

The Role of Microfinance and Banking Services in Supporting Tourism-Based SMEs in Pematang Johar

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Article History:

Received: September 2025

Revised: September 2025

Accepted: September 2025

Abstract: Access to finance remains a critical challenge for rural Small, and Medium Enterprises (SMEs), especially those engaged in tourism-based economic activities. This community service project aimed to strengthen the financial literacy and banking inclusion of tourism-related SMEs in Pematang Johar Village, Deli Serdang Regency, Indonesia. The program introduced practical training on microfinance mechanisms, digital banking tools, and savings–loan schemes tailored to small entrepreneurs. The activity adopted a participatory service-learning approach involving 35 SMEs participants, local tourism operators, and village officials. The results demonstrated a 60% increase in participants' understanding of microfinance systems, and 72% of participants opened new banking or digital wallet accounts after the training. The program shows that inclusive financial education and collaboration with local banking institutions can empower rural entrepreneurs and enhance the sustainability of tourism-based economic ecosystems.

Keywords:

Banking Inclusion; Financial Literacy; Microfinance; Rural Empowerment; Tourism-Based SMEs

Introduction

Tourism-based MSMEs have become a strategic sector for inclusive economic growth in Indonesia. However, access to finance remains one of the primary obstacles limiting their development (Kementerian Koperasi dan UMKM, 2024). Nationally, only 28% of MSMEs have access to formal financial services or business loans, while most rural entrepreneurs still rely on informal credit sources (Otoritas Jasa Keuangan, 2022). These challenges are particularly evident in Pematang Johar Village, Deli Serdang Regency, a rural area with strong tourism potential—ranging from agricultural landscapes to culinary and cultural attractions.

Despite these opportunities, many MSME owners in Pematang Johar lack sufficient financial literacy and struggle to manage capital effectively. Most operate using self-funding or small family loans, without exposure to microfinance products, banking services, or digital payment systems. Consequently, business expansion is limited, and participation in the growing tourism value chain remains uneven (Yusrizal et al., 2024).

Microfinance and community-based banking services have proven globally effective in supporting small entrepreneurs (Armendáriz & Morduch, 2010). These systems allow micro-entrepreneurs to access capital, savings, and insurance while building financial discipline. In tourism-based economies, access to microfinance also enables local businesses—such as homestays, culinary vendors, and souvenir producers—to improve facilities and meet tourist expectations (Kotler & Keller, 2021).

Recognizing these needs, this program was designed as a community service collaboration between STIE Eka Prasetya, Universitas Syiah Kuala, Universiti Teknologi MARA (UiTM), and local banking partners in Deli Serdang. The main goal was to enhance MSMEs' financial literacy, promote the use of microfinance and banking facilities, and strengthen financial inclusion for sustainable tourism development in Pematang Johar.



Figure 1. Group Photo of International Community Service Team and Participants at Pematang Johar, October 15, 2025

Methodology

This community service initiative employed a Service-Learning and Participatory Action Research (PAR) approach, integrating education, training, and mentoring within a community empowerment framework (Afandi et al., 2022). The

approach allowed for active collaboration between academic institutions, financial organizations, and local MSMEs, ensuring that participants were not merely recipients of knowledge but co-creators in the process of financial learning and application.

The activities were conducted one day on October 15, 2025 at the Pematang Johar Village Hall, Deli Serdang Regency, North Sumatra. The program involved 100 participants, consisting of 25 SME owners, 5 youth representatives from *Karang Taruna*, and 5 members of the village administration, all directly engaged in local economic and tourism activities.

The implementation was structured into four key stages: **(a) preparation and needs assessment, (b) training and workshops, (c) mentoring and evaluation, and (d) sustainability and follow-up planning.**

a. Preparation and Needs Assessment

The preparatory stage aimed to identify participants' initial conditions regarding financial literacy, saving behavior, and access to microfinance and banking facilities. A baseline survey was designed using a structured questionnaire consisting of 20 closed-ended and 5 open-ended questions. The survey assessed the following indicators:

1. Level of awareness of microfinance and formal banking services.
2. Current saving and borrowing practices.
3. Confidence in managing business capital and financial records.
4. Familiarity with digital banking and payment systems (QRIS, e-wallets).

The findings showed that only 32% of participants had formal savings accounts, while 68% still relied on informal financing, such as family loans or rotating savings groups (*arisan*). Additionally, 74% of respondents reported limited understanding of interest rates, repayment schedules, and credit scoring systems. These results underscored the urgent need for financial education and inclusion strategies tailored to rural micro-entrepreneurs.

Based on the assessment, training materials were customized to address specific gaps, with simplified financial terms and real-life examples relevant to the participants' businesses, such as local snack production, homestays, and craft sales.



Figure 2. Opening Session of the International Community Service at Pematang Johar Village Hall

b. Training and Workshops

The core activities of the program consisted of three main training sessions, each combining lectures, demonstrations, simulations, and group discussions to ensure participatory engagement:

Session 1: Understanding Microfinance and Cooperative Systems

This session introduced participants to the fundamentals of microfinance, including concepts of savings and loan cooperatives, Islamic microfinance (*Baitul Maal wat Tamwil*), and local bank microcredit schemes. Facilitators explained how microfinance institutions can serve as intermediaries for business funding while promoting responsible borrowing behavior (Armendáriz & Morduch, 2010). Participants analyzed case studies of successful rural microfinance models and discussed how similar systems could be adapted in Pematang Johar.

Session 2: Digital Banking and Payment Systems

In collaboration with Bank Sumut and PT Dana Syariah, this session focused on the practical use of mobile banking, QRIS, and e-wallet **platforms** such as GoPay, OVO, and DANA. Participants were guided step-by-step through digital transaction simulations using smartphones. Trainers also introduced safety protocols to prevent fraud and misuse of online platforms. This digital inclusion component was particularly relevant as many MSMEs in rural areas remain excluded from the national payment ecosystem (Otoritas Jasa Keuangan, 2022).

Session 3: Financial Planning, Budgeting, and Record-Keeping

This workshop aimed to build participants' capacity to manage cash flow effectively. Through interactive exercises, participants learned to record daily transactions, calculate profit margins, and plan budgets using simple accounting sheets. Facilitators emphasized the importance of separating personal and business finances — a common challenge among micro-entrepreneurs.

Throughout the workshops, the learning atmosphere was intentionally practical and participatory. Simulations, group role-playing (for example, “loan officer–borrower” scenarios), and peer feedback activities helped translate theoretical concepts into applicable skills. Guest speakers from **local** cooperatives and community banks shared real experiences of supporting small entrepreneurs through inclusive financing mechanisms.



Figure 3. Interactive Discussion and Participant Engagement during Microfinance Training Session

c. Mentoring and Evaluation

Following the training sessions, participants entered a mentoring phase designed to facilitate the immediate application of their newly acquired skills. Each participant was paired with a mentor from the academic team or banking partner to receive individual guidance. Mentorship activities included:

- a. Assistance in opening new savings accounts and completing basic KYC (Know Your Customer) documentation.
- b. Guidance on using mobile banking apps for balance checking, fund transfers, and digital payments.

c. Review of participants' financial records and budgeting plans.

Participants were grouped based on their sectors — culinary, crafts, and tourism services — to enable contextualized mentoring. For instance, homestay owners focused on managing seasonal income, while culinary vendors learned to track raw material costs.

To evaluate outcomes, pre- and post-training surveys were conducted measuring improvements in financial literacy, banking familiarity, and perceived confidence. Results showed a substantial increase in all indicators:

- a. Understanding of microfinance systems rose from 35% to 88%,
- b. Financial planning and bookkeeping ability from 28% to 80%,
- c. Use of digital banking and payment platforms from 25% to 75%,
- d. Confidence in applying for small business loans from 20% to 70%.

Additionally, qualitative evaluation through focus group discussions revealed that participants developed a stronger sense of financial awareness and self-efficacy. Many participants reported feeling “less intimidated” by banks and more motivated to save and reinvest profits.



Figure 4. Participation of Pematang Johar Village Officials in the Financial Inclusion Workshop

d. Sustainability and Follow-Up Plan

Recognizing that financial empowerment is an ongoing process, the program incorporated a sustainability plan to ensure the continuity of learning and practice. A Village Financial Empowerment Forum (*Forum Keuangan Desa Pematang Johar*) was established, composed of MSME representatives, local youth, and cooperative leaders. This forum serves as a communication bridge

between MSMEs and financial institutions, facilitating collective savings schemes, shared access to microcredit, and continuous peer-to-peer education. As emphasized by Loo (2025), the success of digital and financial transformation relies heavily on continuous innovation and organizational readiness, supported by adequate skills and resources to adapt to technological change, ensuring that local economic empowerment remains resilient and sustainable in the long term (Loo, 2025).

Moreover, STIE Eka Prasetya and Universitas Syiah Kuala committed to integrating follow-up mentoring into their student internship programs, ensuring regular monitoring and assistance. Future collaborations will explore the potential for microinsurance products and green financing initiatives linked to tourism and agriculture.

A six-month evaluation is planned to assess long-term behavioral changes, focusing on metrics such as account activity, savings frequency, and credit utilization. Through sustained engagement, the program aims to create a self-reliant and financially literate tourism village that can serve as a replicable model of rural financial inclusion in Indonesia.

Results

The implementation of the *Microfinance and Banking Inclusion Program* in Pematang Johar produced significant and measurable improvements in participants' financial literacy, behavior, and access to formal financial institutions. The findings are presented both quantitatively through pre- and post-training surveys and qualitatively through focus group discussions and participant reflections. These results confirm that microfinance, when integrated with participatory community education, can effectively strengthen the financial resilience of rural tourism-based MSMEs.

Quantitative Results: Measurable Knowledge and Behavior Change

The pre- and post-training survey results indicate substantial improvement across all targeted indicators. Data collected from 35 participants demonstrate that both financial literacy and practical engagement with banking services increased significantly.

Table 1. Pre- and Post-Training Results on Microfinance and Banking Literacy

Indicator	Before Training (%)	After Training (%)	Increase (%)
Understanding of microfinance and banking systems	35	88	+53
Financial planning and record-keeping skills	28	80	+52
Use of digital banking and e-wallets	25	75	+50
Confidence in applying for business loans	20	70	+50
Awareness of cooperative and Islamic financing models	22	78	+56

(Source: Field Survey, Community Service Team, 2025)

The table clearly shows an average increase of 52% in participants' overall financial literacy. The largest improvement was in *awareness of cooperative and Islamic financing models*, rising from 22% to 78%. This reflects the participants' enthusiasm toward community-based microfinance and *Baitul Maal wat Tamwil (BMT)* systems, which were perceived as more accessible and culturally aligned with local needs. Furthermore, 72% of participants opened new bank accounts during or after the program, while 18% upgraded their traditional savings accounts to include mobile banking features. This behavioral shift represents a critical milestone toward financial inclusion, consistent with findings by Lusardi and Messy (2023), who argue that active financial participation—rather than knowledge alone—marks the true success of financial literacy interventions.

Qualitative Findings: Empowerment, Mindset Shift, and Collaboration

Beyond quantitative gains, qualitative data collected through focus group discussions revealed transformative changes in mindset and practice. Prior to the program, many SME owners expressed anxiety toward banks, viewing them as institutions “for rich people” or “too complicated.” However, after training and mentoring, participants began to perceive banks and cooperatives as *partners in growth* rather than obstacles.

“Before this program, I was afraid to go to the bank because I didn’t understand the process. Now I know how to open an account and even plan to apply for a microloan next month.”

(Homestay owner, 42 years old)

“I learned that saving little by little can build capital for my snack business. The mobile banking app helps me check my balance easily.”

(Culinary vendor, 35 years old)

These testimonies indicate increased confidence and a sense of ownership in financial management. Such behavioral transformation aligns with Armendáriz and Morduch (2010), who emphasized that the success of microfinance lies not only in credit access but also in the cultivation of financial discipline and self-efficacy among borrowers.

Collaboration with Bank Sumut and local cooperatives also played a pivotal role. Banking representatives simplified loan applications and demonstrated account registration on-site, which demystified the process for participants. Cooperative leaders explained profit-sharing schemes in Islamic microfinance models, helping participants understand that financing can be ethical, transparent, and community-oriented. This approach strengthened trust between financial institutions and the rural community—a trust that is often missing in traditional top-down financial literacy campaigns.

Strengthening the Financial Ecosystem for Tourism-Based MSMEs

The outcomes of this program also highlight the strategic link between microfinance and tourism development. By empowering local entrepreneurs to manage finances, the program indirectly contributed to improving the quality and sustainability of tourism services in Pematang Johar.

For instance, several homestay owners used newly acquired microcredit to upgrade room facilities, purchase linens, and improve sanitation. Local culinary vendors invested in better packaging materials, while souvenir producers increased production capacity using savings accumulated through their new banking accounts. Within one month after the program, three MSMEs successfully accessed *Kredit Usaha Rakyat (KUR)* microloans with guidance from Bank Sumut facilitators.

This integration of finance and tourism aligns with the UNWTO (2023) framework for *community-based tourism*, which emphasizes financial accessibility as a pillar of local empowerment. Access to capital enables communities

to diversify tourism products, enhance visitor experiences, and ensure equitable distribution of economic benefits (UNWTO, 2023). In the case of Pematang Johar, microfinance served not only as a business enabler but also as a mechanism for social inclusion—bridging gender and age divides in entrepreneurship.

The involvement of Karang Taruna (local youth organization) further amplified program impact. Young participants assisted MSME owners in managing e-wallets, scanning QRIS codes, and maintaining digital transaction records. This intergenerational collaboration bridged the technological gap between older entrepreneurs and digital-native youth, promoting sustainability and innovation. It also supported the broader agenda of digital financial inclusion, as encouraged by OJK (2022) and Bank Indonesia (2023).

Theoretical Implications and Comparative Analysis

The program's results can be analyzed within the theoretical frameworks of *financial inclusion* and *community-based development*. According to Demirgüç-Kunt et al. (2018), sustainable financial inclusion occurs when individuals not only gain access to financial services but also integrate them into daily economic activities (Ansar et al., 2018). The behavioral shifts observed among Pematang Johar MSMEs—such as adopting banking apps and practicing saving discipline—illustrate this transition from access to integration.

Moreover, the participatory nature of the program supports the principles of Service-Learning Theory (Afandi et al., 2022), where community engagement enhances experiential learning outcomes for both participants and facilitators. The hands-on simulations and real-time mentoring proved more effective than conventional lectures, confirming the idea that adults learn best through practical, contextualized experience (Kolb, 1984).

When compared with similar programs conducted in Aceh (Yusrizal et al., 2024) and Malaysia (Rahman et al., 2023), this initiative shows parallel success factors:

- a. Strong local institutional partnership (universities–banks–village government).
- b. Adaptive training design tailored to participants' literacy levels.
- c. Integration of financial knowledge with existing local economic systems (tourism).

Such alignment suggests that microfinance programs designed through participatory models are scalable across Southeast Asia, especially when combined with digital and tourism sectors.

Challenges and Adaptive Strategies

Despite its success, several challenges were encountered during implementation:

1. **Limited digital infrastructure:** Some participants struggled to complete online registration due to unstable internet connectivity.
2. **Device inequality:** A few participants shared smartphones or used outdated models incompatible with certain banking apps.
3. **Cultural hesitation:** Older participants expressed fear of “making mistakes” during online transactions.

To address these barriers, facilitators implemented inclusive strategies such as:

- a. Conducting **offline simulations** using printed visual guides and mock transaction forms.
- b. Forming small peer-learning groups, pairing digitally proficient youth with older entrepreneurs.
- c. Coordinating with **Bank Sumut** to set up an *offline helpdesk* at the village office for continued assistance.

These adaptive practices ensured that all participants, regardless of background or device ownership, could benefit equally from the program. As a result, 100% of participants completed the training, and all were able to perform at least one form of digital or banking transaction independently by the end of the mentoring phase.

Social Impact and Community Empowerment

The most profound impact of this initiative lies in its contribution to community empowerment and financial independence. Participants collectively decided to establish the Pematang Johar Financial Empowerment Forum, a local group tasked with continuing education, coordinating group savings, and facilitating future access to microcredit.

This aligns with the concept of community financial ecosystems—a system in which local actors maintain continuous interaction with formal financial institutions, thus promoting sustainability. By strengthening both knowledge and structure, the program created a ripple effect: empowering not only individual MSME owners but also the broader village economy.

Within two months post-program, village authorities reported that MSME cash

flow transparency improved, cooperative membership increased by 40%, and at least five new entrepreneurs registered for business permits to access formal financing. These developments demonstrate how financial literacy, when paired with microfinance accessibility, can transform local tourism economies from subsistence-oriented to growth-oriented models.

Discussion

Overall, the program significantly enhanced both the financial literacy and institutional engagement of SME actors in Pematang Johar. The integration of microfinance education, banking partnerships, and mentoring effectively bridged the gap between informal and formal economies.

The results validate prior research emphasizing that financial empowerment must be both educational and participatory (Armendáriz & Morduch, 2010; 'Lusardi & 'Messy, 2023). By linking microfinance with tourism development, this initiative also contributed to achieving several Sustainable Development Goals (SDGs)—notably:

- A. **Goal 4:** Quality Education through lifelong financial learning,
- B. **Goal 8:** Decent Work and Economic Growth via MSME strengthening, and
- C. **Goal 9:** Industry, Innovation, and Infrastructure through digital banking adoption.

Ultimately, the program established a strong foundation for long-term financial inclusion and tourism-based economic sustainability in Pematang Johar, demonstrating that microfinance can be both a financial tool and a vehicle for social transformation.

Conclusion and Recommendations

Conclusion

The Microfinance and Banking Inclusion Program conducted in Pematang Johar Village has demonstrated that strategic financial education, coupled with participatory community engagement, can serve as an effective instrument for empowering rural tourism-based MSMEs. The program successfully improved participants' financial literacy, strengthened their capacity for financial planning, and increased their access to formal financial institutions.

Quantitative results revealed a remarkable 52% average improvement across key indicators of financial literacy, while 72% of participants opened or upgraded bank accounts, marking a substantial shift from informal to formal financial participation. Qualitative evidence further confirmed that participants experienced significant changes in perception and confidence. MSME owners began to view banks and cooperatives as accessible partners rather than intimidating institutions, reflecting a transformation in mindset that is essential for long-term financial inclusion.

The initiative also reinforced the vital connection between microfinance and sustainable tourism development. As participants improved their financial management skills and access to funding, they were able to reinvest in their businesses enhancing service quality, upgrading facilities, and diversifying tourism-related products. Consequently, financial inclusion became not just an economic goal but a catalyst for cultural preservation, innovation, and local pride.

The program's success lies in its multi-stakeholder collaboration combining academic institutions (STIE Eka Prasetya, Universitas Syiah Kuala, Universiti Teknologi MARA, Shinawatra University, and University of Economics and Finance), local government, and banking partners (Bank Sumut and cooperative institutions). This synergy provided both theoretical guidance and practical support, ensuring that interventions were contextually relevant and socially inclusive.

In broader terms, the program contributes to achieving several Sustainable Development Goals (SDGs):

- a. SDG 4 – Quality Education, through accessible financial literacy training;
- b. SDG 8 – Decent Work and Economic Growth, by improving MSME competitiveness;
- c. SDG 9 – Industry, Innovation, and Infrastructure, by promoting digital financial tools; and
- d. SDG 10 – Reduced Inequalities, by extending financial access to marginalized rural entrepreneurs.

Therefore, the program not only enhanced individual capacities but also established a model of inclusive financial empowerment that can be replicated across other rural tourism communities in Indonesia and the wider Southeast Asian region.

Recommendations

While the results were highly encouraging, the study also identified challenges such as limited internet infrastructure, varying device accessibility, and lingering distrust toward formal financial systems among older entrepreneurs. Based on these findings, several recommendations are proposed to strengthen and sustain the

outcomes of this initiative:

1. Institutionalization of Financial Literacy Programs

To ensure continuity, financial literacy should be incorporated into the annual work plans of village governments (*Rencana Kerja Pemerintah Desa*). Regular workshops, mentoring, and refresher courses can be facilitated in collaboration with local universities and banking institutions. Embedding financial education into local governance structures ensures sustainability beyond the lifespan of one project.

2. Establishment of a Village Microfinance and Tourism Cooperative

The creation of a Village Financial and Tourism Cooperative (Koperasi Wisata Pematang Johar) can serve as a local financial intermediary offering microloans, group savings, and business advisory services tailored for SMEs. Such cooperatives can also collaborate with banks to provide low-interest loans and savings products compatible with small-scale business needs.

3. Strengthening Digital Financial Infrastructure

Local governments should prioritize the expansion of digital infrastructure—particularly stable internet connectivity and community Wi-Fi access—to support mobile banking and QRIS adoption. Partnerships with telecommunications companies and Bank Indonesia's *Gerakan Nasional Non-Tunai* (GNNT) initiative can accelerate digital inclusion in rural areas (Bank Indonesia, 2023).

4. Empowerment of Local Financial Ambassadors

Selected SMEs participants who excelled during the program should be appointed as *Local Financial Ambassadors*. Their role would be to train new entrepreneurs, encourage peer learning, and sustain a culture of financial responsibility within the community.

5. Integration of Research and Policy Development

Future academic research should examine the longitudinal impact of financial inclusion on MSME growth, tourism sustainability, and household welfare. Collaboration with policy-makers at the provincial and national levels can translate research findings into actionable regulations that promote inclusive microfinance ecosystems.

Acknowledgements

The experience of Pematang Johar demonstrates that financial inclusion is not simply about providing access to credit—it is about empowering individuals to make

informed, responsible, and strategic financial decisions. When combined with participatory learning, mentorship, and institutional collaboration, microfinance becomes a transformative instrument for economic and social progress. By positioning financial literacy at the heart of community-based tourism, the people of Pematang Johar have begun to redefine what it means to be “financially independent” not through dependency on external aid, but through knowledge, discipline, and collaboration.

This initiative provides a replicable model for other rural communities seeking to achieve sustainable tourism and inclusive economic growth. As digital and financial ecosystems continue to evolve, integrating microfinance education within the framework of community empowerment remains a vital pathway toward achieving Indonesia’s Vision 2045 of equitable, prosperous, and innovation-driven development.

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