Akseprin Jurnal Ilmu Multi Syariah (AJIMS)
Website : https://jurnal.akseprin.org/index.php/AJIMS/index
e-mail : editor.ajims@gmail.com
PUBLISHER: Akademi Sertifikasi Profesi Internasional (AKSEPRIN)

ISSN XXXX-XXXX (Online)
Pages 10-22, Vol.01, No.1, 2025

Received: 2025-01-10 Revised: 2025-02-19 Accepted: 2025-03-11 Published: 2025-05-04

Creation of sharia-compliant financing options for the micro, small, and medium enterprises (MSMEs) sector

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Abstract

Limited access to institutional funding hinders the MSME sector, which is an essential economic foundation. Sharia financing serves as an equitable option, adhering to Islamic principles that prohibit usury. This essay delineates the optimization of current sharia financing methods and the innovations required to enhance the financial inclusion of MSMEs. The objective is to evaluate the efficacy of current models, discern difficulties and opportunities, and suggest novel and cohesive Sharia funding frameworks. This research is new due to its integration of a full sharia financing model that encompasses digital elements, hybrid contracts, value chains, mentoring, and social funds. The discourse encompassed an assessment of current models, obstacles, and proposed integrated models anticipated to enhance the competitiveness of MSMEs. In conclusion, sharia financing possesses significant potential, although it requires optimization through innovation in products and ecosystems.

Keyword: inclusive finance, murabahah, mudharabah, musyarakah, Sharia funding

Introduction

Micro, small, and medium enterprises (MSMEs) are essential to the national economy, notably contributing to the gross domestic product (GDP), generating widespread employment, and promoting income equity. Nevertheless, beneath their vibrancy, MSMEs frequently encounter significant challenges, particularly restricted access to institutional funding. Insufficient collateral, absence of organized financial statements, and elevated risk assessment by traditional banking institutions frequently constitute the primary obstacles. In this setting, sharia financing has evolved as a pertinent and just alternative solution, grounded in Islamic

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Pages 10-22, Vol.01, No.1, 2025

Received: 2025-01-10 Revised: 2025-02-19 Accepted: 2025-03-11 Published: 2025-05-04

values that eschew usury and speculation. The potential for sharia financing in Indonesia is substantial, bolstered by the predominant Muslim population and a growing awareness of sharia products and services.

The topic identified in this study is how the current sharia financing model may be adjusted to more effectively reach and empower MSMEs. What innovations are necessary to address the issues of MSME finance via a Sharia-compliant approach, concerning both products and processes? What is the potential of sharia financing to enhance financial inclusion for MSME participants in Indonesia?

This research aims to evaluate the efficacy of the existing sharia financing model for MSMEs in light of these issues. Examine the obstacles and prospects encountered in the advancement of sharia financing for the MSME sector. We suggest a unique integrated Sharia finance strategy to boost the expansion and longevity of MSMEs. This research is anticipated to yield substantial advantages for multiple stakeholders: for MSME participants, through enhanced access to capital and comprehension of sharia frameworks; for Islamic financial institutions, via product innovation and expanded market share; for governmental regulators, as policy recommendations for the advancement of sharia MSMEs; and for scholars, as scholarly contributions in the domains of Islamic finance and MSMEs [1].

This research's significance and originality stem from the methodical endeavor to consolidate diverse elements of innovation into a unified framework of the sharia financing model. This study highlights the need for a complete strategy that brings together digital tools, combined contracts, teamwork in the value chain, broad mentoring programs, and possible links with sharia social funds (ZISWAF), even though many studies have looked at sharia contracts or fintech separately [2]. This update will offer a more relevant and thorough guide for the advancement of the MSME sharia financing ecosystem in Indonesia.

Methods

Micro, small, and medium enterprises (MSMEs) are a vital component of Indonesia's economic framework, categorized according to asset and revenue criteria. Microenterprises are defined by assets not exceeding IDR 50 million (excluding land and buildings) or an annual

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turnover capped at IDR 300 million. Small enterprises possess assets ranging from IDR 50 million to IDR 500 million or generate annual revenues between IDR 300 million and IDR 2.5 billion. Medium-sized enterprises are characterized as those possessing assets ranging from IDR 500 million to IDR 10 billion, or an annual turnover between IDR 2.5 billion and IDR 50 billion. This classification serves not merely as an administrative division but also influences the policies, programs, and facilities offered by governments and financial institutions to foster their development.

The contribution of MSMEs to the national economy is substantial and continues to expand. They are not only the foremost employers, generating millions of jobs across diverse sectors, but also contribute to income equity and poverty reduction. Micro, small, and medium enterprises (MSMEs) are recognized for their resilience during economic downturns, frequently serving as a buffer when larger corporate sectors face contractions. Moreover, the innovation and creativity generated by MSMEs frequently serve as a catalyst for product and service diversification, enhancing the domestic market and bolstering the nation's competitiveness on the global stage [3].

Nevertheless, despite their crucial significance, MSMEs frequently encounter numerous traditional challenges that impede their optimal potential. Many MSMEs exhibit deficiencies in strategic planning, organized financial documentation, and human resource development. In marketing, restricted access to digital technology and financial resources frequently hinders their ability to compete with larger enterprises and access a broader market. The issue of funding is equally critical, since MSMEs frequently struggle to secure capital from traditional financial institutions due to insufficient collateral, inadequate financial documentation, or banks' heightened risk perception, so impeding their business growth and innovation.

Islamic finance is founded on a thorough framework of Islamic ethical and moral principles, with the objective of establishing a just, transparent, and sustainable economic system. The main ideas include banning usury (interest), which is seen as unfair; strict rules against gharar (uncertainty) in contracts; and banning maysir (gambling), which can harm one side. Conversely, Islamic finance promotes equity, ensuring that earnings and risks are equitably distributed among the parties involved. The notion of profit-loss sharing serves as the fundamental basis, embodying the essence of genuine cooperation. Additionally, every

Received: 2025-01-10 Revised: 2025-02-19 Accepted: 2025-03-11 Published: 2025-05-04

transaction must be based on real exchanges of physical goods or actual services, ensuring that money is used to support productive activities instead of just being treated as something to buy and sell.

The primary distinction between Islamic finance and conventional finance resides in their underlying concept and operational structure. Traditional finance often functions with an interest framework as a capital cost, which delineates investment risk from revenue. Islamic finance, in contrast, forbids interest and employs a profit-sharing model or the trading of assets with a predetermined profit margin, wherein risks and profits are distributed between capital providers and entrepreneurs. Moreover, Islamic finance incorporates a Sharia supervisory board (DPS) that guarantees all goods and operations comply with Islamic standards, a framework absent in conventional banking. Islamic finance emphasizes not just profitability but also social and environmental effect (maslahah), promoting investment in halal sectors that benefit society.

Table: Pertinent Shariah Financing Agreements for MSMEs

No	Types of Contracts	Description	Advantages for MSMEs
1	Murabahah	Banks provide financing through a purchasing and selling mechanism, in which they acquire items and then sell them to clients at a profit margin.	It is easy to understand and implement, and its pricing is transparent.
2	Musyarakah	Banks and clients collaborate to invest capital and distribute earnings in partnership-oriented financing.	Promote cooperation and the distribution of risk among stakeholders.
3	Mudarabah	Mudarabah is a contractual arrangement in which one party provides capital and the other	This arrangement enables MSMEs to

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		manages business operations, with a pre-established profit-sharing plan	access funding without the need for collateral.
4	Ijarah	Rental financing involves banks acquiring assets and leasing them to clients.	Facilitate access for MSMEs to utilize assets without the necessity of purchase.
5	Qardhul Hasan	Uncompensated financing was offered to assist MSMEs in distress.	Assisting MSMEs in crisis situations without incurring interest costs.
6	Salam	Prepayment for the acquisition of items to be delivered at a later date.	We are committed to assisting MSMEs in obtaining the necessary funding for their product manufacturing.
7	Istishna	The program provides funding for the production of requested items, which can be paid either upfront or in installments.	This financing enables Micro, Small, and Medium Enterprises (MSMEs) to manufacture products that align with market demand.

Sharia financing provides an array of contracts that can be customized to meet the distinct requirements of micro, small, and medium enterprises (MSMEs), each possessing its methods, benefits, and drawbacks. Murabahah, a contract involving the purchase and sale of things for profit, is among the most often utilized agreements. The process involves Islamic financial institutions acquiring commodities required by MSMEs (such as raw materials or machinery)

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and subsequently reselling them to MSMEs at a predetermined price (buying price plus profit margin), which can be settled in installments. The benefit of Murabahah resides in the certainty of pricing and monthly payments, enabling MSMEs to enhance their financial planning, while it is occasionally perceived as analogous to interest by those lacking comprehension of the notion.

The Mudharabah and Musharakah contracts are alternatives for working capital or partnership-based investment requirements. In Mudharabah, financial institutions (as shahibul malls) supply the entire capital, whereas MSMEs (as mudharib) manage the business operations. Profits are allocated according to the predetermined ratio; however, financial losses are solely absorbed by the financial institution, even when attributable to the incompetence of MSMEs [4]. This contract is very appropriate for MSMEs possessing robust business concepts yet limited money, although it entails increased risk for financial institutions due to potential losses. Musharakah entails capital contributions from both parties (financial institutions and MSMEs), with profits and losses allocated according to the proportion of capital or other arrangements. The agreement promotes enhanced cooperation and equitable risk distribution, suitable for collaborative projects that require capital investment and specialized knowledge.

In addition to sale, purchase, and profit-sharing contracts, there are other pertinent contracts for MSMEs. Ijarah, or leasing, enables MSMEs to utilize productive assets (such as automobiles or buildings) without outright purchase, hence alleviating the initial investment burden. Financial institutions function as landlords while MSMEs operate as tenants in return for stipulated rents. The disadvantage is that MSMEs lack ownership of these assets. Conversely, Qardh, or charitable loans, are interest-free loans provided to assist micro, small, and medium enterprises (MSMEs) in urgent or socially driven circumstances. This arrangement illustrates the social aspect of Islamic finance, despite its non-commercial nature, rendering it unsuitable as a foundation for general company funding. Other contracts, like Istishna' (manufacturing order), Salam (advance payment order), Hawalah (debt assignment), Kafalah (guarantee), and Rahn (pledge), can also be used in MSME financing to meet specific needs like funding projects or ensuring transactions.

Prior research has thoroughly investigated the efficacy of sharia financing for MSMEs, underscoring its significant potential in fostering the expansion of small and medium-sized

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enterprises. Numerous studies indicate that the principles of profit sharing and support offered by Islamic financial institutions can enhance the sustainability of MSMEs, particularly during economic changes [1]. The invention of Islamic financial goods is a prominent topic, with numerous studies examining the evolution of hybrid contracts and novel products that better accommodate the distinct characteristics of MSMEs. These studies frequently examine the potential for diversifying sharia-compliant items outside the predominant Murabahah contract. Furthermore, the application of technology in Islamic finance, particularly via Islamic fintech, has been thoroughly examined, demonstrating how digitalization can enhance accessibility and efficiency in the allocation of financing to numerous MSMEs.

Nevertheless, substantial research deficiencies require addressing. The majority of current research mostly concentrates on the descriptive analysis of prevalent sharia financing contracts or the broader potential of fintech. Limited research exists that thoroughly examines how an innovative and integrated sharia finance model, incorporating technical elements, contract amalgamations, value chain methodologies, and mentorship, may systematically enhance financial inclusion and overall performance of MSMEs. This research aims to address this gap by presenting a framework for sharia financing models that are more comprehensive, adaptable, and sustainable, encompassing both products and supporting ecosystems.

This research will employ a qualitative methodology to thoroughly examine the development of sharia finance models for micro, small, and medium enterprises (MSMEs) through comprehensive literature reviews. Additionally, the data will be enhanced by firsthand information collected through detailed interviews and surveys given to MSME stakeholders who are currently using or have used sharia financing in the past. The interviews sought to investigate the experiences, attitudes, and innovative requirements of MSMEs, while questionnaires were employed to gather structured data concerning preferences and obstacles. The collected data will be analyzed to identify trends and draw conclusions from the stories and answers in the questionnaires, giving a complete picture of the state of sharia finance for MSMEs.

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Discussion and results

This discourse will delineate the assessment of current sharia finance methods, the obstacles encountered, and recommendations for creative and cohesive approaches for MSMEs. In practice, current sharia financing approaches, including murabahah, mudharabah, musyarakah, ijarah, and qardh, possess distinct accomplishments and limitations. Murabahah, characterized by a transparent purchasing and selling framework, frequently emerges as the preferred option owing to its straightforward computation and effective risk management for financial institutions [5]. Nevertheless, MSMEs occasionally perceive the weight of Murabahah's profit margin as akin to interest, coupled with a deficiency in adaptability to economic swings. Mudharabah and Musyarakah, both rooted in profit-sharing, ideally facilitate genuine partnerships and alleviate fixed liabilities during financial losses for MSMEs; yet, their execution is frequently hindered by risk management and regulatory considerations for financial institutions. MSMEs encounter challenges in delivering transparent financial reports, a crucial requirement for a profit-sharing agreement. Ijarah offers a solution that does not involve asset ownership, making it appropriate for operational requirements; however, it does not convey ownership rights. Qardh, despite being a charitable loan, is inherently non-commercial and hence cannot serve as the primary source of finance for business development.

The difference between the sharia products available and what MSMEs need shows that these businesses need more than just money. They require adaptability, guidance, and frameworks that align with their fluctuating business cycle. Current products are often standardized, despite the significant variation in the requirements of MSMEs, ranging from micro to medium enterprises and from seasonal working capital to long-term investments [6].

The advancement of sharia financing for MSMEs encounters several hurdles, both internal and external:

- Domestic Sharia Financial Institutions**:**
  - Risk Management: The management of risk in profit-sharing contracts (Mudharabah, Musyarakah) necessitates a more meticulous evaluation and oversight mechanism compared to conventional financing.

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- Operating expenses: Financing for MSMEs, particularly within the micro sector, frequently incurs elevated operating expenses per transaction, resulting in narrow profit margins.
- Human Resources (HR): A scarcity of personnel with a profound comprehension of MSME characteristics and the capacity to perform sharia contracts with flexibility.
- Product Innovation: Gradual advancement in developing products that align more closely with the attributes of MSMEs and rival traditional products.

- Outward:
  - MSME literacy: Insufficient comprehension among MSME stakeholders of the concept and mechanisms of sharia financing, resulting in their hesitance to transition from conventional financing.
  - Regulation: Regulatory frameworks that are occasionally insufficiently adaptable to Islamic product innovation or Islamic fintech business models.
  - Supporting Infrastructure: Insufficient digital infrastructure and an integrated ecosystem to provide access to and transact sharia financing.
  - Traditional financial institutions, with their established networks and well-known products in the community, face intense competition.

To address the aforementioned issues and enhance the efficacy of sharia financing, many new and cohesive solutions are suggested.

Table: Innovative and integrated model of Sharia financing

Model Based on Digital Ecosystem (Sharia Fintech)	
Mechanism	We apply sharia-compliant financial technology (Fintech) through sharia peer-to-peer (P2P) lending platforms or sharia crowdfunding initiatives. This platform can conveniently enable

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	meetings between sharia investors/financiers and MSMEs seeking funding.
Benefit	Enhance accessibility for MSMEs in rural regions, optimize the application and disbursement process, and expand outreach.
Challenge	There are worries about data security and consumer safety, and it's crucial for relevant agencies to implement transparent and adaptable regulations.
Hybrid Contract Model (Hybrid Contracts)	
Concept	The concept involves merging numerous sharia contracts into a unified financial plan, which caters to the complex and varied needs of MSMEs.
Implementation Examples	MSMEs can utilize a blend of Musharakah Mutanaqisah for long-term asset financing, leading to total asset ownership, or a blend of Murabahah for acquiring raw materials and Mudharabah for operating capital obtained from project earnings.
Flexibility and adaptability	This model provides significant flexibility, enabling modification to the business cycle and the distinct attributes of each MSME.
Value Chain/Supply Chain- Oriented Model	
Focus	Financing targets not only individual MSMEs but also the entire business ecosystem or value chain in which these MSMEs function.
Prospect for Cooperation	It entails collaboration between Islamic financial institutions and major corporations or cooperatives that possess a network of micro, small, and medium enterprises as suppliers or distributors. This collaboration helps reduce financing risk by ensuring that the products will be purchased or sold.

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Model: Incorporating Mentorship and Capacity Building	
Integration	Financing encompasses not only the allocation of capital but also includes comprehensive mentoring programs, training, and the enhancement of management capabilities (financial, marketing, and manufacturing) for MSMEs.
Enhanced Sustainability	This strategy improves the ability of MSMEs to manage their operations, meet their obligations, and achieve sustainability in their businesses. Collaboration with business incubators, universities, or MSME training organizations can achieve this.
Integration with Sharia Social Funds (ZISWAF)	
Function	Zakat, infaq, alms, and waqf money are utilized as initial capital or supplementary finance for ultra-micro MSMEs or nascent enterprises.
Mechanism	These funds may serve as revolving capital without complete reimbursement or as supplementary support for MSMEs that have not fulfilled the criteria for commercial finance. Collaboration is essential between Islamic financial institutions and the National Amil Zakat Agency (BAZNAS) or waqf management entities.

The implementation of these new and integrated methods is anticipated to yield substantial positive outcomes. Enhancing the financial inclusion of MSMEs: Expanding access to credit for MSME sectors that have been unbanked or underbanked. Enhancing the competitiveness and sustainability of MSMEs: Improved access to financing, mentorship assistance, and suitable programs enables MSMEs to accelerate growth and bolster resilience against economic adversities [7]. Enhancing the sharia economic ecosystem: This innovation will bolster the role of sharia finance as a catalyst for genuine economic growth and provide more value for society.

Received: 2025-01-10 Revised: 2025-02-19 Accepted: 2025-03-11 Published: 2025-05-04

Conclusion

This study suggests that the sharia financing model possesses significant promise as a viable solution for MSMEs in Indonesia, although it requires optimization through new strategies. The assessment of the current model indicates success in facilitating access, although it reveals constraints in flexibility and adaptability to the particular requirements of MSMEs, along with the internal and external problems encountered. The new ideas, like using digital finance systems, mixing contracts, improving value chain strategies, providing combined mentorship, and working with Islamic social funds, can help solve these problems. This innovation enhances the accessibility and sustainability of sharia financing for MSMEs while reinforcing its role as a catalyst for an equitable real economy.

In light of the findings and conclusions, the following recommendations are recommended for the government/regulator: Promote the establishment of more flexible and inclusive regulations to facilitate innovations in Islamic financing, particularly in the advancement of sharia fintech and contract combinations. Developing sufficient digital infrastructure to enable the sharia financing ecosystem is also essential. Islamic financial institutions should persist in diversifying their offerings by formulating a flexible, value chain-oriented contract amalgamation model. The implementation of digital technology must be expedited to enhance efficiency and expand reach. Enhancing knowledge and education on sharia-compliant products for MSMEs is essential. We anticipate that MSME stakeholders will enhance their Islamic financial literacy and aggressively pursue knowledge regarding accessible products. Moreover, enhancements in corporate governance and financial documentation will significantly facilitate access to formal financing. Encourage educational institutions and researchers to conduct additional research and case studies on the successful implementation of the proposed novel approach to furnish more robust empirical data.

This research facilitates future investigations, particularly a comprehensive empirical study on the efficacy and influence of the proposed innovative model in enhancing the performance of MSMEs. A comprehensive comparative examination of sharia and conventional financing strategies for MSMEs, focusing on costs, risks, and sustainability effects. The study scrutinizes the impact of Islamic financial inclusion on regional economic growth and the reduction of social inequality.

Received: 2025-01-10 Revised: 2025-02-19 Accepted: 2025-03-11 Published: 2025-05-04

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