



## ANALYSIS OF THE SIMARJARUNJUNG AREA'S POTENTIAL FOR INCREASING MICRO, SMALL, AND MEDIUM ENTERPRISES (MSME) INCOME

Roeskani Sinaga<sup>1</sup>, Linda Reni S Purba<sup>2</sup>, dan Citra Situmorang<sup>3</sup>

<sup>1,2,3</sup>Agribusiness Study Program, Faculty of Agriculture Universitas Simalungun  
Email : [roeskani@gmail.com](mailto:roeskani@gmail.com)

### ABSTRACT

*Analysis of the Potential of the Simarjarunjung Region for Increasing MSME Income. The research was conducted in February-March 2025 in Simarjarunjung Nagori Parik Sabungan, Dolok Pardamean District, Simalungun Regency. There were 30 respondents in this study, consisting of 15 visitors and 15 MSME entrepreneurs in Simarjarunjung. The objectives of the study were (1) to identify the potential of the Simarjarunjung area that can be developed to increase MSME income, (2) to address the challenges faced by MSME in Simarjarunjung in developing their businesses, and (3) to formulate appropriate strategies for developing MSME in Simarjarunjung to increase community income. The research method used was qualitative research, with data collection employing both primary and secondary data. Data analysis methods include validity and reliability tests to answer hypothesis 1 and SWOT analysis to answer hypotheses 2 and 3. The research results show that the validity tests for attraction, accessibility, and accommodation concluded that all calculated  $r$  values were greater than the table  $r$  values, thus deemed valid. However, in the validity test for ancillary factors, there were 4 statements, where 3 statements had  $r$  calculated  $> r$  table, thus deemed valid, while 1 statement had  $r$  calculated  $< r$  table, thus deemed invalid. The reliability test showed that the alpha value of all variables was greater than the reference value of  $>0.60$ , thus concluding that all statements were reliable. The research results using SWOT analysis showed that based on IFE and EFE calculations, the total scores were 1.13 and 1.01, respectively. Furthermore, in the SWOT diagram, it was in quadrant 1, where the Simarjarunjung area had greater strengths and opportunities than weaknesses and threats. The conclusion of this study is that SMEs in Simarjarunjung have regional potential that can be leveraged to increase MSME income in Simarjarunjung, such as natural beauty, strategic location, attractive photo spots, and major festivals. However, they also have weaknesses and limitations, such as limited capital, similar attractions, inadequate public transportation access to the Simarjarunjung region, insufficient MSME promotion, and the SWOT matrix to determine MSME strategies in Simarjarunjung.*

Keywords: Simarjarunjung, MSME, SWOT Analysis, MSME, income

## INTRODUCTION

Regional potential refers to areas with natural and human resources that can be utilized and developed to improve the welfare of Indonesian communities. The tourism sector in Simalungun Regency has enormous potential for growth, and empowering MSMEs in this sector not only contributes to the local economy but also encourages sustainable tourism practices. MSMEs play a role in driving the local economy, particularly in rural areas and small towns. MSMEs help maintain local cash flow by employing local residents and using locally available raw materials. This creates a multiplier effect that benefits local communities, as the income generated by MSMEs is often channeled back into the community. Thus, MSMEs play a crucial role in supporting the local economy and reducing the gap between urban and rural areas in general. MSMEs in the economy play the following roles: (1) as key actors in economic activity, (2) as job providers, (3) as key players in local economic development and community empowerment, (4) as creators of new markets and sources of innovation, and (5) as contributors to the balance of payments (R. P. Dewi & Afriansyah, 2022).

Empowering Micro, Small, and Medium Enterprises (MSMEs) in the tourism sector is crucial for the growth and development of this industry. MSME empowerment has a significant impact on the regional economy, both in the short and long term, through job creation, regional income generation, economic diversification, increased community income, development of local products and services, cultural preservation, entrepreneurship development, more equitable income distribution, adaptation of innovation and technology, and collaboration and networking (D. Damanik & Damanik, 2024).

Convenience and guaranteed safety in conducting activities at tourist sites are also supporting factors in attracting tourists. Bukit Indah Simarjarunjung has now developed into a tourist attraction with several marketable potentials. In addition to its natural beauty, there are other attractions such as various photo rides, tree houses, cable cars, and culinary tours. This tourist attraction even has accommodation facilities, all of which offer beautiful views of Lake Toba and the Simarjarunjung hills. Located in Simalungun Regency, North Sumatra, it has significant potential for the development of Micro, Small, and Medium Enterprises (MSMEs) in the tourism sector (Harahap & Amanah, 2018).

The Simarjarunjung area is a tourist destination located in Simalungun Regency, North Sumatra Province. Simarjarunjung is also known as a natural tourist destination, with Lake Toba and Samosir Island as its backdrop. Simarjarunjung has an elevation of 1,300 meters above sea level (masl). Several man-made photo spots along the Simarjarunjung road are located: Bukit Indah Simarjarunjung (BIS), Bukit Indah Simarjarunjung (BIS Annex), Panorama Indah Sipintu Angin, Pinus Hills Simarjarunjung, Salsabila Hills, Tekosima, and Pesona Indah Simarjarunjung. Bukit Indah Simarjarunjung (BIS) offers photo spots such as a flying fox, a cable car, a King Kong statue, and a tree house.

Many MSMEs (Micro, Small, and Medium Enterprises) scattered throughout the Simarjarunjung area have the potential to contribute to economic growth, such as Morias Cafe, Salsabila Hills, Tekosima, Sopo Dolok Simarjarunjung Coffee Shop, Simarjarunjung, Carabel, and Panatapan Tile Simarjarunjung. Several establishments even provide accommodation for visitors, generating significant economic benefits for MSMEs. Based on an initial survey of the Simarjarunjung area, researchers identified

several locations with potential for MSMEs to generate income, but these locations remain underdeveloped.

## RESEARCH METHOD

This study employed a qualitative approach with a descriptive approach. The research was conducted in Simarjarunjung, Parik Sabungan Village, Dolok Pardamean District, Simalungun Regency, North Sumatra Province. The research area was selected purposively, considering that Simarjarunjung, Parik Sabungan Village, is a tourism area with potential for increasing MSME income and is easily accessible. The target area of this study was the Simarjarunjung area and MSMEs in Simarjarunjung. The study was conducted over a two-month period, with 30 respondents: 15 visitors and 15 MSMEs in Simarjarunjung. The objectives of this study were to analyze the potential of the Simarjarunjung area that can be developed to increase MSME income, to identify the obstacles faced by MSMEs in Simarjarunjung in developing their businesses, and to develop appropriate strategies for developing MSMEs in Simarjarunjung to increase community income through a SWOT analysis.

## RESULTS AND DISCUSSION

### Validation Test

The validity test is used to determine the level of validity of the questionnaire instrument used in data collection. This validity test is conducted to determine whether the items presented in the questionnaire are truly capable of accurately revealing what will be studied (Rosita et al., 2021). If the calculated  $r$  is greater than the table  $r$ , the question is declared valid, and vice versa. The table  $r$  value is at a significance level of 5% (0.514). This research was assisted by Excel analysis tools. Based on the results of the questionnaire validity test, the author submitted 13 questions to 15 respondents, with four variables.

**Table 8. Uji Validitas Attraction**

Item	r count	r <sub>table</sub>	Status
1	0,7477	0,514	valid
2	0,6918	0,514	valid
3	0,7689	0,514	valid
4	0,6422	0,514	valid

Based on the results of the attraction validity test in the table above, it can be concluded that all  $r$  counts of each statement are greater than the  $r$  table so that the statement above is declared valid.

**Table 9. Uji Validitas Accesbility**

Item	r count	r <sub>Table</sub>	Status
1	0,8089	0,514	valid
2	0,8419	0,514	valid
3	0,5833	0,514	valid

Based on the results of the Accessibility validity test in the table above, it can be concluded that all  $r$  counts of each statement are greater than the  $r$  table so that the statement above is declared valid..

**Table 10. Uji Validitas Amenitas**

Item	r count	r Table	Status
1	0,8833	0,514	valid
2	0,8140	0,514	valid

Based on the results of the Amenity validity test in the table above, it can be concluded that all r counts of each statement are greater than the r table so that the statement above is declared valid.

**Table 11. Uji Validitas Ancillary**

Item	r count	r Table	Status
1	0,7964	0,514	valid
2	0,6558	0,514	valid
3	0,7236	0,514	valid
4	0,4816	0,514	tidak valid

Based on the results of the Ancillary validity test in the table above, it can be concluded that of the 4 statements, 1 statement is invalid, while the other 3 statements are declared valid.

#### Reliability Testing

A reliability test on a research instrument is a test used to determine whether the questionnaire used to collect research data is reliable (S. K. Dewi & Sudaryanto, 2020). In this research, reliability testing was conducted using Cronbach's Alpha. According to Dewi & Sudaryanto, 2020, if a variable shows a Cronbach's Alpha value  $>0.60$ , it can be concluded that the variable is reliable or consistent in its measurement.

**Table 12. Reliability Test Results**

Reference Value	Alpha Value	Conclusion
Attraction	0,60	Reliabel
Accesbility	0,60	Reliabel
Amenitas	0,60	Reliabel
Ancillary	0,60	Reliabel

Therefore, from the table above, it can be seen that the reliability test shows that the alpha values for all variables are greater than the reference value of  $>0.60$ . Therefore, it can be concluded that all statements are reliable.

#### ISFAS and ESFAS Matrices

The factor values in creating a SWOT matrix consist of the Internal Strategy Factor Analysis Summary (ISFAS) and the External Strategy Factor Analysis Summary (ESFAS). The following table shows the ISFAS and ESFAS.

#### Internal Strategy Factor Analysis Summary (ISFAS)

The results of the ISFAS calculation can be interpreted as indicating that a higher ISFAS value indicates that the organization's current strategy is effectively managing its internal resources. Conversely, a lower ISFAS value indicates that the organization's current strategy is less able to manage its internal resources.

**Table 13. Calculation Results ISFAS**

No	Internal Factors of Strength	Weight	Rating	Score
1	The natural beauty of the location makes tourists feel at home.	0,08	4,73	0,39
2	The cool air quality and natural surroundings provide comfort for visitors.	0,08	4,33	0,33
3	The location of Simarjarunjung is very strategic for the development of MSMEs.	0,08	4,73	0,39
4	The attractions of Simarjarunjung are diverse.	0,07	4,20	0,31
5	Simarjarunjung is well-known to the wider community.	0,07	4,20	0,31
6	The food and beverage prices offered are affordable.	0,08	4,40	0,34
7	The road infrastructure to Simarjarunjung is quite good.	0,08	4,67	0,38
8	Simarjarunjung culture and local traditions are an added attraction.	0,06	3,73	0,24
<b>Total</b>		<b>0,61</b>		<b>2,67</b>
Weakness		Weight	Rating	Score
1	Lack of promotion of MSMEs in Simarjarunjung	0,06	3,40	0,20
2	Public transportation access to Simarjarunjung is still limited	0,08	4,53	0,36
3	Limited capital for MSMEs	0,08	4,53	0,36
4	Human resources in the MSME sector still need training	0,07	4,20	0,31
5	Lack of photo spots	0,05	3,00	0,16
6	Unsanitary environment, such as the lack of trash bins	0,05	3,07	0,16
<b>Total</b>		<b>0,39</b>		<b>1,54</b>
<b>S-W</b>		<b>1,00</b>		<b>1,13</b>

Based on the table above, the Strengths score is 2.67, while the Weaknesses score is 1.54. The total ISFAS score is 1.13, obtained by subtracting the total Strengths score from the total Weaknesses score.

Based on the above values, the main strengths of Simarjarunjung are its natural beauty and strategic location. The weaknesses faced by MSMEs in Simarajrunjung are limited transportation access and a lack of promotion for their MSME operations.

#### External Strategy Factor Analysis Summary (ESFAS)

The results of the ESFAS calculation can be interpreted as indicating that a higher ESFAS score indicates that the organization's current strategy is increasingly capable of responding to its external environment. Conversely, a lower ESFAS score indicates a weaker ability to respond to the external environment.

The weighted score calculation for the ESFAS is derived by multiplying the weighted score and the rating. Details of the ESFAS can be seen in the following table:

**Table 14. Table Calculation Results ESFAS**

No	Eksternal Factor	Weight	Rating	Score
<b>Opportunities</b>				
1	The growing popularity of nature and cultural tourism	0,12	4,60	0,55
2	Attractive topography and photography services	0,11	4,40	0,51
3	Festivals and holidays can increase visitor numbers	0,13	4,80	0,60
4	Job opportunities for the local community	0,11	4,20	0,46
5	Technology development as a means of publication and marketing	0,12	4,47	0,52
<b>Amount</b>		<b>0,59</b>	<b>2,64</b>	
<b>Threats</b>				
1	There is competition with similar appeal	0,10	3,87	0,39
2	Changes in natural conditions around tourist attractions (rainy season and strong winds) result in fewer customers	0,10	3,93	0,40
3.	MSME income is highly dependent on holiday seasons and weekends	0,11	4,27	0,48
4	Natural disasters	0,10	3,73	0,36
<b>Total</b>		<b>0,41</b>	<b>1,63</b>	
<b>1,00</b>				
<b>O-T</b>			<b>1,01</b>	

Based on the table above, the Opportunities score is 2.64 and the total Threats score is 1.63. The total ESFAS score is 1.01, obtained by subtracting the total Opportunities score from the total Threats score.

Based on these values, Simarjarunjung's primary opportunities lie in festivals and holidays, which can increase visitor numbers and boost revenue for MSMEs. The development of technology as a means of publication and marketing offers significant potential for MSME growth in Simarjarunjung. Meanwhile, the greatest threat that must be anticipated is changes in natural conditions around tourist attractions, such as the rainy season and strong winds.

### 3.4 Diagram SWOT

Berdasarkan hasil perhitungan ISFAS dan ESFAS maka diperoleh nilai akhir dari kekuatan, kelemahan, peluang dan ancaman

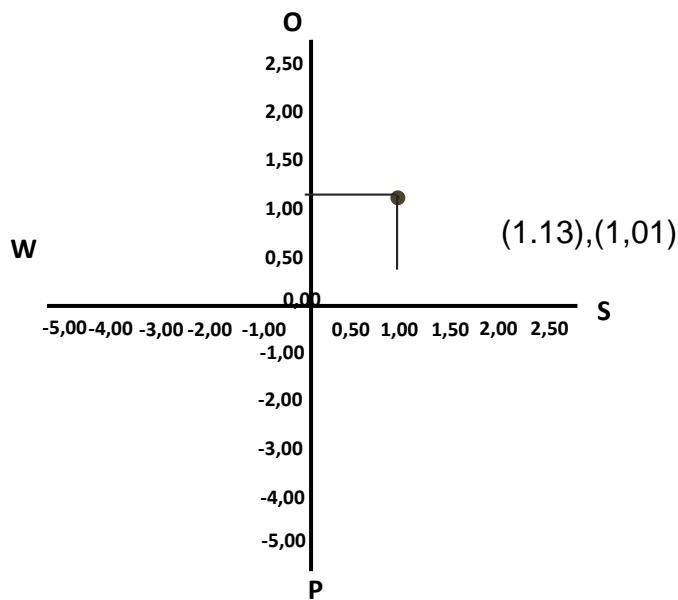
**Table 15. Recapitulation of the Results of Calculation of Strengths, Weaknesses, Opportunities and Threats**

No	Description	Value
1.	Faktor Internal	
	• Kekuatan	2,67
	• Kelemahan	1,54
	Faktor eksternal	
	• Peluang	2,64
	• Ancaman	1,63

MSMEs in the Simarjarunjung region have greater strengths than weaknesses, and greater opportunities than threats. The calculation to determine the SWOT diagram position is as follows:

$$\text{Strengths} - \text{Weaknesses} \text{ (Internal Factors)} = 2.51 - 1.67 = 1.13$$

$$\text{Opportunities} - \text{Threats} \text{ (External Factors)} = 2.42 - 1.84 = 1.01$$



**Figure 7. SWOT Diagram**

### 3.5 SWOT Matriks

**Table 16. SWOT Matriks**

Internal Factors	Strengths (S)	Weaknesses (W)
Eksternal Factors	<p><i>Strengths (S)</i></p> <ol style="list-style-type: none"> <li>1. Attractive natural beauty</li> <li>2. Cool air and pristine surroundings</li> <li>3. Strategic location</li> <li>4. Affordable prices</li> <li>5. Good road infrastructure</li> </ol>	<p><i>Weaknesses (W)</i></p> <ol style="list-style-type: none"> <li>1. Lack of promotion</li> <li>2. Limited capital</li> <li>3. Lack of public transportation</li> <li>4. Human resources still need training</li> <li>5. Unsanitary environment</li> </ol>
<p><i>Opportunities (O)</i></p> <ol style="list-style-type: none"> <li>1. Holidays increase revenue</li> <li>2. Nature tourism trends</li> <li>3. Technological developments as a promotional tool</li> <li>4. Photo spots attract customers</li> <li>5. Job opportunities</li> </ol>	<p><i>Strategi (S-O)</i></p> <ol style="list-style-type: none"> <li>1. Maximize natural beauty and strategic locations to attract tourists during holidays and the growing trend of nature tourism.</li> <li>2. Utilize road infrastructure and photo spots that support promotional content on social media platforms such as Instagram, TikTok, and Facebook.</li> <li>3. Maintain affordable prices to attract customers and create jobs.</li> </ol>	<p><i>Strategi (W-O)</i></p> <ul style="list-style-type: none"> <li>- Leveraging digital technology to address the lack of MSME promotion in Simarjarunjung</li> <li>- Participating in MSME training to develop human resources to capitalize on tourism trends and photo opportunities in the Simarjarunjung area.</li> <li>- Collaborating with private institutions, MSME cooperatives, and the government to address limited capital and trash bin assistance.</li> </ul>
<p><i>Treats (T)</i></p> <ol style="list-style-type: none"> <li>1. Competitors with similar attractions</li> <li>2. Changes in natural conditions around the Simarjarunjung site</li> <li>3. MSME revenue depends on holidays</li> <li>4. Natural disasters</li> </ol>	<p><i>Strategi (S-T)</i></p> <ul style="list-style-type: none"> <li>- Implement affordable prices and create tourism promotions to increase attractiveness and sales, making you more competitive compared to similar destinations.</li> </ul>	<p><i>Strategi (W-T)</i></p> <ul style="list-style-type: none"> <li>- Improve cleanliness by providing more economical accommodations, such as burlap sacks.</li> <li>- Conduct business management and entrepreneurship training for MSMEs in Simarjarunjung to</li> </ul>

5. Lack of education regarding MSME management	<ul style="list-style-type: none"><li>- Leverage the natural beauty and cool air to create a tourism experience that is less dependent on holidays and more environmentally friendly to reduce the impact of environmental changes and maintain tourist attractions.</li><li>- With a strategic location and good road access, create flexible tour packages to attract tourists even during unfavorable weather.</li></ul>	<ul style="list-style-type: none"><li>improve financial management, so they are better prepared to deal with low visitor numbers or natural disasters.</li><li>- Create a social media promotion platform to reduce reliance on holidays and help avoid similar destinations.</li><li>- Innovate over time.</li></ul>
--	---	---

The strategy phase for increasing the income of MSMEs in Simarjarunjung aims to develop the strategies outlined in the SWOT matrix above, so that the resulting strategies can serve as a reference for increasing MSME income. The strategies in question are:

**1. Strategy (S-O)**

Maximizing the natural beauty and strategic location. Utilizing road infrastructure and photo spots that support promotional content on social media platforms such as TikTok, Instagram, and Facebook. Maintaining affordable prices.

**2. Strategy (W-O)**

Utilizing technological developments to promote MSMEs in Simarjarunjung. Participating in MSME training to improve human resources in developing opportunities for natural tourism trends and existing photo spots. Forging collaborations with the government or other agencies to overcome capital constraints.

**3. Strategy (S-T)**

Promoting tour packages to increase attractiveness and increase sales to become more competitive and reduce similar competition. Utilizing the natural beauty and further developing eco-friendly tourism concepts to mitigate the impact of environmental changes and maintain Simarjarunjung's attractiveness. A strategic location with good road access, along with affordable tour packages, attracts tourists even during unfavorable weather.

**4. Strategy (W-T)**

Emphasize cleanliness by providing trash receptacles. Participate in business management and entrepreneurship training to manage finances and be better prepared for low visitor numbers or natural disasters. Create a social media promotional platform to reduce reliance on holidays and avoid similar businesses.

Innovate periodically to keep up with current trends to understand visitor needs and interests and pay attention to visitor feedback through input and suggestions as an evaluation of MSMEs in Simarjarunjung.

## CONCLUSION

1. Based on the analysis of the research above, it can be concluded that Simarjarunjung has significant potential for MSMEs that can be utilized to increase revenue. These include the natural beauty from above, photo spots, strategic location, local culture and traditions as additional attractions, and the well-paved road access to Simarjarunjung.
2. The main obstacles faced by MSMEs are limited capital, lack of MSME promotion in Simarjarunjung, an unclean environment, such as the lack of trash cans, and unpredictable natural conditions around tourist attractions in Simarjarunjung, such as the rainy season and strong winds, which result in a lack of customers. This can be seen in the SWOT analysis in the Weaknesses and Threats section.
3. The SWOT matrix analysis of MSME revenue in Simarjarunjung reveals strategies such as maximizing the natural beauty and strategic location to attract tourists during holidays, utilizing digital technology for promotion, and collaborating with private institutions, MSME cooperatives, and the government to overcome capital constraints. To attract tourists, they implement affordable prices and maintain cleanliness by providing trash cans to ensure customer comfort during their visits.

## REFERENCES

A'yuni, Q., Rahmayanti, A., Hartati, H., Purkan, P., Subagyo, R., Rohmah, N., Itsnaini, L. R., & Fitri, M. A. (2023). Synthesis and characterization of silica gel from Lapindo volcanic mud with ethanol as a cosolvent for desiccant applications. *RSC Advances*, 13(4), 2692–2699.

Alhadar, S., Latare, S., Antu, Y., Latif, A., Sahi, Y., & Gobel, T. (2022). Partisipasi Pemuda Dalam Pembangunan Desa:(Transformasi Wisata Berbasis Kearifan Lokal Dalam Meningkatkan MSME di Desa Lembah Hijau). *Jurnal Mandala Pengabdian Masyarakat*, 3(2), 336–342.

Anggara, S. (2015). *Metode Penelitian Administrasi*. CV Pustaka setia.

Anggraeni, F. D. (2013). *Pengembangan usaha mikro, kecil dan menengah (MSME) melalui fasilitasi pihak eksternal dan potensi internal (Studi kasus pada kelompok usaha "Emping Jagung" di Kelurahan Pandanwangi Kecamatan Blimbing Kota Malang)*. Brawijaya University.

Bintoro, D., & Daryanto, D. (2017). Manajemen penilaian kinerja karyawan. *Yogyakarta: Gava Media*, 15.

Cooper, C., Fletcher, J., & Fyall, A. G. (2009). D. & Wanhill, S.(2008). *Tourism: Principles and Practice*.

Damanik, D., & Damanik, P. (2024). Sosialisasi Pemberdayaan MSME Sektor Pariwisata Di Kabupaten Simalungun. *Transformasi Masyarakat: Jurnal Inovasi Sosial Dan*

*Pengabdian*, 1(1), 8–16.

Damanik, F. (2019). Analisis Potensi Sport Tourism di Wilayah Kabupaten Simalungun. *Universitas Negeri Semarang*.

Dewi, R., Azis, M., Rauf, A., Sahabuddin, R., & Karim, A. (2022). Empowering Communities on the Feasibility of Local Chicken Livestock Business in South Sulawesi Province, Indonesia. *Specialisis Ugdymas/Special Education*, 11034–11045.

Dewi, R. P., & Afriansyah, E. A. (2022). Pembelajaran Matematika Berbasis Aplikasi Google Classroom pada Materi Bangun Ruang Sisi Datar. *Plusminus: Jurnal Pendidikan Matematika*, 2(1), 39–52.

Dewi, S. K., & Sudaryanto, A. (2020). Validitas dan reliabilitas kuesioner pengetahuan, sikap dan perilaku pencegahan demam berdarah. *Prosiding Seminar Nasional Keperawatan Universitas Muhammadiyah Surakarta*, 75.

Dhamayantie, E., & Fauzan, R. (2017). Pengukuran Karakteristik dan Kompetensi Kewirausahaan untuk meningkatkan kinerja MSME. *Jurnal Manajemen, Strategi Bisnis Dan Kewirausahaan*, 11(1), 80–91.

Habibah, M. (2022). Pengembangan Kompetensi Digital Guru Pendidikan Agama Islam Sekolah Dasar Dalam Kerangka Kurikulum Merdeka. *Sittah: Journal of Primary Education*, 3(1), 76–89.

Harahap, D. A., & Amanah, D. (2018). *Pengantar Manajemen*.

Hasibuan, R. (2016). Analisis dampak limbah/sampah rumah tangga terhadap pencemaran lingkungan hidup. *Jurnal Ilmiah Advokasi*, 4(1), 42–52.

Herdiana, N. S. (2021). *Analisis Potensi Usaha Mikro Kecil Dan Menengah (MSME) Kripik Pisang Dalam Perspektif Ekonomi Islam (Studi Pada Sentra MSME Kripik Pisang Jalan ZA. Pagar Alam Kota Bandar Lampung)*. UIN RADEN INTAN LAMPUNG.

Husaini, H., & Fadhlani, A. (2017). Pengaruh Modal Kerja, Lama Usaha, Jam Kerja dan Lokasi Usaha terhadap Pendapatan Monza di Pasar Simalingkar Medan. *Jurnal Visioner & Strategis*, 6(2).

LATUPAPUA, Y. T. (2007). *Studi potensi kawasan dan pengembangan ekowisata di Tual Kabupaten Maluku Tenggara*. Universitas Gadjah Mada.

Maulana, A. (2016). Penentuan Prioritas Strategi Pariwisata Dengan Menggunakan Metode Quantitative Strategic Planning Matrix (Studi pada Pariwisata Kabupaten Pesawaran). *Journal of Chemical Information and Modeling*, 53(9), 1689–1699.

Nasution, N. A., Besar, I., Frasetya, V., & Samhati, S. (2023). Pemberdayaan Masyarakat Menghadapi Perkembangan Destinasi Ekowisata di Kecamatan Suoh Kabupaten Lampung Barat. *Jurnal PkM (Pengabdian Kepada Masyarakat)*, 6(4), 410–419.

Oktafia Indah Lestari, I. (2021). *Penerapan Pencatatan Pendapatan Dan Beban pada Warehouse Pt. Supra Raga Transport*. Sekolah Tinggi Ilmu Ekonomi Indonesia Jakarta.

Pramelia, N., & Erawati, T. (2022). E-commerce, inovasi, pricing, dan pendapatan MSME di masa pandemi covid-19. *Reslaj: Religion Education Social Laa Roiba Journal*, 4(6), 1429–1444.

Putra, A. P., & Syafrudin, R. (2021). Pendapatan MSME Kota Banjarmasin Sebelum dan Sesudah Mengimplementasikan E-Commerce (Studi Kasus MSME Binaan Dan Mitra Bank Indonesia KPW Kalimantan Selatan). *JIEP: Jurnal Ilmu Ekonomi Dan Pembangunan*, 4(1), 156–170.

Rahmawati, N. S., Bernard, M., & Akbar, P. (2019). Analisis Kemampuan Komunikasi Matematik Siswa Smk Pada Materi Sistem Persamaan Linier Dua Variabel (SPLDV). *Journal on Education*, 1(2), 344–352.

Rangkuti, F. (2013). *SWOT–Balanced Scorecard*. Gramedia Pustaka Utama.

Rosita, E., Hidayat, W., & Yuliani, W. (2021). Uji Validitas Dan Reliabilitas Kuesioner Perilaku Prososial. *FOKUS (Kajian Bimbingan & Konseling Dalam Pendidikan)*, 4(4), 279. <https://doi.org/10.22460/fokus.v4i4.7413>

Sinaga, N. A., Koto, M. S., Tanjung, A., Panggabean, N. Z., & Riwayani, R. (2024). Implikasi Potensi Wisata Berbasis Ekonomi Kreatif Terhadap Perkembangan MSME. *Jesya*, 7(2), 1475–1481. <https://doi.org/10.36778/jesya.v7i2.1641>

Sukirno, D. S. (2002). Evaluasi Keputusan Debt Financing Perusahaan Go Public 1992-1996. *Jurnal Penelitian Humaniora*, 7(1).

Sutiarso, M. A. (2018). *Pengembangan Pariwisata Yang Berkelanjutan Melalui Ekowisata*.

Yulietta, A. L., Arni, A., Sianturi, G., Kurniawan, M. P., Industry, H., Industry, H., & Industry, H. (2023). *Strategi Pengembangan MSME Home Industry Melalui Pendekatan Analisis Swot Di Kelurahan Nginden Jangkungan Pendahuluan*. 1(3), 176–186.

Zakka, N. (2020). Pemberdayaan ekonomi kreatif dan MSME di masa pandemi melalui digitalisasi. *Pancasila Bureaucracy, Journal of Regional Government, Development and Innovation*, 2(1), 39–48.