

# Influence of the Role of Mentoring and Internal Training on Improving Access to Financial Services for Small and Medium Enterprises (SMEs) in Business Credit Financing (Case Study At Bank Aceh Syariah Tapaktuan Branch)

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## ABSTRACT

In an effort to broaden SME access to banking services, this research will examine how mentorship and training programs have affected business credit financing at the Bank Aceh Syariah Tapaktuan Branch. The effects may be gradual or noticeable all at once. The researchers used SPSS, a statistical program, to conduct a descriptive quantitative analysis. Questionnaires were sent to suitable research samples to gather data. A total of thirty small and medium-sized enterprises (SMEs) from the Syariah Tapaktuan Branch of Bank Aceh comprised the study's population. This research found that training and the role of mentors are important factors in determining whether a company can secure a loan. There is a positive correlation between these two factors and business credit financing when considered collectively. This research aims to support the claim that Bank Aceh Syariah's training and mentoring programs help SMEs develop efficiently and sustainably by increasing their access to business credit financing.

## ABSTRAK

Upaya untuk memperluas akses UKM ke layanan perbankan, penelitian ini akan mengkaji bagaimana program mentorship dan pelatihan memengaruhi pembiayaan kredit usaha di Cabang Bank Aceh Syariah Tapaktuan. Efeknya bisa bersifat bertahap atau terlihat sekaligus. Para peneliti menggunakan SPSS, sebuah program statistik, untuk melakukan analisis kuantitatif deskriptif. Kuesioner dikirim kepada sampel penelitian yang sesuai untuk mengumpulkan data. Sebanyak tiga puluh usaha kecil dan menengah (UKM) dari Cabang Syariah Tapaktuan Bank Aceh menjadi populasi dalam penelitian ini. Penelitian ini menemukan bahwa pelatihan dan peran mentor adalah faktor penting dalam menentukan apakah sebuah perusahaan dapat memperoleh pinjaman. Terdapat korelasi positif antara kedua faktor ini dan pembiayaan kredit usaha jika dilihat secara keseluruhan. Penelitian ini bertujuan untuk mendukung klaim bahwa program pelatihan dan mentoring Bank Aceh Syariah membantu UKM berkembang secara efisien dan berkelanjutan dengan meningkatkan akses mereka ke pembiayaan kredit usaha.



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## INTRODUCTION

His party is currently working with banks to increase supervision over all distribution of banking funds to small and medium enterprises (SMEs) in the mentoring program. To be able to monitor all small and medium enterprises (SMEs) that borrow money from banks in the future. It is believed that all SMEs in Tapaktuan have received permits through this initiative, so that the mentoring program can be more targeted (Namora Suhombing &

Hasan, 2019).

Among the many benefits of this training is that it can raise the participants' entrepreneurial awareness, mentoring is one form of training provided. Mentoring in this context includes things such as instruction, advice, space, data transmission, and skills development. Several variables influence the rate of adoption of digital financial services. One of them is the level of customer trust in the service. Another variable is the regulatory framework governing the service. Elements such as trust, personal innovation, perceived ease of use, and perceived rewards are the driving forces behind the growth of fintech lenders and their services (Judijanto et al., 2024). The government needs to do more to help small and medium enterprises (SMEs) receive training in various areas such as starting a business, managing it, running a business and developing it (Patimah, 2023).

Giving more people access to financial services is one way the financial industry is being developed. So, a wider range of activities will increase productivity. The financial inclusion program in Indonesia aims to increase financial access, which will lead to faster economic development and more equitable social welfare (Awirya et al., 2015). Additionally, low-income individuals, especially low-income women, are better able to save and use it for educational opportunities and business ventures, both of which help lift them out of poverty. Indonesia's goal for financial inclusion is to make it easier for more people to use banking services. One way to do this is by using digital banking services. When all individuals can easily access and make maximum use of financial services, we can say that we have inclusive finance (Firdaus, 2018).

By approaching this issue from a new angle, our research hopes to add to existing knowledge. Small and medium enterprises (SMEs) also need funding to maintain and develop their operations. Unfortunately, financial gaps make it difficult for SMEs to get the financial services they need to achieve this. A long-standing problem in the development, expansion, performance and accessibility of financial services, especially from formal institutions (both banks and non-banks), is the lack of access for SMEs (Prathama, 2021). One of the most important factors influencing the performance and success of SMEs is the accessibility of financing. When external financial institutions do not support corporate initiatives that would be funded internally, SMEs experience difficulties in accessing financial resources.

Businesses often ask for help from experts or other business people to carry out feasibility analyzes. Collaboration must be prioritized to ensure the growth and sustainability of SMEs. Bank investments in Indonesia's most successful SMEs are an integral part of the country's SME development potential. Bank Indonesia recorded annual growth in SME loans. The government and a number of private companies in Indonesia have joined banks in helping small and medium businesses (Mujiatun et al., 2022). There are problems in the business environment in Indonesia that make it difficult for small and medium enterprises (SMEs) to develop. These problems include (a) unfair business practices and (b) lengthy licensing processes and the imposition of new taxes. Apart from that, regional authorities which are supposed to accelerate the creation of a friendly environment for small and medium enterprises (SMEs) have not operated as they should.

As a result, mentoring programs are now primarily focused on helping small and medium-sized businesses grow. Evaluation of program results is an integral aspect of the SME development program, which also includes actions such as providing direction and suggestions, assisting with procurement or funding, building marketing networks, and developing partnership programs (Hafsah, 2004). To accelerate the process of income distribution by opening up business opportunities, the SME sector is very important in creating jobs (Utari et al., 2022). Small and medium enterprises (SMEs) are often considered an important industry because they employ people with lower education and run various types of traditional and modern small businesses (Siregar, 2022).

(Mamuaya, Nova Ch., 2023) The aim of the small company development financing program is to provide members with access to loans so that they can expand their investment or business volume if they have difficulty obtaining more funds on their own. Small and medium enterprises (SMEs) really need credit financing to develop their capital and business in a sustainable manner. One element of SME credit risk quantification has recently been in the spotlight, namely SME credit behavior (Prathama, 2021). Financial analysis determines whether the debtor is able and willing to repay the loan, pay profit margins, and share profits as agreed in the financing agreement (Nurnasrina & Putra, 2018).

The surrounding environment and small and medium businesses will be able to make more money with a profit sharing scheme. Islamic financial institutions are permitted to use this type of transaction because they follow Islamic sharia law, which states that interest (riba) is wrong and all transactions must be based on profit sharing (Prog et al., 2015). The main component of Islamic banking is the collection and distribution of funds to the public through various Islamic banking products, such as funding, financing, banking services and social financing (Damayanti & Kusmilawaty, 2024). Islamic banks regulated by sharia law can meet critical capital demands by offering loans to companies and other organizations (Sugianto et al., 2021).

Bank Aceh often helps small and medium enterprises (SMEs) improve their financial management, create better business plans, and become better managers by providing them with training and guidance. This involves providing a specifically designed financial package to support the expansion of SMEs. Instructions on various loans, microcredits, as well as other financial instruments provided by banks. Methods for evaluating credit, loan arrangements, and required products are part of this. There are a number of things that can influence profit sharing financing in this situation, including the use of public or third party funds, unsuccessful financing opportunities, as well as how much of the profits are shared (Yanti, 2020). With the aim of facilitating the transfer of capital from the surplus to the deficit, Bank Aceh Syariah accepts deposits, savings and current accounts from its customers to support the implementation of development projects. Furthermore, the community receives funding or other forms of distribution from banks based on the money collected (Mendoza et al., 2020). A study found that small and medium enterprises (SMEs) in rural areas have two main problems: first, they do not know how to manage their money; and secondly, they don't want to keep financial records. Small and medium business (SME) owners need to keep accurate records because these records help them manage cash flow (both incoming and outgoing) and provide clear information about how their business is

performing financially. Detailed financial tracking is impossible for SMEs without good record keeping. This problem makes it difficult for many SMEs to track their money, which in turn limits their expansion opportunities. As a result, some SMEs are unable to manage their operations successfully. In other words, small and medium enterprises (SMEs) often fail due to poor financial management and ineffective accounting, which in turn prevents them from making the right choices and dealing with financial problems efficiently.

Based on Journal research by Mei Rani Amalia in 2018, with the title "*Analysis of the Effect of Training, Capital Assistance, and Business Management Methods on the Income of Micro, Small and Medium Enterprises (Case Study of the MSME Batik Center in Bengle Village, Tegal Regency)*". This study found that training did not change the income of MSMEs in village batik centers. On the other hand, capital support and business management plans actually change the income of MSMEs in village batik centers. Previous research conducted by (Astutiningrum, 2019) with the title "*Training, Mentoring and Guidance of the Semarang City Government towards The success of North Semarang District MSMEs.*" Small and Medium Enterprises (UKM) in the sub-district are running better thanks to the training, teaching and coaching programs run by the Semarang City Government, according to the study's findings. Furthermore, Journal research by Raden Rudi Alhempri and Wismar Harianto in 2014 with the title "*The Influence of Training and Coaching on Small Business Development in the Community Development Partnership Program*". Research shows that training and teaching can help small businesses grow.

## **LITERATURE REVIEW**

### **Mentoring**

According to (Sabrina & Idrus, 2023) Mentoring means guiding individuals and groups towards their strengths. Plus, there's a chance they can learn what they need to know to get better at what they want to do. In this model, the escort is not doing it for money or power; they do it to help the people they mentor succeed. Mentoring is when experienced people help less experienced people become independent by guiding them through challenging problems and offering advice on how to make better choices. Fadila claims that mentoring can take several forms; one of these is an experimental field visit, which seeks to strengthen relationships with local communities and, by extension, foster trust between the mentor and the mentee. Mentoring is when an experienced person helps a less experienced person become independent by guiding them through challenging problems as well as offering advice on how to make better choices. Fadila claims that mentoring can take several forms; one of them is an experimental field visit, which seeks to strengthen relationships with local communities and, by extension, foster trust between the mentor and the mentee (Prasetyo et al., 2023). By pairing individuals with more experienced peers who can serve as role models, sounding boards, and motivating influences, mentorship programs aim to strengthen communities (Masruri et al., 2022).

### **Training**

According to (Gustiana, 2022) The aim of employee training is to give them the knowledge and skills they need to do their job well. Companies can achieve their goals and improve results by showing employees how to use what they have learned in the real world.



By “training” we mean the deliberate efforts of an organization to help workers acquire the competencies, information, skills, and behaviors necessary for their jobs. The ultimate goal of training is so that workers can internalize the concepts discussed and practice them in the workplace (Gustiana, 2022). An organizational management function that must be carried out regularly to increase its staff is training (Ramadhan, 2021). Training is a company's effort to provide information, skills and attitudes that employees need to work better. The goal is so that employees can remember what they learn and use it in their daily work (Gustiana, 2022). According to (Nainggolan, 2022), the aim of training at Bank Aceh Syariah is to provide the knowledge, skills and mindset needed by small and medium enterprises (SMEs) so that they can meet the institution's high standards in the future.

### **Financing**

According to (Permatasari & Yulianto, 2018) Financial support for projected working capital can come from various sources, including those managed by yourself or managed by others. A more specific definition of finance is the provision of operating capital or investment capital by financial institutions to their clients. As in Islamic banking, the term "finance" is used narrowly to describe the services offered by Bank Aceh Syariah to its clients. In general, "financing" means spending money to support projects that are planned, implemented and handled by other people (Febriana Sulistya Pratiwi., 2022). Support for small and medium enterprises (SMEs) can come from many places, such as central and regional governments, private companies and community groups. All of these sources send money to SMEs through banks, cooperatives and other non-bank financial institutions. The goal of micro, small and medium enterprises is to build a national economy based on fair economic democracy (Fika Fitriasisari, 2012) According to sharia law, banks and other financial institutions provide to the public what is usually called “financing”, but this word can also mean “expenditure” or “financing” in a more general sense. This funding is only intended to help customers make the investments they have planned, either alone or with the help of other people (Nuril et al., 2017). Both customers and businesses work together in a financial transaction. In this case, the customer runs the business, and the organization has cash (shahibul mal) (Yulian Pravitasari & Anhar, 2023). The Latin word *chedere*, meaning trust, is the origin of the English word finance. Islamic financial institutions use the word "financing" when involved in money distribution operations, such as loans (Marliyah, 2016). The term "financing" refers to the practice of banks lending money to other parties in exchange for interest or a cut of the profits earned by the bank over a certain period of time (Ulpah, 2021).

### **RESEARCH METHOD**

According to (Sugiyono, 2017) the data obtained and the results produced by quantitative research techniques are numerical in nature because this methodology uses statistical processing tools. The results of the questionnaire filled out by SMEs are primary data used to test the quantitative method in this research. Researchers directly knocked on the doors of SMEs to ask about their willingness to fill out the survey. There are current conditions, connections, views, processes, results, and impacts, as well as the latest trends in credit funding, which are very important for small and medium enterprises (SMEs) to make more money. This study uses detailed methods to try to understand and describe

these things. The people studied in this study were business owners as well as artists. Thirty people met the requirements for inclusion in the study group. Questionnaires given to owners of small and medium enterprises (SMEs) are the main data source for this study. The SPSS (Statistical Package For Social Sciences) version 26 program will be used to carry out a number of statistical tests on questionnaire data. These statistical tests include validity, reliability, normality, heteroscedasticity, multiple linear regression, partial test (T test), simultaneous test (F test), and coefficient of determination. This study also uses some secondary data from journals as well as science papers to support its claims and ensure it works.

**Table 1** *Operational Definition of Variables and Indicators of Variables*

Research Variables	Definition	Indicators
Mentoring	Mentoring means guiding individuals or groups towards the realization of their own potential (Sabrina & Idrus, 2023).	1) Assistance costs 2) Number of mentoring participants 3) Assistance funding 4) Employees master knowledge 5) Mentoring for access to expanded financial services
Training	Training is the process of acquiring the knowledge and skills needed by workers to carry out their duties well. In the workplace, training helps workers gain practical experience that can then be applied to their work, which will ultimately increase productivity and help the company achieve its goals (Gustiana, 2022).	1) Increased employee performance 2) Increased work productivity 3) Reduced work errors 4) Increased employee innovation 5) Training for expanded access to financial services
Business Credit Financing	Whether managed alone or by someone else, financing refers to funds provided to support anticipated working capital. Financing, in its limited definition, refers to money that financial institutions lend to businesses and individuals to support operations or make investments (Permatasari & Yulianto, 2018).	1) Trust 2) Agreement 3) Time period 4) Risk 5) Return services

## RESULTS and DISCUSSION

### Validity and Reliability Test

As a test run for the tool used in this study, thirty participants were asked to complete an opinion poll. Fifteen items related to advice, training, and funding were used to assess the tool's validity. The research results indicate that the sum of  $r$  squared is greater than the table value (0.361), thus passing the test. To evaluate the validity of the research, validity testing was conducted. If the research reliably measures the target variable and produces the expected results, it is considered valid. The  $r$  value exceeds the  $r$  table value (0.361). Below are the results of the assessment question validity analysis.

Furthermore, the reliability of a questionnaire is determined by the stability or consistency of the responses from participants over time. Reliability is an indicator of how trustworthy a measuring instrument is, describing the stability, consistency, precision, and predictive potential of a test. A test that consistently provides accurate results is said to have a high level of reliability. According to the analysis, the results were within the acceptable range (0.60). Below are the results of the reliability test conducted on the questionnaire statements;

**Table 2** *Validity and Reliability Test Results*

Variable Parameters		R count	R table	Alpha count	Alpha Treshhold	Information
Mentoring (X1)	X1.1	0,920	0,361	0,862	0,60	Valid and Reliable
	X1.2	0,831				
	X1.3	0,508				
	X1.4	0,896				
	X1.5	0,832				
Training (X2)	X2.1	0,671	0,361	0,904	0,60	Valid and Reliable
	X2.2	0,602				
	X2.3	0,633				
	X2.4	0,377				
	X2.5	0,469				
Business Credit Financing (Y)	Y.1	0,645	0,361	0,712	0,60	Valid and Reliable
	Y.2	0,870				
	Y.3	0,599				
	Y.4	0,554				
	Y.5	0,816				

**Source:** Primary data processed, 2024

Based on the validity test results in Table 2, all research questions with an  $R$  value greater than the  $R$  table value at a significance level of 5% (0.05) (0.361) are considered valid. Consequently, all questions related to each variable were included in the research. According to the reliability test results shown in Table, the three factors are deemed reliable: guidance (X1) has an alpha value of 0.862, training (X2) has a value of 0.904, and business credit financing (Y) has a value of 0.712. Therefore, it can be concluded that the research tools used to examine each variable in this study are accurate.

## Classical Asumption Test

### Normality Test

To find out whether the remaining numbers follow a normal distribution, a normality test is used. A well-made regression model must have residuals that follow a normal distribution (Nafiudin et al., 2021). The residual values of these factors are those seen by the normality test, not each individual variable. To find out whether variable data follows a normal distribution, this normality test is used. You can use a histogram, P-plot graph, or Kolmogorov Smirnov test to see if the data is normal. Otherwise, the data is not normal. We can usually be confident that the data follows a normal distribution if the Sig value > 0.05.

**Table 3** *One Sample Kolmogorov-Smirnov*

One-Sample Kolmogorov-Smirnov Test		
Unstandardized Residual		
N		30
Normal	Mean	.0000000
Parameters <sup>a,b</sup>	Std. Deviation	2.04807080
Most Extreme	Absolute	.158
Differences	Positive	.075
	Negative	-.158
Test Statistic		.158
Asymp. Sig. (2-tailed)		.053 <sup>c</sup>

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

An important value of  $0.053 > 0.05$  for the Kolmogorov-Smirnov normality test, as shown in the table above, means the data has a normal distribution.

### Multicollinearity Test

The multicollinearity test checks whether the independent factors in the multiple linear regression model are closely related to each other (Nafiudin et al. 2021). If there is a strong relationship between two independent variables, it means that these variables have no relationship with the dependent variable. You can use the multicollinearity test to see whether each independent variable is related to each other. It is impossible for the model to have multicollinearity if the tolerance number and VIF are greater than 0.1 and less than 10.

**Table 4** *Multicollinearity Test*

Coefficient <sup>a</sup>		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Tolerance	VIF
Model		B	Std. Error	Beta				
1	(Constant)	.053	5.756		.009	.993		
	Asistance	.495	.164	.462	3.010	.006	.990	1.010



Training	.469	.203	.354	2.308	.029	.990	1.010
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It turns out that the tolerance values for the mentoring and training variables are 0.990 and 0.990 respectively. This is because the independent variable has a tolerance value of more than 0.1, as shown in Table 5. Mentoring and training both have a VIF value of 1.010, which means both are less than 10. This can be said that there is no multicollinearity between variables. researched.

### Heteroscedasticity Test

The heteroscedasticity test is used to check whether the variations between existing records are no longer the same (Nafiudin et al., 2021) In this study, the Glejser test was used to check heteroscedasticity. If the significance value is more than 0.05, then the conditions are met and heteroscedasticity does not occur. This is what is used to indicate the presence or absence of heteroscedasticity.

**Table 5** *Heteroscedasticity Test*

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.104	1.623		-.064	.949
	Assistance	-.119	.160	-.299	-.744	.463
	Training	.203	.144	.566	1.410	.170

a. Dependent Variable: ABSRES

All factors in Table 5 have a significance value greater than 0.05, which means they are heteroscedastic. We can say that the data does not have heteroscedasticity because X1 (coaching variable) has a significance value of  $0.463 > 0.05$  and X2 (training variable) has a significance value of 0.170 bigger than 0.05.

### Multiple Linear Regression Analysis

**Table 6** *Multiple Linear Regression Analysis*

Coefficients <sup>a</sup>						
Model		B	Unstandardized Coefficients	Standardized Coefficients	T	Sig.
			Std. Error	Beta		
1	(Constant)	589	5.891		-.100	.921
	Assistance	.506	.168	.461	3.008	.006
	Training	.483	.208	.356	2.323	.028

Mentoring (X1) and training (X2) are used in a multiple linear regression study to test their impact on company credit financing (Y). The following equation for multiple regression is derived from the data in Table 7:  $Y = 0.589 + 0.506X1 + 0.483X2$ . The value of Y, which represents business credit financing, is influenced by the values of X1 and X2, as indicated by this equation. This interpretation can be stated as follows:

1. A 1% increase in the value of X1 (mentoring) results in a 50.6% increase in the value of Y (credit financing), as shown by the regression coefficient of 0.506.
2. Similarly, a 1% increase in X2 (training) leads to a 48.3% increase in Y.

### Coefficient of Determination ( $R^2$ )

The coefficient of determination can be used to find out which independent factors cause the most changes in the dependent variable.

Table 7 Coefficient of Determination

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.610 <sup>a</sup>	.372	.325	1.520

Table shows that the coefficient of determination is 0.325, which is equivalent to 32.5%. Mentoring and training accounted for 32.5% of the variation in corporate loan financing, according to the coefficient of determination.

### Partial Significance Test (T-Test)

The t-test assesses the significance of the partial role of independent factors in relation to the dependent variable, assuming that all other independent variables remain constant. If the t value is higher than the t table value and the significance level is less than 0.05, the alternative hypothesis ( $H_0$ ) will be rejected, and the null hypothesis ( $H_a$ ) will be accepted. One way to evaluate the impact of both independent and dependent factors is by using benchmarks. The method for determining the t table value is as follows:  $t_{table} = [\alpha; (df = n-k)] = [5\%; (df = 30-3)] = (0.05; 27) = 1.70329$ . Where: n = number of samples k = number of variables  $\alpha$  = significance level of 5% (0.05). By using the results from the t-test in (*see at Table 6, above*) (where the value is 3.010, which is greater than 1.70329, and the significance value is 0.006, which is less than 0.05), we can conclude that coaching (X1) has a significant impact on businesses receiving credit. Additionally, the significance level of 0.29 is smaller than 0.05, indicating that training (X2) also has a significant impact on business credit financing. The expected t value is 2.308, which is higher than the t table value of 1.70329.

### Simultaneous Significance Test (F Test)

Overall, this F-test indicates how all of the model's independent factors affect the dependent variable. Since the significance value is smaller than 0.05 and the expected F value is higher than the F table value, this implies that the independent and dependent variables are related. Therefore, we accept  $H_a$  and reject  $H_0$ . The F table values are as follows:

$$\begin{aligned}
 F_{table} &= (df_1 = k-1; df_2 = n-k) \\
 &= (3-1; 30-3) = (2; 27) \\
 &= 2.96;
 \end{aligned}$$

Where: n = number of samples

k = number of variables

$\alpha$  = significance level of 5% (0.05).

**Table 8** *Simultaneous Significance Test (F Test)*

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	32.851	2	16.426	5.785	.008 <sup>b</sup>
	Residual	76.659	27	2.839		
	Total	109.511	29			

As you can see in Table 10, the significance value of 0.008 is less than 0.05, and the predicted F value of 5.789 is greater than 2.96. Based on the results of this research, company credit financing has a big influence on training and mentoring factors.

## DISCUSSION

### **The Influence of the Role of Mentoring in Increasing Access to Expanded Financial Services for Small and Medium Enterprises (SMEs) on Business Credit Financing**

Bank Aceh Syariah Tapaktuan Branch conducted hypothesis testing and found that teachers have a good and statistically significant influence on the acquisition of business credit. The calculated t value of 3.010 is greater than the t table value of 1.70329, and the significance value of 0.006 is smaller than 0.05, which indicates that hypothesis b01 is not correct and hypothesis b<sub>x</sub>1 is correct. Based on this, it can be said that teachers have a big role in determining whether a business can obtain credit financing from Bank Aceh Syariah Tapaktuan Branch. This is reinforced by the results of Hendriati Mulyaningsih's 2017 research entitled "*The Effect of Business Assistance on MSME Performance*". Based on this research, business coaching makes the success of MSMEs much better. These results show that business coaching has a big influence in making it easier for MSMEs to obtain financial services, especially loans for their businesses. Small and medium enterprises (MSMEs) can obtain better funding opportunities through coaching, which teaches people about the funding process as well as giving them the tools to meet bank requirements. Bank Aceh Syariah Tapaktuan Branch can take advantage of these results by strengthening existing mentoring programs or developing new initiatives that are more tailored to the needs of SMEs. In this way, banks can play a more active role in encouraging financial inclusion, supporting the growth of small businesses, and overall contributing to economic stability in the Tapaktuan area.

### **The Effect of Training in Increasing Access to Expanded Financial Services for Small and Medium Enterprises (SMEs) on Business Credit Financing**

Based on hypothesis testing, there is a positive and statistically significant influence between assistant work on business credit distribution at Bank Aceh Syariah Tapaktuan Branch. This shows that hypothesis b01 is not supported and hypothesis b1 is supported because the calculated t value is 2.308 > t table 1.70329 and the significance value is 0.29 < 0.05. Based on this, it can be said that the assistant's work has a big influence on the distribution of business credit at Bank Aceh Syariah Tapaktuan Branch. Another research entitled "*The Effect of Training and Coaching on Small Business Development in the Community Development Partnership Program*" strengthens the results of this research

(Raden Rudi Alhempri and Wismar Harianto 2014). In this study, researchers found that training does influence the growth of small businesses. Training for MSMEs is very important to expand their access to financial services, especially business credit financing, according to the results of this research. Effective training has succeeded in increasing the knowledge and skills of SMEs, making them better prepared and eligible to obtain financing from banks. Bank Aceh Syariah Tapaktuan Branch can utilize these findings to strengthen or develop training programs that are more focused on the specific needs of SMEs, so that they not only help SMEs access financing but also support local economic growth. Apart from that, the assistance included in the training can have a greater impact, encouraging financial inclusion and economic stability in the Tapaktuan area.

### **The Influence of the Role of Mentoring and Training in Increasing Access to Expanded Financial Services for Small and Medium Enterprises (SMEs) on Business Credit Financing**

At the Bank Aceh Syariah Tapaktuan Branch, company credit financing was significantly influenced by mentoring and training, based on the results of the F-test. This research found that 5.789 bigger than 2.70, and with  $\alpha = 0.05$ , this result is significant. Therefore, hypothesis  $H_0$  is not true, while hypothesis  $H_a$  is supported. It can be concluded that mentoring (X1) and training (X2) have a significant impact on business credit distribution (Y) at Bank Aceh Syariah Tapaktuan Branch. Supporting this research, another study titled "The Influence of Semarang City Government Training, Mentoring, and Guidance on the Success of North Semarang District MSMEs" (Astutiningrum, 2019) found that training and mentoring significantly affect the success of MSMEs in North Semarang District. The multiple determination test shows a strong relationship (R value of 0.610) between the roles of mentoring (X1) and training (X2). The adjusted R squared value, which indicates the strength of the correlation, is 0.325, or 32.5%. This suggests that training and mentoring account for 32.5% of the factors influencing financial success, while the remaining 67.5% is attributed to other variables not included in the study.

These findings indicate that the synergy between mentoring and training significantly enhances SMEs' access to business credit financing at Bank Aceh Syariah Tapaktuan Branch. When implemented together, they create a robust ecosystem that strengthens SMEs' ability to obtain credit. Mentoring offers direct guidance and practical support, helping SMEs understand and meet credit requirements, while training enhances their skills and knowledge for effective business management. This combination not only prepares SMEs to navigate the credit application process but also increases their chances of long-term success.

Bank Aceh Syariah can leverage these results by expanding and deepening their mentoring and training programs, aiming to help more SMEs secure financing and promote innovation and broader economic growth in the Tapaktuan area. This integrated approach will create a more significant positive impact, increase financial inclusion, and contribute to greater economic stability.

## CONCLUSIONS

Based on the results of data processing and analysis, as well as the hypothesis testing and discussion on "The Influence of the Role of Mentoring and Training in Increasing Access to Expanded Financial Services for Small and Medium Enterprises (SMEs) on Business Credit Financing: A Case Study at Bank Aceh Syariah Tapaktuan Branch," several conclusions can be drawn. First, the mentoring variable (X1) at Bank Aceh Syariah Tapaktuan Branch has a positive and significant effect on the business credit financing variable (Y), as indicated by several t-test results. Second, the results of the partial t-test show a strong and positive relationship between the training variable (X2) and the business credit financing variable (Y) at the same branch. Finally, it is evident that the independent factors, namely mentoring (X1) and training (X2), have a positive impact on the dependent variable Y, which is business credit financing at Bank Aceh Syariah Tapaktuan Branch. This conclusion is further supported by the simultaneous F-test.

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