

# The Influence of Life Skills Education, Islamic Work Ethic and Creative Economy on the Welfare of Muslim Home Industry Business Actors in Medan City

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## **Keywords:**

*Life Skills Education;  
Islamic Work Ethic;  
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## **Abstract**

*This study aims to analyze the influence of life skills education, Islamic work ethic, and the creative economy on the welfare of Muslim home industry entrepreneurs in Medan City. The problem raised is how these three factors affect the welfare of entrepreneurs in facing business challenges. The method used is a quantitative method with data collection through questionnaires distributed to 100 respondents. Data were analyzed using multiple linear regression to test the influence of each variable. The results show that life skills education, Islamic work ethic, and the creative economy have a significant positive effect on the welfare of entrepreneurs. Life skills education helps entrepreneurs in managing their businesses better, Islamic work ethic builds the values of honesty and responsibility in business, while the creative economy increases competitiveness through innovation. The combination of life skills education, Islamic work ethic, and the creative economy is very important to improve the welfare of Muslim home industry entrepreneurs. These three factors, when implemented in an integrated manner, can create a stronger and more sustainable business ecosystem.*

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## **INTRODUCTION**

Amidst rapid changes in the global economy, the micro, small, and medium enterprise (MSME) sector is a crucial pillar of the economy, particularly in developing countries like Indonesia. MSMEs help create numerous jobs, empower local communities, and contribute to national economic growth (Agustin et al., 2023). In Medan City, there has been quite rapid growth of MSMEs, especially in the form of home industries (I. Harahap et al., 2022). According to the Big Indonesian Dictionary, industry is the activity of processing or preparing goods using facilities and equipment, such as machines. A home industry is a business run by the owner, where production is carried out at home (Pradana & Sumiyana, 2023). This home industry is driven by the community, including Muslim business actors, who continue to strive to achieve prosperity through the businesses they run (Lestari, 2021).

According to (Nasution et al., 2024) Business owners can implement seasonal competitive strategies with innovative approaches, adapting product categories in their stores based on current consumer trends and needs. Therefore, home-based businesses play a role in driving economic growth and creating jobs amidst limited resources (Sabrina Natasya Matondang, Muhammad Lathief Ilhamy Nasution & Rahmani, 2025). However, in their efforts to achieve prosperity, home-based businesses in Medan City face many challenges. These challenges include limited capital, intense market competition, and a lack of skills and knowledge to run their businesses effectively. Furthermore, most of these businesses rely on personal experience and conventional methods. This situation makes it difficult for many home-based businesses to grow and increase sustainable profits. According to (R. S. P. Harahap et al., 2023) Welfare is an important indicator of a society's well-being.

One factor that can increase business success is life skills education (Isna Khairani et al., 2023). Life skills education includes basic skills that are really needed by someone to face life's challenges, including entrepreneurship (Fuadi et al., 2022). Skills such as problem-solving, sound decision-making, efficient time management, and emotional management are essential for running a business. They require resilience, patience, and the ability to navigate emerging challenges, such as market competition or limited capital. Entrepreneurs with strong life skills will be better prepared to face these challenges and have greater opportunities to grow their businesses (Nawawi, Zuhrinal M.Karimah, 2022). However, life skills education remains largely unavailable to small business owners, especially in areas with limited training and formal education facilities.

Life skills education is a crucial factor in increasing the success of home industry businesses in Medan, developing basic skills such as decision-making, time management, and problem-solving. An interview with NA, a flower bouquet entrepreneur who participated in a life skills workshop organized by the Kaladirangkai community, revealed that the training was extremely helpful in developing her business. She learned how to develop a business plan, organize production schedules according to customer orders, and improve service through more professional communication. Previously, her business relied solely on creativity without strategy, but after the training, she was able to build a more streamlined business system and generate a gradual increase in orders. Life skills education can impact individual entrepreneurial readiness and encourage the growth and sustainability of home industry businesses. Life skills education must develop human resources that play a role in an organization's success in overcoming challenges, not solely determined by employee behavior (Ikhsan Harahap & Nurbaiti, Sari Purba, 2023).

In addition to life skills, an Islamic work ethic plays a role for Muslim entrepreneurs. An Islamic work ethic is the values and principles of work based on Islamic teachings, such as honesty, responsibility, hard work, and sincerity (Pida & Imsar, 2022). For Muslim entrepreneurs, the Islamic work ethic provides guidance on how to run a business in the right way and in accordance with religious values (Fachrina & M.Nawawi, 2022). These values not only function as moral guidelines, but also form a positive mental attitude (Nurul Aulia Dewi, Alika Hariani, 2023). Business actors who apply the principle of honesty will more easily gain the trust of consumers, while those who prioritize responsibility and hard work will be more persistent in developing their business (Siti Nurhalita & Imsar, 2022). An Islamic work ethic encourages entrepreneurs to work not only for profit but also for blessings, thus increasing their enthusiasm and perseverance in their endeavors. With an Islamic work ethic, entrepreneurs are also motivated to maintain good relationships with customers and uphold quality and integrity in every product or service they produce.

Furthermore, the creative economy is one factor that can drive the success of home businesses. The creative economy is a sector that relies on creativity, innovation, and added value in the products or services offered (Lionita Sari, Hendra Harmain, 2024). The creative economy can generate financial profits and stimulate the development of inventive concepts and ideas to spur competition in the business and economic fields (Putri et al., 2023). Medan City has significant potential in the creative economy, where creative products such as handicrafts, traditional foods, and other local products are highly sought after by the public.

Home industry entrepreneurs who are able to develop creativity in their products have a greater opportunity to attract consumers and compete in the market. A business owner producing snacks can innovate in flavor, packaging, or presentation to attract customers and increase sales. However, to effectively utilize the creative economy, entrepreneurs need adequate skills and

knowledge, such as understanding market trends, effective marketing strategies, and utilizing technology.

Previous research conducted by (Wardani et al., 2022) and (Prasetyo & Farida, 2022) shows that life skills education in the planning and organization aspects has been running well and can increase students' interest in entrepreneurship and prosperity. Then, research conducted by (Galuh Artika Febriyanti, 2018) A study of fish traders at Pulau Temiang Village Market, Tebo Regency, showed that fish traders possess a work ethic that can provide diverse motivations, including earning a living and pursuing a hobby. Work enthusiasm is driven by the desire to provide for family needs, economic conditions influence well-being, and obstacles include lack of education, environmental conditions, and limited alternative employment.

Considering the importance of life skills education, an Islamic work ethic, and the creative economy, this study focuses on analyzing the extent to which these three factors influence the well-being of Muslim entrepreneurs in Medan City who operate in the home industry sector. Well-being here is not only measured in economic terms, but also encompasses job satisfaction, happiness, and a sense of accomplishment in running a business with positive value. A prosperous entrepreneur is not only one who earns profits, but also one who feels happy and fulfilled in running a business that benefits themselves and others.

In this endeavor, the research is expected to provide a clearer picture of the role of life skills education, an Islamic work ethic, and the creative economy in the well-being of Muslim entrepreneurs in the home industry sector. Therefore, this research aims to examine the research title "The Influence of Life Skills Education, Islamic Work Ethic and Creative Economy on the Welfare of Muslim Home Industry Business Actors in Medan City."

## METHODS

This research uses a quantitative approach with an associative research type, namely research that aims to determine the relationship or influence between two or more variables (Ramdhan, 2021). This study was conducted to analyze the influence of life skills education, Islamic work ethic, and the creative economy on the welfare of Muslim home industry entrepreneurs in Medan City. Data collection techniques used included questionnaires distributed to 100 respondents as primary data. The population in this study was 380 home industry entrepreneurs. To determine the sample size, the researcher used the Slovin formula.

$$n = \frac{N}{1 + N(e)^2}$$
$$n = \frac{380}{1 + 380 \times 0,1^2}$$
$$n = 100$$

The questionnaire instrument was constructed using a Likert scale with five levels of assessment. The data obtained were analyzed using SPSS 26, which tested the validity and reliability of the instrument, as well as the classical assumption test to ensure the feasibility of the regression model. The analytical method used was multiple linear regression to determine the effect of the independent variables on the dependent variable, supplemented by a t-test (partial), F-test (simultaneous), and coefficient of determination ( $R^2$ ) to measure the significance and contribution of the variables to the welfare of business actors. This approach was chosen to provide objective and measurable research results.

## RESULTS AND DISCUSSION

### Result

#### 1. Respondent Characteristics

The characteristics of respondents in this study are divided into 3 parts, namely type of business, gender, and amount of business income/month, which will be described as follows.

**Table 1. Respondent Characteristics Based on Business Type**

Type of business	Amount
Culinary Food/Drinks	41
Muslim Fashion	16
Home Decor	14
Beauty Products	10
Handicrafts	19
<b>Total</b>	<b>100</b>

Source: Data processed by researchers, 2025

The results of this study indicate that 41 respondents operate businesses in the culinary food and beverage sector, 19 in handicrafts, 16 in Muslim fashion, 14 in home decor, and 10 in beauty products. This diversity demonstrates the diverse range of home-based businesses thriving in Medan.

**Table 2. Respondent Characteristics Based on Gender**

Gender	Total
Male	36
Female	64
<b>Total</b>	<b>100</b>

Source: Data processed by researchers, 2025

Based on the results of this study, 64 respondents were female and 36 were male. This data indicates that women are more dominant as home-based business owners in Medan City.

**Table 3. Respondent Characteristics Based on Business Income/Month**

Total Business Income/Month	Amount
> Rp. 5.000.000	28
Rp. 5.000.000 – Rp. 10.000.000	40
Rp. 10.000.000 – Rp. 15.000.000	18
> Rp. 20.000.000	14
<b>Total</b>	<b>100</b>

Source: Data processed by researchers, 2025.

Based on the results of this study, it shows that there are 28 respondents who have an income below Rp. 5,000,000 per month, 40 respondents with an income between Rp. 5,000,000 to Rp. 10,000,000, 18 respondents with an income between Rp. 10,000,000 to Rp. 15,000,000, and 14 respondents have an income of more than Rp. 20,000,000 per month.

#### 2. Validity Test

In this study, because there were 100 respondents, the r table value was 0.196 (Sugiyono, 2017). The calculated r value must be greater than the r table value. The results are as follows.

**Table 4. Validity Test**

Variables	Question Item Code	R count	T table	Information
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Welfare of Business Actors (Y)	Y1	0.908	0.196	Valid
	Y2	0.781	0.196	Valid
	Y3	0.861	0.196	Valid
	Y4	0.843	0.196	Valid
	Y5	0.781	0.196	Valid
	Y6	0.908	0.196	Valid
	Y7	0.842	0.196	Valid
	Y8	0.903	0.196	Valid
	Y9	0.950	0.196	Valid
<i>Life Skill</i> (X1)	X1.1	0.855	0.196	Valid
	X1.2	0.922	0.196	Valid
	X1.3	0.857	0.196	Valid
	X1.4	0.811	0.196	Valid
Islamic Work Ethic (X2)	X2.1	0.867	0.196	Valid
	X2.2	0.914	0.196	Valid
	X2.3	0.916	0.196	Valid
	X2.4	0.884	0.196	Valid
Creative Economy (X3)	X3.1	0.815	0.196	Valid
	X3.2	0.826	0.196	Valid
	X3.3	0.911	0.196	Valid
	X3.4	0.869	0.196	Valid

Source: Data processed by researchers, 2025.

Based on the research results above, it can be concluded that all question items in the research variables business actor welfare, life skills, Islamic work ethic, and creative economy have calculated r-values greater than the table r-values. Therefore, all question items are declared valid and suitable for use as measurements in this study.

### 3. Reliability Test

**Table 5. Reliability Test**

Question Items	<i>Cronbach Alpha</i>	Information
Welfare of Business Actors (Y)	0.903	Reliabel
<i>Life Skill</i> (X1)	0.889	Reliabel
Islamic Work Ethic (X2)	0.905	Reliabel
Creative Economy (X3)	0.965	Reliabel

Source: Data processed by researchers, 2025.

Based on the test results in this study, it shows that all variables have a Cronbach's Alpha value above 0.70, which indicates that all variables have high reliability.

### 4. Multicollinearity Test

**Table 6. Multicollinearity Test**

Variables	<i>Colinearity Statistics</i>	
	<i>Tolerance</i>	VIF
<i>Life Skill</i> (X1)	0.110	9.101
Islamic Work Ethic (X2)	0.109	9.191
Creative Economy (X3)	0.173	5.777

Source: Data processed by researchers, 2025

Based on the research results above, which show that the Tolerance value is  $> 0.10$  and VIF  $< 10$ , it can be concluded that there is no multicollinearity among the independent variables in this study. This indicates that the relationship between the independent variables does not interfere with the validity of the regression model.

### 5. T-Test (Partial)

**Table 7. T-Test (Partial)**

Model	Unstandardized B		Standardized Coefficient Beta	t	Sig.
	B	Std. Error			
(Constant)	4.024	1.075		3.741	0.000
<i>Life Skill</i> (X1)	0.714	0.202	0.322	3.539	0.001
Islamic Work Ethic (X2)	0.647	0.176	0.336	3.678	0.000
Creative Economy (X3)	0.707	0.157	0.327	4.515	.000

Source: Data processed by researchers, 2025.

Based on the results of the t-test above, it shows that all independent variables, namely life skills education (X1), Islamic work ethic (X2), and creative economy (X3), partially have a significant influence on the welfare of Muslim home industry entrepreneurs in Medan City. This is indicated by the significance value of each variable which is smaller than 0.05, namely 0.001 for life skills education, 0.000 for Islamic work ethic, and 0.000 for the creative economy. In addition, the calculated t-value for each variable is greater than the t-table, indicating a significant relationship strength which means it has contributed positively to improving the welfare of Muslim home industry entrepreneurs.

### 6. F Test (Simultaneous)

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

Model	Sum of Squares	df	Mean Square	F	Sig
Regression	9565.536	3	3188.512	334.075	0.000 <sup>b</sup>
Residual	916.254	96	9.544		
Total	10481.790	99			

Source: Data processed by researchers, 2025.

Based on the results of the F-test, it is known that the simultaneous regression model is significant in explaining the influence of the independent variables on the dependent variable. This is evident from the significance value of 0.000, which is smaller than the significance level of 0.05.

### 7. Test the Coefficient of Determination (R<sup>2</sup>)

**Table 9. Test of the Coefficient of Determination (R<sup>2</sup>)**

R	R Square	Adjusted K Square	Std. Error of the Estimate
0.955 <sup>a</sup>	0.913	0.910	3.089

Source: Data processed by researchers, 2025

Based on the results of the coefficient of determination (R<sup>2</sup>) test, the R<sup>2</sup> value obtained was 0.913, which means that 91.3% of the variation in the welfare of Muslim home industry entrepreneurs in Medan City can be explained by the variables of life skills education, Islamic work

ethic, and the creative economy together. Meanwhile, the remaining 8.7% is explained by other factors outside the variables studied.

## **Discussion**

### **1. The Influence of Life Skills Education on the Welfare of Muslim Home Industry Business Actors in Medan City**

This study shows that life skills education has a positive and significant impact on the welfare of Muslim home industry entrepreneurs in Medan City. This finding is supported by research (Imsar, 2021), found that life skills education, particularly in planning and organization, can increase individual interest in entrepreneurship and achieve prosperity. This support emphasizes the importance of mastering life skills in improving individual readiness to face business challenges.

Life skills education provides essential foundational skills, such as decision-making, time management, and problem-solving. These skills help entrepreneurs run their businesses more efficiently and be resilient in the face of business obstacles. With adequate life skills, entrepreneurs are better prepared to face market competition, increase productivity, and achieve greater prosperity. Life skills education provides practical skills that are highly relevant to the daily lives of home industry entrepreneurs. In Medan, entrepreneurs face challenges in business planning and organization. With life skills education, entrepreneurs can manage their time and resources more efficiently, and have better decision-making skills. This helps them better prepare for emerging obstacles, improve the quality of products and services, and overall improve their well-being, both financially and non-financially.

By possessing good life skills, entrepreneurs are able to manage their time, overcome challenges, and make wiser decisions in running their businesses. This can also improve operational efficiency and business competitiveness. Life skills education, complemented by training in business planning, business communication, and financial management, is a crucial foundation for building sustainable businesses. For Muslim entrepreneurs in Medan, implementing life skills can strengthen their mental resilience in facing the economic hardships often encountered in home industries. Life skills training, such as decision-making based on the values of honesty and responsibility, can strengthen the character of entrepreneurs in accordance with Islamic principles, which can result in profitable and blessed businesses.

### **2. The Influence of Islamic Work Ethic on the Welfare of Muslim Home Industry Business Actors in Medan City**

The research results show that an Islamic work ethic has a positive and significant influence on the welfare of Muslim home industry entrepreneurs. This research is supported by the findings (Negara, 2020), which states that an Islamic work ethic provides high motivation to work to meet family needs and achieve blessings in life. The values of an Islamic work ethic have been proven to help individuals build consumer trust and maintain business integrity.

An Islamic work ethic encompasses the principles of honesty, responsibility, and hard work, which serve as moral guidelines for business owners. These values not only build customer trust but also encourage business owners to maintain the quality of their products and services. By working based on Islamic principles, business owners pursue not only material profit but also blessings, which ultimately improve well-being. In Medan, many home industry businesses prioritize Islamic principles in running their businesses. An Islamic work ethic, encompassing

honesty, responsibility, and hard work, plays a crucial role in building customer trust and ensuring business sustainability. Business owners who implement an Islamic work ethic not only achieve material profit but also blessings in their businesses.

### **3. The Influence of the Creative Economy on the Welfare of Muslim Home Industry Business Actors in Medan City**

The creative economy has a positive and significant impact on the welfare of Muslim home industry entrepreneurs. This research aligns with the findings of (Ummu Khoirotun Nisfah, Sri Ramadhani, 2024), This demonstrates that the creative economy has significant potential to support local economic development and improve the quality of life for the community. Innovation in products and marketing strategies is key to improving the well-being of business owners through increased competitiveness.

Business owners who are able to leverage the creative economy, such as through product innovation or digital marketing, have a greater opportunity to attract consumers and expand their market. The creative economy can add value to local products, increase competitiveness, and open up greater income opportunities. This directly contributes to improving the well-being of business owners, both materially and non-materially. Welfare is a barometer for assessing the well-being of a nation's citizens, a process of transformation that, through progress, can help both society and business owners survive.

The research results show that the creative economy contributes significantly to the well-being of business owners through three indicators, according to (Polnaya, 2013), These are talent, tolerance, and technology. Talent is reflected in the creativity and innovation of entrepreneurs in creating unique products based on local culture that increase competitiveness. Tolerance is evident in the ease with which entrepreneurs can start businesses thanks to community support and capital assistance from the government and the public. Entrepreneurs optimally utilize technology for marketing and distribution through social media and digital platforms, facilitating market access and business efficiency. The creative economy provides Muslim home industry entrepreneurs in Medan with the opportunity to innovate in their products and marketing strategies. By leveraging creativity, entrepreneurs can create products that are more attractive and relevant to market trends, thereby increasing their competitiveness.

The creative economy has played a role in encouraging innovation and competitiveness among Muslim entrepreneurs in Medan by leveraging creativity in products and marketing strategies, enabling entrepreneurs to create unique products that align with market trends and consumer needs. The creative economy can help Muslim entrepreneurs utilize digital technology to expand their market reach and improve business efficiency. Thus, innovation in the creative economy can increase financial profits and strengthen the position of Muslim entrepreneurs in a competitive market.

### **4. The Influence of Life Skills, Islamic Work Ethic, and Creative Economy on the Welfare of Muslim Home Industry Business Actors in Medan City**

This study shows that life skills education, Islamic work ethic, and the creative economy simultaneously have a positive and significant impact on the welfare of Muslim home industry entrepreneurs. These results are supported by the findings of (Imamah et al., 2023), This shows that the third variable directly contributes to the well-being of entrepreneurs. Nova's research also

adds that income can be an intervening variable that strengthens the relationship between this third factor and well-being.

The combination of life skills education, an Islamic work ethic, and the creative economy creates a positive business ecosystem. Life skills provide basic skills, an Islamic work ethic builds morality, and the creative economy enhances competitiveness through innovation. This combination can help entrepreneurs better face business challenges, increase income, and achieve sustainable prosperity.

## CONCLUSION

The conclusions of this research are described as follows:

1. Life skills education has a positive and significant impact on the well-being of Muslim home industry entrepreneurs in Medan. The ability to manage time, solve problems, and make decisions effectively helps entrepreneurs increase their productivity and business success.
2. An Islamic work ethic contributes positively and significantly to improving the well-being of entrepreneurs. Islamic values such as honesty, responsibility, and hard work build consumer trust, maintain integrity, and bring blessings to businesses.
3. The creative economy has a positive and significant impact on the well-being of Muslim home industry entrepreneurs. Innovation and creativity in products and marketing strategies enable entrepreneurs to compete better in the market and expand their consumer reach, ultimately increasing income and well-being.
4. Simultaneously, life skills education, an Islamic work ethic, and the creative economy have a very significant impact on the well-being of Muslim home industry entrepreneurs in Medan. These three factors, when implemented in an integrated manner, create a strong business ecosystem, increase competitiveness, and provide comprehensive well-being, both economically, socially, and spiritually.

Based on the research results, it is recommended that Muslim home industry entrepreneurs in Medan City improve their life skills through training, strengthen their Islamic work ethic in business activities, and continue to innovate in the creative economy to increase their competitiveness. The government and related institutions are also expected to provide support in the form of training, access to capital, and promotional facilities. Further research is recommended to include other variables, such as family support or government policies, that can also influence the well-being of entrepreneurs.

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