

# Analysis of the Role of Bank Indonesia's Leading Entrepreneurship Initiative (WUBI) in Increasing Competitiveness in the Digital Era, Case Study of MSMEs Representatives of Bank Indonesia North Sumatra

Atikah Noor<sup>1\*</sup>, Muhammad Yafiz<sup>2</sup>, Budi Dharma<sup>3</sup>

<sup>1\*, 2, 3</sup> Universitas Islam Negeri Sumatera Utara, Jl. William Iskandar Ps. V, Medan Estate, District. Percut Sei Tuan, Deli Serdang Regency, North Sumatra 20371

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**Correspondence Email:**  
atikahnoor435@gmail.com

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## ABSTRACT

Bank Indonesia has a program called Wirausaha Binaan Unggulan Bank Indonesia (WUBI) which focuses on improving the competitiveness of MSMEs in the digital era. This research analyzes the role of WUBI in improving the competitiveness of MSMEs with a case study of MSMEs assisted by Bank Indonesia Representative of North Sumatra. Qualitative research methods were used with primary data obtained through in-depth interviews with fostered MSMEs. The results showed that WUBI plays an important role in improving the competitiveness of MSMEs in the digital era through: (1) capacity building through training and mentoring, (2) business and marketing network development, and (3) utilization of digital technology for business efficiency and effectiveness. In conclusion, the WUBI Program has a positive impact on MSME competitiveness, increasing sales, profitability, and market access. The program also helps MSMEs improve their financial management, digital marketing, and product development skills.

## ABSTRAK

Bank Indonesia memiliki program bernama Wirausaha Binaan Unggulan Bank Indonesia (WUBI) yang fokus meningkatkan daya saing UMKM di era digital. Penelitian ini menganalisis peran WUBI dalam meningkatkan daya saing UMKM dengan studi kasus pada UMKM binaan Bank Indonesia Perwakilan Sumatera Utara. Metode penelitian kualitatif digunakan dengan data primer diperoleh melalui wawancara mendalam dengan pelaku UMKM binaan. Hasil penelitian menunjukkan bahwa WUBI berperan penting dalam meningkatkan daya saing UMKM di era digital melalui: (1) pengembangan kapasitas melalui pelatihan dan pendampingan, (2) pengembangan jaringan usaha dan pemasaran, serta (3) pemanfaatan teknologi digital untuk efisiensi dan efektivitas bisnis. Kesimpulannya, Program WUBI berdampak positif terhadap daya saing UMKM, meningkatkan penjualan, profitabilitas, dan akses pasar. Program ini juga membantu UMKM meningkatkan keahlian manajemen keuangan, pemasaran digital, dan pengembangan produk.



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## INTRODUCTION

The development of the MSME sector in Indonesia has triggered a major contribution to the development of the Indonesian economy through an increase in production output, absorption of labor to be able to generate an increase in national income. The business world plays a major role in economic development by creating innovation, employment, and welfare. (Yuslem et al., 2022). The MSME sector is high in Indonesia due to the low cost of business activities, high availability of labor that does not require high qualifications, and the MSME sector has more product information, which opens up opportunities to enter markets around the world. (Umbara & Supandi, 2022).

Indonesia's rapid economic growth, especially in the digital era, has created new challenges

and opportunities Micro, Small, and Medium Enterprises (MSMEs) have great potential to increase the country's competitiveness and economic contribution as they are the main pillars of the Indonesian economy. However, MSMEs often face various obstacles, especially in adopting digital technology and competing in an increasingly competitive market. The development of the digital era is getting better every day, it is inevitable that all efforts must follow the adjustment of their marketing strategies by entering the online sales system of their products. (Harahap et al., 2021).

In the midst of these dynamics, Bank Indonesia has introduced the Bank Indonesia Excellent Entrepreneur Program (WUBI), which is an entrepreneurial development program organized by Bank Indonesia (BI) to increase the capacity and capability of entrepreneurs in order to support national economic growth. This program focuses on entrepreneurs who own micro, small, and medium enterprises (MSMEs) that have the potential to develop and become leading entrepreneurs as an effort to strengthen the MSME sector. The program aims to provide support to MSMEs through various initiatives, such as mentoring, training, access to markets, in order to compete effectively in the digital era where this program is provided to increase the capacity of entrepreneurs starting with the selection process, training activities, and mentoring in order to increase business scale.

However, although the WUBI Program has been launched and implemented, it needs to be studied, especially to analyze how the role of this program in increasing the competitiveness of MSMEs in the digital era, especially with a case study approach that focuses on MSMEs assisted by Bank Indonesia in the North Sumatra Province area. Therefore, this research looks at how the WUBI Program improves the competitiveness of MSMEs in the digital era, especially through case studies on MSMEs that are assisted by Bank Indonesia Representative of North Sumatra. With a deeper understanding of the effectiveness of the WUBI Program in supporting MSMEs in the digital era, challenges faced by MSMEs can be identified as well as strategies that can be implemented to increase the benefits of this program and strengthen the competitiveness of MSMEs in the future.

MSMEs are a type of industry that is privately owned and can be implemented by individuals or business entities. They are also the largest financial and business group in the Indonesian economy. In addition to being the largest contributor of the entrepreneurial sector to the development of the national economy, MSMEs can also be a forum for the creation of large employment opportunities for household workers, thereby reducing unemployment. (Fuadi et al., 2022). Due to their ability to create jobs for the community and indirectly reduce the unemployment rate, MSMEs also play an important role in Indonesia's economic growth (syafitri et al., 2022). MSME stands for Micro, Small and Medium Enterprises, and MSMEs play an important and strategic role in the economy. MSMEs are one of the entrepreneurial sectors that have tremendous potential. There are a total of 57,895,721 million business actors or 99.99% of the dominance of business actors in Indonesia (Harahap & Tambunan, 2022).

The role of micro, small and medium enterprises (MSMEs) in the Indonesian economy is enormous, and MSMEs are an important part of the community economic sector in society, especially in the economic sector (Gramedia Blog, 2020). MSMEs refer to community-based enterprises, sole proprietorships, or businesses (Wilantara, 2016). Micro, small and medium enterprises (MSMEs) play an important role in the country's economic growth and can help with income distribution in the regions. MSMEs are a very important part of the country's economy.

Over the years, micro, small and medium enterprises (MSMEs) have become the economic pillar of many countries including Indonesia. Small and medium enterprises (MSMEs) play an important role in creating jobs, driving the nation's economy, and improving people's quality of life. Under these circumstances, the development of the MSME sector has great potential to positively impact the social welfare of the community. (Vinatra, 2023). Basically, small and medium-sized enterprises (MSMEs) are defined as businesses owned and operated by individuals or small groups. They usually operate locally and produce goods and services from conventional production to advanced technology. The ability to adapt to market needs, flexibility, and creativity are the hallmarks of MSMEs.

Micro, small, and medium-sized enterprises (MSMEs) have the potential to improve public health. Community welfare is defined as a condition that shows the state of community life based on the community's standard of living. (Badrudin, 2012). According to the Central Bureau of Statistics (2005), there are eight indicators that can be used to measure a person's level of welfare. They are income, food, housing conditions, housing conditions, health, and access to health services, household conditions, and children's housing conditions, education levels and ease of access to transportation. MSMEs are an important sector in the Indonesian economy, contributing to GDP and job creation, MSMEs have better resilience to economic crises than other sectors, MSMEs play a role in income distribution and poverty alleviation.

Industrial revolution 4.0 is an effort to improve by incorporating the digital era. A smart system driven by technology forces businesses to enter the digital era. Businesses must have new strategies to keep up with increasingly sophisticated technological developments. Conventional sales are no longer able to sustain business life if business actors want to develop their business. Digital sales are an alternative for business people to be able to maintain their business (Fajri, 2023). The digital age has begun, and with it the era of free trade. During this period, there will inevitably be many business challenges and opportunities. Freedom and the ability to communicate quickly provide motivation. Small business owners will be greatly helped by this opportunity. But if it is a business crisis, it may be different. The company must create a strategy to deal with this. But before you want to have a business, you must know what business problems will be faced in the current technological era (Sari et al., 2021).

Digitalization and technological advancements can help MSMEs compete in a more competitive market, which makes this sector the most impacted. Digitalization allows MSMEs to optimize resource utilization, expand market reach, and increase customer loyalty. One of the key advantages of digitization for MSMEs is market expansion. MSMEs can use digital media such as marketing, social media, and websites to more easily reach global customers. This is very important considering that the global market is increasingly open and access to technology is getting easier. As technology continues to evolve, digitalization becomes an important component in the development of MSMEs as it will provide more opportunities for MSME players to grow their business and survive in an increasingly competitive market. MSMEs that use digitalization can more efficiently optimize resource utilization, improve business management efficiency, and expand market opportunities (Barus et al., 2023). But despite the many advances, there are challenges that MSME entrepreneurs must face in this digitalization era.

The era of digitalization and technological advancement presents various opportunities and

challenges for MSMEs. With the right strategy and support from various parties, MSMEs can take advantage of these opportunities and overcome the challenges. By facing these challenges effectively, MSMEs can take advantage of the opportunities offered by the digitalization era and technological advancements to develop and achieve success. The existence of MSMEs has become a benchmark for the success of the country's economy in Law No. 9/1999, which was later amended to Law No. 20 Article 1 on MSMEs in 2008. Strengthening the mandate of MPR Decree No. XI/MPR-RI/1998 on economic politics in the context of economic democracy, MSMEs (Riana et al., 2022), MSMEs need to be strengthened as an important part of the community economy that has the ability to create balance and develop the country's economy. The number of MSMEs has now reached 64.19 million with a contribution to GDP of 61.97% or 8,573.89 trillion rupiah. MSMEs contribute 61.9% or 8,573.89 trillion rupiah to GDP, absorb 97% of the total workforce. The existence of Covid 19 has caused changes in the amount of public consumption which is a challenge for increasing the number of MSMEs. (Bkpm, 2021). Bank Indonesia, the central bank of Indonesia, has a very important role in improving the welfare of the community and society, implementing MSME development programs, and developing MSME development in small businesses. WUBI is Bank Indonesia's flagship entrepreneurship program that supports and develops MSMEs in Indonesia. (Lusiana, 2018).

The WUBI program is an annual program organized by Bank Indonesia that aims to provide support in the form of funds, training, and marketing to MSMEs that pass the program selection to develop and improve the quality of their business. (Prasetya & Nurajijah, 2022). Bank Indonesia conducts a very strict selection for WUBI program participants. This is done to produce high-quality and sustainable entrepreneurs who have a wealth of knowledge, from product introduction to promotion strategies: BI will provide funds as business contribution to participants who pass the WUBI Option WUBI Offer (Sumampouw, 2019).

The development of MSMEs is carried out by Bank Indonesia in accordance with the tasks and vision, mission, and strategic programs of Bank Indonesia, namely: 1) Supporting efforts to control inflation, especially supply-side inflation (volatile food); 2) Encourage small and medium enterprises that have export potential and support tourism to support efforts to reduce the current account deficit, among others; 3) Improve access to financing for SMEs to support financial system stability. The WUBI program was launched by Bank Indonesia to assist MSMEs in improving competitiveness. The program provides various training and mentoring for MSMEs, such as financial management training, digital marketing training, capital access training, product development training. Bank Indonesia Excellent Entrepreneur is an annual program of Bank Indonesia in each region to capture and foster excellent entrepreneurs who are ready to grow. The participants will receive intensive training and coaching with practitioner mentors for more than 3 months. The hope is that participants will become entrepreneurs with a tough mentality with a strong business foundation and can develop in the future. BI North Sumatra always provides facility support for business capacity building in the Bank Indonesia ecosystem.

## RESEARCH METHODS

In this study, a qualitative descriptive method was used to obtain detailed information about the phenomenon under study. Data was collected through observation, interviews, and

documentary research, and then analyzed using descriptive methods. (Sugiyono, 2018). The population in this study were all MSMEs assisted by Bank Indonesia representatives of North Sumatra as many as 110 MSMEs, the sample in this study used the purposive sampling method with the criteria that they were MSMEs assisted by Bank Indonesia in 2021-2022, willing to be interviewed (Marliyah et al., 2022) Then the sample obtained was 3, researchers directly reviewed the MSMEs assisted by Bank Indonesia representatives of North Sumatra, related to the role of the Bank Indonesia Program (WUBI) in increasing competitiveness in the digital era. The data source in this research is primary data sources. Primary data sources are data obtained after conducting direct interviews with several direct sources, namely SMEs assisted by Bank Indonesia representatives of North Sumatra (Marliyah et al., 2024).

## RESULTS AND DISCUSSION

### *Result*

MSMEs play an important role in improving community welfare. Starting from income, the presence of MSMEs will inevitably attract more labor, which in turn will increase people's income. In addition, higher incomes have the ability to increase people's purchasing power. through the fulfillment of household needs (Aliyah, 2022). Indonesia's economy depends on micro, small and medium enterprises (MSMEs), which influence the strategy. Therefore, the existence of MSMEs needs to be assisted and supported by various programs geared towards their development. Developing human resource competencies is the most prioritized solution. This can be done by conducting socialization, increasing awareness of MSMEs, and marketing strategies whose promotional designs can attract public interest in products. (Batubara & Harahap, 2022). In an effort to implement critical macro policy mandates, particularly in encouraging entrepreneurship and improving access to financing, BI also plays a role in the development of MSMEs. One of BI's main concerns for MSMEs is by providing opportunities for MSMEs to participate in the Bank Indonesia Featured Entrepreneur (WUBI) program. In terms of rapid growth, growth is driven by access to finance, markets, scientific opportunities, and innovation and digitization. Infrastructure and institutional support also affect the formation of the MSME ecosystem, including regulatory/policy support, financial inclusion, consumer protection, training/discipline, business models, monitoring and evaluation as well as institutional and information system strengthening.

Beyond these aspects, fostering company stability, improving the accuracy of information and data, increasing collaboration between ministries/companies, increasing the utilization of innovation and technology, and creating a supportive social environment are some of the things that can support the success of MSME development so far in Indonesia which will continue to be built by Bank Indonesia. Based on this, the researchers explored information from MSME business actors fostered by Bank Indonesia representatives of North Sumatra about the role of Bank Indonesia's flagship entrepreneurship program (WUBI) in increasing competitiveness in the digital era. There is no escape from the digital era. Marketing expert Yuswohadi said that in order for MSMEs to survive, they must be able to take full advantage of the benefits of digital development. (Maulana, 2017). In an effort to implement critical macro policy mandates, particularly in encouraging entrepreneurship and improving access to financing, BI also plays a role in the development of MSMEs. One of BI's main concerns for MSMEs is by providing opportunities for



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Bank Indonesia has a WUBI Program in which entrepreneurs who are selected to be assisted by Bank Indonesia are given training by attending an e-camp for 3 days whose purpose is to train our mentality and soul as entrepreneurs and be given motivation, such as interviews conducted with several Bank Indonesia Featured entrepreneurs, namely the owners of azkia baby shop, Mpek-mpek Nabil and Salad Kembar, they receive training such as how to do entrepreneurship in the digital era by selling online, namely using marketplaces and e-commerce and business branding to be even better. After carrying out the training given to entrepreneurs, Bank Indosia will evaluate how the entrepreneurial development after the program given to WUBI participants. And provide opportunities for Bank Indonesia fostered entrepreneurs to take part in stands / bazaars at activities carried out by Bank Indonesia.

One of the umkm fostered by Bank Indonesia, namely Mpek-mpek Nabil, which was founded in 2015 and still provides frozen food and knows the Bank Indonesia Featured Entrepreneur (WUBI) in 2018 and is one of the participants of Umkm Assisted by Bank Indonesia Representative of North Sumatra Bacth 3, the motivation for participating in this program is so that the business develops and gets direct guidance from the experts. After undergoing a program from Wubi, the owner of Mpek-mpek Nabil's business is more developed and the mindset is more widely open about entrepreneurship in the digital era and how to increase competitiveness because in the Wubi program marketing training is given both in offline stores and online stores so as to increase confidence to compete in the digital era. In 2023 Mpek-mpek Nabil already has a restaurant and has approximately 30 employees and has increased both in turnover, profit, number of customers and every month has increased in the Mpek-mpek Nabil business. The story of Mpek-mpek Nabil is clear evidence that MSMEs in Indonesia are able to compete in the digital era. With the right support, MSMEs can become one of the backbones of the Indonesian economy and make a significant contribution to the progress of the nation.

In this study, after the researchers conducted interviews with the Bank Indonesia Featured Entrepreneurs (WUBI) representatives of North Sumatra. The data generated from these interviews showed responses indicating that the WUBI Program had a positive impact on the competitiveness of MSMEs assisted by Bank Indonesia Representative of North Sumatra. MSMEs that participated in the WUBI Program experienced an increase in sales, profitability, and access to markets. The

WUBI Program also assists MSMEs in improving their skills in financial management, digital marketing, and product development.

## CONCLUSION

Referring to the results of the research and discussion above, the role of the Bank Indonesia Featured Entrepreneur (WUBI) program in increasing competitiveness in the digital era in MSMEs assisted by Bank Indonesia representatives of North Sumatra acts as a bridge for entrepreneurs in increasing competitiveness in the digital era, with the WUBI Program which is an effective program to assist MSMEs in increasing competitiveness in the digital era. MSME entrepreneurs can now sell their goods online and transact through online banking thanks to advances in digital technology. For MSMEs to survive and maintain the stability of the Indonesian economy, they need to gain greater attention on their ability to deal with the impact of global competition.

The WUBI Program has a positive impact on the competitiveness of MSMEs assisted by Bank Indonesia Representative of North Sumatra. MSMEs that participated in the WUBI Program experienced an increase in sales, profitability, and access to markets. The WUBI Program also helps MSMEs to improve their skills in financial management, digital marketing, and product development. Future suggestions for Bank Indonesia are to expand the reach of the WUBI Program so that more MSMEs can benefit. Then the support from the Government is that it needs to provide policies that support the development of MSMEs, such as: Ease of access to capital and funding, More intensive training and mentoring, Provision of adequate infrastructure.

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