



Strategies for Handling Non-Performing Qardhul Hasan Financing in Islamic Cooperatives: A Case Study of Baituttamkin Sharia Cooperative, Kediri Unit

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ABSTRACT

This study investigates the causes and management strategies of non-performing *Qardhul Hasan* financing at the Baituttamkin Sharia Cooperative, Kediri Unit. The *Qardhul Hasan* scheme represents a non-profit, collateral-free financing model where members repay only the principal amount without profit sharing or service fees. However, its implementation frequently faces repayment problems due to members' inability to fulfill obligations. Using a qualitative field research approach, data were collected through observation, interviews, and documentation, then analyzed using Miles and Huberman's interactive model. The findings reveal two major factors contributing to non-performing financing: internal weaknesses, such as insufficient monitoring and weak assessment of member character, and external factors, including adverse economic conditions, business failure, and deliberate non-compliance by members. The cooperative's handling strategies include home visits, friendly dispute resolution through *musyawarah* (deliberation), motivation and business mentoring, rescheduling, and recovery measures. These results emphasize that improving internal governance, member monitoring, and financial literacy can strengthen cooperative resilience and minimize future defaults.

KEYWORDS:

Qardhul Hasan, Non-Performing Financing, Sharia Cooperative, Baituttamkin, Problem-Solving Strategy.

INTRODUCTION

Islamic cooperatives (*koperasi syariah*) have become an integral part of Indonesia's financial inclusion strategy, serving as alternative financial intermediaries that promote justice, solidarity, and community welfare in accordance with Sharia principles. Unlike conventional financial institutions that rely on interest-based transactions, Islamic cooperatives emphasize ethical finance, mutual help (*ta'awun*), and profit-loss sharing mechanisms (Ascarya, 2020). Within this framework, *Qardhul Hasan*—a benevolent loan provided without profit or collateral—represents one of the most socially driven financial instruments aimed at empowering members while reducing economic vulnerability. Despite its noble objectives, this financing scheme is vulnerable to default due to its non-profit nature and the limited enforcement mechanisms available to cooperatives.

The issue of non-performing financing (NPF) has become a central concern for many Islamic financial institutions, including cooperatives, as it directly affects liquidity, operational sustainability, and member trust. According to the Financial Services Authority of Indonesia OJK (2023), the average NPF ratio among Islamic cooperatives has risen in recent years, particularly during the post-pandemic recovery period, due to declining member income and weak financial discipline. Previous studies (Rahmawati & Effendi, 2022; Hasan & Wibowo, 2021) show that many Sharia-based cooperatives experience difficulties in risk management because of inadequate member evaluation, limited supervision, and a lack of standardized repayment monitoring systems.

The *Baituttamkin Sharia Cooperative* in Kediri exemplifies these challenges. Operating under the *Qardhul Hasan* scheme, it provides interest-free financing to help members overcome short-term financial constraints and support micro-entrepreneurial activities. However, the cooperative has faced an increasing rate of delayed repayments, which has created liquidity pressure and operational inefficiencies. The management acknowledges that these problems arise from both internal weaknesses—such as poor risk assessment and limited human resource capacity—and external pressures, including economic instability and members' low financial literacy. The complexity of this situation underscores the importance of effective problem-handling strategies that align with Islamic values while ensuring financial sustainability.

From a theoretical perspective, the study draws upon the principles of Islamic finance and cooperative management theory. The Islamic financial paradigm prioritizes socio-economic justice (*al-'adl*) and welfare (*maslahah*), viewing financing as a moral obligation to support productive and ethical economic activity (Said, 2020). Meanwhile, cooperative theory emphasizes member participation, democratic decision-making, and mutual responsibility, which together form the basis for sustainable collective action (Putri & Santoso, 2021). Integrating these two perspectives, Sharia cooperatives are expected to balance social missions with financial discipline through transparent governance and participatory mechanisms.

Recent literature has also introduced the concept of *Islamic social resilience*—the ability of faith-based institutions to maintain operational viability in times of financial stress (Nugraha & Abdillah, 2023). This concept highlights that institutional survival depends not only on financial management but also on moral capital, leadership credibility, and community solidarity. In the case of *Qardhul Hasan* financing, effective handling of problematic loans requires the implementation of *sharia-compliant recovery mechanisms*, such as rescheduling (*jadwal ulang*), restructuring (*penataan kembali*), and reconciliation (*ishlah*), all grounded in ethical persuasion rather than coercion.

This study therefore aims to analyze the factors contributing to non-performing *Qardhul Hasan* financing at the Baituttamkin Sharia Cooperative and to evaluate the cooperative's strategies for managing these challenges. Specifically, it seeks to (1) identify internal and external causes of financing defaults, (2) examine the ethical and operational mechanisms applied in problem handling, and (3) propose governance improvements to strengthen the cooperative's sustainability. By focusing on a real case in Kediri, this study contributes to the ongoing discourse on Islamic microfinance risk management and provides practical insights for strengthening accountability and resilience in Islamic cooperative institutions across Indonesia.

LITERATURE REVIEW

The literature on *Qardhul Hasan* and non-performing financing in Islamic financial institutions reveals a complex interplay between ethical obligations, financial discipline, and institutional governance. *Qardhul Hasan*, derived from the Arabic term meaning "benevolent loan," is designed as a form of social finance intended to assist members in need without expecting financial gain. It represents one of the most altruistic financing instruments in Islamic financial systems, where repayment is limited to the principal amount, with no profit or service fees. According to Ascarya (2020), this mechanism reflects the core Islamic values of justice (*adl*), compassion (*rahmah*), and social solidarity (*ukhuwwah*). However, despite its moral objectives, the practical implementation of *Qardhul Hasan* frequently encounters repayment challenges, which can threaten the sustainability of Islamic cooperatives.

Non-performing financing (NPF) has been defined as the proportion of outstanding loans that remain unpaid after the due date for an extended period, indicating the inability or unwillingness of clients to meet their obligations (Hassan & Wibowo, 2021). In Islamic financial institutions, NPF does not merely represent a financial loss but also undermines the institution's social mission and credibility. According to OJK (2023), the main contributors to high NPF ratios among Islamic cooperatives include

weak credit appraisal systems, insufficient post-disbursement supervision, and limited member financial literacy. These structural weaknesses often stem from the dual mandate of Islamic cooperatives, which must balance commercial prudence with social welfare objectives.

Scholars have developed several theoretical perspectives to explain the causes and management of non-performing financing (Prawira, J. A., & Baharuddin, S. M. 2024). The *Institutional Theory* posits that organizational performance depends on the alignment between formal structures (rules, procedures) and informal social norms (trust, reciprocity) (Isenberg, 2011). In the context of Islamic cooperatives, institutional conformity requires not only compliance with Sharia principles but also effective governance mechanisms that ensure accountability and transparency. Weak institutional capacity often leads to inconsistencies between moral objectives and operational practices, resulting in increased default risk. Similarly, *Agency Theory* highlights that information asymmetry and weak monitoring between cooperative managers and members can generate moral hazard problems, where members exploit the non-profit nature of *Qardhul Hasan* by delaying or avoiding repayment (Rahman & Rahim, 2022).

Recent studies emphasize the importance of *Islamic Financial Risk Management* in addressing these challenges. According to Ibrahim et al. (2021), risk mitigation in Islamic finance should be grounded in ethical discipline and proactive engagement rather than punitive measures. For instance, *tabarru'*-based risk sharing and social accountability frameworks can minimize opportunistic behavior while maintaining cooperative harmony. In this sense, handling non-performing financing involves a moral as well as financial dimension. Studies conducted by Hasanah and Wahid (2022) in Lombok and Rahmawati and Effendi (2022) in East Java demonstrate that incorporating religious guidance and continuous mentoring into financing programs improves repayment discipline among members of Islamic cooperatives.

The concept of *Sharia-Compliant Recovery* introduces a set of soft and ethical approaches to managing problem financing, consistent with Islamic teachings. Methods such as *musyawarah* (deliberation), *ishlah* (reconciliation), and *ta'zir* (ethical sanction) are prioritized over coercive enforcement. These approaches emphasize empathy, education, and moral reinforcement. As Taufik and Nugroho (2023) note, moral persuasion combined with capacity-building initiatives fosters both compliance and empowerment. Moreover, integrating financial education and entrepreneurship training can prevent future defaults by improving members' financial literacy and business acumen.

Institutional governance also plays a vital role in preventing financing problems. Good cooperative governance (GCG)—based on the principles of transparency, accountability, responsibility, independence, and fairness—is essential to maintaining trust among members (Suryani & Hendrawan, 2021). Effective supervision, systematic monitoring, and the use of digital record-keeping systems enhance operational efficiency. Digitalization has been shown to significantly improve cooperative performance. Research by Santoso and Purwanti (2022) found that Islamic cooperatives that adopted digital management systems experienced a reduction in NPF ratios due to better member tracking and data-based decision-making.

In the context of Indonesia, where Islamic cooperatives serve as both financial intermediaries and social institutions, the literature converges on several key determinants of success in managing non-performing financing. First, leadership credibility and moral authority are crucial, as members' compliance is strongly influenced by their respect for the *kiai* or cooperative leaders. Second, continuous member engagement through mentoring and religious motivation strengthens the cooperative's relational capital. Third, institutional modernization, including digital transformation and structured governance, enhances accountability and resilience. Together, these factors provide the conceptual foundation for analyzing how Baituttamkin Sharia Cooperative in Kediri manages its *Qardhul Hasan* financing challenges.

This synthesis of theory and empirical evidence establishes a comprehensive framework that integrates Islamic finance principles, cooperative management, and moral economics. It highlights the dual imperative facing Islamic cooperatives: maintaining social welfare while ensuring financial sustainability. Building upon these insights, the next section will discuss the methodological approach

used in this study to examine the cooperative's strategies for addressing non-performing *Qardhul Hasan* financing.

METHODOLOGY

This research employed a qualitative descriptive design aimed at analyzing the causes and handling strategies of non-performing *Qardhul Hasan* financing at the Baituttamkin Sharia Cooperative, Kediri Unit. The qualitative approach was considered appropriate because it allows for an in-depth exploration of the institutional, behavioral, and ethical dynamics underpinning cooperative finance within its real-life context. As [Creswell and Poth \(2018\)](#) argue, qualitative inquiry is particularly effective for studying complex social processes where human values, interactions, and decision-making play central roles.

The study was conducted at the Baituttamkin Sharia Cooperative located in Kediri, East Java, an institution known for applying *Qardhul Hasan* schemes as part of its community empowerment strategy. The cooperative provides non-profit financing to members for microenterprise, household needs, and social welfare purposes. However, as the institution expanded its membership base, it began to experience an increase in delayed or non-repaid loans, prompting the need for systematic investigation into the root causes and mitigation practices.

Primary data were obtained through in-depth interviews, direct observation, and document analysis. The research participants included the cooperative manager, three field officers responsible for loan distribution and collection, and six members who had experienced repayment difficulties. Interviews were semi-structured, allowing for flexibility in probing issues related to repayment behavior, institutional policy, and personal financial conditions. Observation focused on cooperative operations, particularly the process of disbursement, monitoring, and debt recovery, while document analysis covered financing reports, member databases, and meeting minutes to identify recurring patterns of default and corrective action.

The analytical process followed [Miles, Huberman, and Saldaña's \(2014\)](#) interactive model, consisting of three concurrent stages: data reduction, data display, and conclusion drawing. In the data reduction stage, interview transcripts and observation notes were coded and categorized according to themes such as causes of default, internal weaknesses, and recovery strategies. During the data display phase, thematic matrices were developed to connect participant responses with observed practices, enabling the identification of consistent and divergent patterns ([Salmiati, W., & Martayadi, U. 2023](#)). Finally, in the conclusion drawing phase, analytical insights were synthesized by comparing empirical data with existing theories on Islamic financial governance, risk management, and cooperative ethics.

To ensure validity and reliability, several verification techniques were applied. Triangulation of sources was performed by cross-referencing information obtained from cooperative leaders, members, and official documents ([Supiandi, 2024](#)).

. Member checking was conducted by presenting summary findings to key participants for feedback and correction, enhancing credibility and contextual accuracy. Dependability and confirmability were ensured by maintaining detailed field notes, interview recordings, and an audit trail of analytical decisions. Transferability was achieved by providing rich, contextualized descriptions that allow readers to assess the applicability of findings to other Islamic cooperative settings.

Ethical considerations were strictly observed throughout the research process. Prior to data collection, participants were informed about the study's objectives and their rights, including the assurance of confidentiality and anonymity. Consent was obtained from all participants. Sensitive financial information was handled with discretion, and pseudonyms were used to protect participant identities. The researcher-maintained neutrality and avoided making moral judgments about

repayment behavior, focusing instead on analytical interpretation consistent with academic rigor and Islamic ethical principles.

This qualitative methodology provides a holistic understanding of *Qardhul Hasan* financing management within the social and ethical ecosystem of an Islamic cooperative. By examining the interaction between institutional governance, moral values, and member behavior, the approach captures the multidimensional nature of problem financing and recovery processes. The findings derived from this method serve as the empirical foundation for analyzing how Baituttamkin Sharia Cooperative identifies, mitigates, and resolves non-performing financing cases in accordance with Islamic and cooperative principles

RESULT AND DISCUSSION

Causes of Non-Performing Qardhul Hasan Financing

The analysis of field data indicates that non-performing financing in the Baituttamkin Sharia Cooperative arises from a combination of internal and external factors. Internally, the cooperative faces weaknesses in credit assessment and post-disbursement supervision. The interview results reveal that the cooperative's evaluation process of member eligibility relies heavily on personal trust and community reputation rather than on standardized financial assessments. This practice aligns with the cooperative's social mission of *ta'awun* (mutual help), yet it inadvertently exposes the institution to moral hazard. Several officers admitted that loans were often approved for members with unstable income or incomplete documentation due to social proximity or religious solidarity.

Externally, members' inability to repay their loans is frequently caused by economic instability and declining business revenues. The aftermath of the COVID-19 pandemic has exacerbated this problem, as many micro-entrepreneurs faced reduced demand, supply chain disruption, and capital shortages. Some members experienced family emergencies or unexpected health expenditures, diverting funds that were originally allocated for repayment. Moreover, interviews indicated a subset of borrowers who deliberately delayed payment due to a misunderstanding of the *Qardhul Hasan* principle, perceiving it as a charitable gift rather than a repayable loan. This misconception is consistent with findings from [Hasanah and Wahid \(2022\)](#), who argue that weak financial literacy and theological misinterpretation contribute significantly to defaults in Islamic cooperatives.

The internal management also acknowledged a lack of structured monitoring mechanisms. Loan officers conduct follow-ups informally, often depending on personal relationships with members. There are no digital databases or automated reminders to track payment schedules, which limits the cooperative's capacity for early intervention ([Hatidja & Sulana, 2025](#)). This finding supports [Santoso and Purwanti \(2022\)](#), who note that digital record-keeping and systematic supervision can reduce non-performing ratios by enhancing accountability and efficiency. In Baituttamkin's case, informal procedures, although socially grounded, tend to hinder data-driven decision-making and risk management.

Strategies for Handling Non-Performing Financing

The cooperative employs several strategies to manage problem financing, emphasizing a balance between financial prudence and Islamic ethical values. The primary approach is personal engagement and moral persuasion, where officers and management visit members' homes to discuss repayment difficulties and identify potential solutions. These interactions are conducted through *musyawarah* (deliberation), allowing both parties to reach an agreement without conflict. This participatory approach reflects the cooperative's adherence to *ukhuwah islamiyah* and aligns with the *ishlah* principle—reconciliation through dialogue and mutual understanding ([Ibrahim et al., 2021](#)).

Another strategy involves rescheduling and restructuring payment plans. Members experiencing temporary financial distress are permitted to extend the repayment period or make partial payments until their business conditions improve. The cooperative also provides business mentoring to help members recover their income-generating activities. For example, borrowers engaged in small trade

or home industries are encouraged to diversify products and adopt digital sales platforms. These capacity-building efforts resonate with the *maqasid al-shariah* objective of preserving wealth (*hifz al-mal*) while maintaining human dignity and independence.

Social sanctions are used sparingly and only after repeated non-compliance. Rather than imposing monetary penalties, the cooperative applies *moral accountability measures*, such as public reminders during member meetings or restrictions on future loan eligibility. These sanctions are intended to restore awareness rather than to punish, reflecting the spirit of *ta'zir* in Islamic jurisprudence. This ethical enforcement method is consistent with the framework of *Islamic social resilience* proposed by Nugraha and Abdillah (2023), which emphasizes that sustainability in Sharia institutions depends on moral reinforcement, not coercion.

Reintegration programs are also introduced for members who have defaulted but express willingness to rectify their financial behavior. These programs involve group discussions, joint prayer sessions, and small entrepreneurship workshops. Through such initiatives, the cooperative fosters a sense of belonging and shared responsibility, transforming delinquent members into productive contributors once again. This collective empowerment model parallels findings by Rahmawati and Effendi (2022), who highlight that social engagement and emotional support enhance repayment motivation and rebuild trust between members and institutions.

Institutional and Ethical Implications

The results demonstrate that the handling of non-performing *Qardhul Hasan* financing at Baituttamkin is deeply embedded in religious ethics and community trust. The cooperative's approach is distinct from conventional recovery mechanisms because it prioritizes empathy, education, and spiritual reinforcement over punitive measures. This moral approach strengthens the cooperative's legitimacy and fosters long-term member loyalty. However, it also entails trade-offs, as excessive leniency may lead to complacency among members. The challenge, therefore, lies in maintaining equilibrium between compassion and discipline.

From an institutional perspective, the study reveals that sustainable risk management in Islamic cooperatives requires integration between ethical values and operational modernization. While spiritual commitment and community solidarity are critical to maintaining trust, they must be supported by digital monitoring systems, standardized procedures, and periodic staff training. According to Suryani and Hendrawan (2021), the coexistence of moral capital and institutional governance constitutes the dual foundation of Islamic financial sustainability. The cooperative's experience reinforces this proposition, showing that reliance on moral persuasion alone is insufficient without structural capacity-building.

Ethically, the findings reaffirm that the *Qardhul Hasan* model embodies the essence of Islamic social finance, which aims to empower the needy without exploiting their vulnerability. Nevertheless, when applied within cooperative settings, this principle must evolve to include accountability mechanisms that ensure fairness and financial integrity. As Ascarya (2020) emphasizes, social finance instruments must operate under a governance framework that prevents misuse while preserving their altruistic purpose. The Baituttamkin case illustrates a transitional phase where traditional Islamic compassion is gradually being institutionalized into modern cooperative governance.

Broader Theoretical Reflection

This study contributes to the broader theoretical discourse on *Islamic microfinance governance* and *faith-based risk management*. The cooperative's handling of non-performing financing demonstrates how moral capital functions as both a social safeguard and an operational strategy. By aligning ethical enforcement with participatory recovery processes, Baituttamkin exemplifies a hybrid model of *Islamic social enterprise*—an organization that integrates moral legitimacy with administrative professionalism.

The findings also suggest that non-performing *Qardhul Hasan* financing should not be viewed solely as a financial problem but as a reflection of socio-economic dynamics and institutional maturity.

Effective management requires harmonizing three interdependent dimensions: ethical leadership, community participation, and digital transformation. Strengthening these dimensions could serve as a blueprint for other Islamic cooperatives seeking to balance social objectives with financial discipline. In this sense, the Baituttamkin experience enriches the literature on Islamic financial resilience and demonstrates how faith-based organizations can adapt to modern governance standards while preserving their moral identity.

CONCLUSION

The study concludes that the management of non-performing *Qardhul Hasan* financing at the Baituttamkin Sharia Cooperative, Kediri Unit, is a reflection of the cooperative's dual mission to uphold both financial accountability and social justice rooted in Islamic principles. The findings demonstrate that financing defaults are primarily driven by weak internal supervision, insufficient credit assessment mechanisms, and limited digital infrastructure, compounded by external economic pressures and low financial literacy among members. Nevertheless, the cooperative's ethical and participatory approach—grounded in *musyawarah*, *ishlah*, and moral reinforcement—has proven effective in maintaining trust and minimizing conflict.

The cooperative's strategies for problem handling, including rescheduling, capacity building, and moral counseling, reveal the significance of ethical engagement and community solidarity in sustaining cooperative finance. However, these efforts must be complemented by institutional modernization. Establishing digital monitoring systems, implementing formal governance structures, and developing financial education programs will enhance accountability and long-term sustainability. The Baituttamkin case demonstrates that Islamic cooperatives can balance compassion with discipline when supported by structured governance and continuous innovation.

Theoretically, this research contributes to the growing body of literature on *Islamic microfinance resilience* and *faith-based financial governance*, highlighting that effective risk management in Islamic cooperatives requires harmonizing moral capital, institutional systems, and technological adaptation. Practically, the study offers actionable insights for cooperative leaders and policymakers seeking to strengthen the governance of *Qardhul Hasan* financing. Future studies may extend this analysis by comparing different cooperative models across regions or by employing a mixed-methods design to quantify the relationship between ethical enforcement and repayment performance.

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Conflict of Interest

The authors declare no conflict of interest related to the publication of this study.

Data Availability

The data supporting the findings of this study are available from the corresponding author upon reasonable request.

Author Contribution

All authors contributed equally to the design, data collection, analysis, and writing of this manuscript. All authors have read and approved the final version of the paper.

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