Independent variable (Mentoring)

α = Constant

β = Slope or estimated coefficient (the effect of each independent variable on Y)

e = Error term

4. Findings and Discussions

The respondents are 96 clients of PT. PNM Mekaar in Sungsang Village, Banyuasin Regency. The selected respondents were active clients for a minimum of one year and had an established business that was still operating. The following section presents a description of the number of respondents and their demographic characteristics based on date of birth (age), gender, and level of education, expressed in percentage form.

Table 3. Respondents by Age

Age (Years)	Frequency	Percentage
≤ 20 Years	12	12.5%
21-40 Years	44	45.8%
41-60 Years	27	28.1%
> 60 Years	13	13.6%
Total	96	100.0%

Source: Processed Primary Data (2025)

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Table 3 bring out the illustration that the largest proportion of respondents falls within the 21–40 years age group, with 44 respondents or 45.8%. This is followed by respondents aged 40–60 years, totaling 27 respondents or 28.1%.

Table 4. Respondents by Gender

Gender	Frequency	Percentage
Male	23	23.4%
Female	73	76,6 %
Total	96	100.00%

Source: Processed Primary Data (2025)

Table 4 above describe that the majority of respondents are female, totaling 73 respondents or 76.6%, while male respondents amount to 23 respondents or 23.4%.

Table 5. Respondents by Educational Level

Education Level	Frequency	Percentage
Elementary School (SD)	19	19.8
Junior High School (SMP)	30	31.2
Senior High School (SMA)	41	42.7
Diploma (D1/D3)	2	2.1
Bachelor's Degree (S1)	5	5.2
Master's Degree (S2)	0	0.0
Total	97	100.0

Source: Processed Primary Data (2025)

Table 5 describes that the majority of respondents are Senior High School (SMA) graduates, totaling 41 respondents or 42.7%, followed by Junior High School (SMP) graduates with 30 respondents or 31.2%.

4.1 Research Instrument Test

To assess the validity of the questionnaire items, the r-table is used as a reference. The assessment criterion states that if $r\text{-count} > r\text{-table}$, the questionnaire item is considered valid, whereas if $r\text{-count} < r\text{-table}$, the item is considered invalid ([Ghozali, 2021](#)).

Table 6. Validity Test Results of Research Variables

Financing (X1)				
Item	Question/Statement	r-count	r-table	Result
X1.1	I applied for financing from PT PNM Mekaar to increase the capital of my ongoing business.	0.618	0.202	Valid
X1.2	The financing I received is used as initial or additional business capital.	0.609	0.202	Valid
X1.3	The amount of financing I received meets my business needs.	0.645	0.202	Valid
X1.4	The financing scheme does not burden my business financial condition.	0.687	0.202	Valid
X1.5	The installment amount is in accordance with my business income.	0.665	0.202	Valid

X1.6	The repayment period of the financing is not burdensome for me.	0.611	0.202	Valid
X1.7	I am not charged a penalty when I am late in paying installments.	0.730	0.202	Valid
X1.8	The installment payment process is easy for me.	0.655	0.202	Valid
X1.9	I am satisfied with the financing because it is beneficial for my business.	0.598	0.202	Valid
X1.10	I receive business coaching from the financing institution.	0.684	0.202	Valid

Mentoring (X2)

Item	Question/Statement	r-count	r-table	result
X2.1	The mentor provides guidance in running my business.	0.751	0.202	Valid
X2.2	I receive business training facilitation from PT PNM Mekaar.	0.739	0.202	Valid
X2.3	The mentor helps me solve business problems.	0.742	0.202	Valid
X2.4	Mentoring increases my business knowledge.	0.769	0.202	Valid
X2.5	Mentoring strengthens my motivation to run my business.	0.661	0.202	Valid
X2.6	Mentoring has increased my confidence in managing my business.	0.723	0.202	Valid
X2.7	PT PNM Mekaar provides protection for its assisted MSMEs.	0.630	0.202	Valid
X2.8	I feel safe as an MSME assisted by PT PNM Mekaar.	0.660	0.202	Valid
X2.9	Mentoring encourages me to further develop my business.	0.688	0.202	Valid
X2.10	Overall, the mentoring strongly supports my business development.	0.790	0.202	Valid

Business Development (Y)

Item	Question/Statement	r-count	r-table	Result
Y1	My business profit has increased.	0.719	0.202	Valid
Y2	My business income has developed better than before.	0.823	0.202	Valid
Y3	The number of my business customers has increased.	0.74	0.202	Valid
Y4	My business is increasingly recognized by consumers.	0.75	0.202	Valid
Y5	The quality of my business products has improved.	0.778	0.202	Valid
Y6	I pay more attention to product quality standards.	0.796	0.202	Valid
Y7	My ability to manage the business has improved.	0.71	0.202	Valid
Y8	The skills of human resources involved in my business have improved.	0.76	0.202	Valid

Source: Processed Primary Data (2025)

Table 6 explains that all questionnaire instrument items are stated valid because -the calculated r-value is greater than the table r-value ($r\text{-count} > r\text{table}$).

Table 7. Reliability Test of Research Variables

No.	Variabel	Cronbach'sAlpha	Alpha Standard
1	Financing (X1)	0.848	0.6
2	Mentoring (X2)	0.897	0.6
3	Business Development (Y)	0.896	0.6

Source: Processed Primary Data (2025)

Table 7 shows that the Cronbach's Alpha values for all variables exceed 0.600. Therefore, the questionnaire instruments used to measure the variables of financing, mentoring, and MSME development are reliable and highly accurate, making them appropriate for use in this study.

4.2 Multiple Linear Regression Analysis

Multiple linear regression is used to predict how the condition (increase or decrease) of the dependent variable changes when two or more independent variables are manipulated (i.e., their values are increased or decreased) (Sugiyono, 2020). In this study, the dependent variable is Business Development (Y), and the independent variables are Financing and Mentoring (X1 and X2).

Table 8. Results of Multiple Linear Regression Analysis

Coefficients						
Model	Unstandardized Coefficients (B)	Std. Error	Standardized Coefficients (Beta)	t	Sig.	Tolerance
(Constant)	-5.829	2.542	-	-2.294	0.024	-
TOTAL_X1	0.494	0.126	0.428	3.858	0.000	0.187
TOTAL_X2	0.423	0.098	0.481	4.328	0.000	0.187

Dependent Variable:

TOTAL_Y

Source: Data Processing Results (2025)

Regression Equation

Based on the values in the table above, the equation of regression is formulated as follows:

$$Y = 5.829 + 0.494X_1 + 0.423X_2 + \varepsilon$$

Where:

Y = Business Development

X₁ = Financing

X₂ = Mentoring

α = Constant

ε = Error term

The constant value (α) indicates that the value of business development (Y) is 5.829 when financing (X1) and mentoring (X2) are assumed to be constant. The regression coefficient for the financing variable (X1) is 0.494, indicating a positive effect of financing on business

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development (Y). This means that the better the client's capacity, the greater the access to financing and the higher the business development. The regression coefficient of the mentoring variable (X2) is 0.423, indicating that mentoring also has a positive effect on business development (Y) (Ghozali, 2021). This finding suggests that greater effectiveness in mentoring is concomitant with elevated levels of business development. The significance value (Sig.) associated with the financing variable (X1) is 0.000, indicating that financing exerts a statistically robust influence on business development, as the value falls well below the 0.05 criterion. Similarly, the mentoring variable (X2) demonstrates a statistically significant effect, as its p-value remains below the established threshold of 0.05.

4.3 F-Test (Simultaneous Test)

Joint hypothesis testing is conducted by applying the F-statistic to assess whether all independent variables in the regression specification collectively influence the dependent variable. The empirical outcomes of the F-test in this study are presented in the following table.

Table 9. F-Test Results (ANOVA)

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	1.956.134	2	978.067	170.394	0.000
Residual	533.824	93	5.740		
Total	2.489.958	95			

Dependent Variable: TOTAL_Y

Predictors: (Constant), TOTAL_X2, TOTAL_X1

Source: Data Processing Results (2025)

As shown in Table 7, the computed F-statistic (F-count) is 170.394 with an associated significance value of 0.000. Given that this value lies well below the 0.05 significance threshold, the regression model is deemed statistically significant, indicating that financing and mentoring concurrently influence business development. At the 5% level of significance, with $df_1 = 2$ and $df_2 = 93$, the corresponding critical F-value is 3.09. Since the calculated F-count substantially exceeds the critical F-table value ($170.394 > 3.09$), it can be inferred that the independent variables financing (X1) and mentoring (X2) collectively have a statistically significant effect on business development (Y).

4.4 Hypothesis Testing (t-Test)

Partial hypothesis testing is conducted using the t-statistic to assess whether each independent variable has a statistically significant effect on the dependent variable. In this study, financing (X1) and mentoring (X2) are specified as independent variables, whereas business development (Y) is the dependent variable. The t-test results are presented in the following table.

Table 10. t-Test Results

Model	Unstandardized Coefficients (B)	Std. Error	t	Sig.	Tolerance	VIF
(Constant)	-5.829	2.542	-2.294	0.024	-	-
TOTAL_X1	0.494	0.126	3.858	0.000	0.187	5347
TOTAL_X2	0.423	0.098	4.328	0.000	0.187	5347

Dependent Variabel: TOTAL_Y

Hypothesis 1 (H1)

PT PNM Mekaar financing exerts a positive and statistically significant influence on MSME development in Sungsang Village, Banyuasin Regency. The empirical results indicate that the computed t-statistic for the financing variable (X1) is 3.858, whereas the corresponding critical t-value at $\alpha = 0.05$ with 96 degrees of freedom is 1.896. As the calculated t-value surpasses the critical threshold ($3.858 > 1.896$) and the associated significance level is 0.000, which is well below 0.05, it may be inferred that financing has a positive and statistically meaningful effect on business development. Consequently, hypothesis H1 is accepted.

Hypothesis 2 (H2)

PT PNM Mekaar mentoring demonstrates a positive and statistically significant effect on MSME development in Sungsang Village, Banyuasin Regency. The analytical results indicate that the computed t-statistic for the mentoring variable (X2) is 4.328, exceeding the critical t-value of 1.896. Furthermore, the associated significance level of 0.000 is well below the 0.05 criterion, thereby substantiating that mentoring has a positive and statistically significant influence on business development. Accordingly, hypothesis H2 is accepted.

4.5 Coefficient of Determination Analysis (R^2)

A relatively small R^2 value signifies the limited explanatory power of the independent variables in elucidating fluctuations in the dependent variable. In contrast, an R^2 value that converges toward unity implies that the independent variables, taken collectively, encapsulate nearly all pertinent information necessary for predicting the dependent variable. The outcomes of the R^2 assessment in this study are presented in the following table.

Table 11. Coefficient of Determination Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.886	0.786	0.781	2.396

Predictors: (Constant), TOTAL_X2, TOTAL_X1

Dependent Variable: TOTAL_Y

Source: Data Processing Results (2025)

Based on Table 9, the Adjusted R Square value is 0.781 or 78.1%. This indicates that the business development variable can be explained by the financing and mentoring variables. Meanwhile, the remaining 21.9% is explained by other variables not examined in this study.

4.6 Discussion

This study confirms that financing and mentoring have a positive and significant effect on MSME development among PT. PNM Mekaar beneficiaries. Financing enhances business development by enabling capital expansion, inventory growth, and product diversification, particularly through flexible and Sharia-compliant financing schemes that reduce financial constraints faced by micro-entrepreneurs.

Mentoring shows a slightly stronger effect, underscoring the critical role of non-financial support in improving managerial capacity, business discipline, and effective capital utilization. This finding emphasizes that MSME growth depends not only on access to finance but also on entrepreneurs' skills and decision-making capabilities.

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The model's high explanatory power indicates a strong synergistic effect between financing and mentoring, suggesting that MSME empowerment is most effective when financial inclusion is integrated with ongoing mentoring. These results contribute to the MSME and microfinance literature by validating an integrated development approach in rural and coastal contexts.

5. Conclusion

1. PT PNM Mekaar financing demonstrates a positive and statistically significant influence on MSME development.

The empirical findings indicate that the financing variable (X1) significantly affects MSME development (Y) ($p < 0.05$). This suggests that enhanced quality, adequacy, and accessibility of financing received by MSME actors substantially increase the probability of business growth and sustainability.

2. PT PNM Mekaar mentoring likewise exerts a positive and significant impact on MSME development.

The t-test results confirm that the mentoring variable (X2) significantly influences MSME development (Y; $p < 0.05$). Mentoring interventions play a crucial role in strengthening managerial competencies, technical capabilities, and market penetration, thereby directly fostering improvements in both the quality and scale of business operations.

3. Collectively, financing and mentoring have a statistically significant simultaneous effect on MSME development.

The F-test outcomes indicate that the regression model is robust and appropriate for predicting the combined effects of the independent variables on MSME development. Furthermore, the coefficient of determination (Adjusted R Square) of 78.1% implies that financing and mentoring account for 78.1% of the variability in MSME development, while the remaining 21.9% is attributable to extraneous factors beyond the scope of this study, including entrepreneurial motivation, prevailing market dynamics, and familial support systems.

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