

Improving the Competence of SMEs Customers through Mentoring: Holding BRI and PT Permadani Nasional Mandiri

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ABSTRACT

This study investigates competency-based MSME mentoring following the holding between Bank Rakyat Indonesia (BRI) and PT Permadani Nasional Mandiri (PNM). This study aims to evaluate the impact of competency-based mentoring on micro entrepreneurs and the growth of the MSME sector, as well as identify factors that influence the implementation of such mentoring. The research method involves secondary data analysis, interviews with expert judgment, and literature review to understand the concept of competency-based mentoring. The results show that competency-based mentoring conducted by PT PNM after holding with BRI has a positive impact on micro entrepreneurs and the growth of the MSME sector. The MSME customers who received this mentoring experienced improved performance in various aspects of their business, including financial performance, management, marketing, and competitiveness. Based on these findings, the study recommends a more targeted strategy in competency-based mentoring, including personalization of mentoring, development of a targeted competency development plan, training and skills upgrading, mentoring, and periodic evaluation.

Keywords: Business Growth; Competency-Based Mentoring; Holding; Mentoring Strategy; MSMEs

INTRODUCTION

MSMEs denote commercial operations overseen by corporate entities or individuals, encompassing economically active ventures (Mirayani et al., 2022). The development of MSMEs (Micro, Small, and Medium Enterprises) requires capital support, and financial institutions such as PT Permodalan Nasional Madani (PNM) have played an important role in providing business capital for MSMEs. PT PNM is a specialized financial institution wholly owned by the Indonesian government. Established in 1999 with an authorized capital of Rp 1.2 trillion, PT PNM aims to support the economic development of MSMEs.

However, despite the existence of an institution like PT PNM, there are still some challenges that need to be overcome. One of the efforts to increase capital support for MSMEs is through a holding partnership with Bank BRI. PT PNM collaborates with Bank Rakyat Indonesia (BRI) in the form of a holding as a step to obtain additional capital that can support the growth of MSMEs. The purpose of this collaboration is to help MSMEs to increase their capacity and capabilities so that MSMEs as customers of PT PNM can “upgrade” in their business scale.

PT PNM has entered into a strategic partnership with BRI in the form of a holding company, as a proactive step to increase capital acquisition that can support the growth of the MSME sector. As a holding company, Bank BRI has partial ownership of several other business entities and manages their operations through a holding structure. In its capacity as a holding company, Bank BRI has several subsidiaries operating in various business sectors, with one of them being PT PNM. Bank BRI is directly responsible for PT PNM, providing benefits in the form of efficiency in operational systems, independent risk reduction, and more accurate decision making. By prioritizing PT PNM as an integral part of the company’s strategy, Bank BRI developed a universal plan that covers the various aspects and needs of the company. Although Bank BRI has responsibility for any losses that PT PNM may experience, this collaboration also creates synergy where if PT PNM achieves success and gains profits, Bank BRI also has the right to feel the positive results. However, conversely, if PT PNM suffers a loss, the responsibility for the loss can be charged to Bank BRI or PT PNM in accordance with the agreement and the agreed cooperation structure. This cooperation reflects a joint commitment to strengthen PT PNM’s position in the MSME industry and create conditions that support sustainable growth.

In addition to providing capital, PT PNM also needs to provide assistance to its customers, including Mekar Customers (fostering the economy of Prosperous Families) and UlaMM Customers (Micro Capital Laya Unit). Competency-based PNM mentoring is very important for MSMEs, through competency-based mentoring assists MSMEs in developing the skills and knowledge needed to manage their businesses. This includes knowledge of business management, marketing, finance, and other aspects needed to run a business efficiently and effectively, by having strong competencies, MSMEs can become more competitive in a competitive market. MSMEs can enhance the quality of their products or services and gain a nuanced understanding of how to strategically market them. Many MSMEs fail due to lack of knowledge and skills in managing their business. Competency-based mentoring can help reduce this risk of failure by providing the necessary support and guidance.

PNM’s competency-based assistance not only helps MSMEs survive, but also grow and develop sustainably. This is important to create a healthy business ecosystem and contribute to overall economic growth. Tambunan et al. (2013) underscores the importance of mentoring in improving the performance of MSMEs. It was noted that MSMEs need to get proper guidance and mentoring in order to compete in an

increasingly competitive market. The results of the research show that training that focuses on competency development has the potential to improve the performance and success of MSMEs (Panda & Mishra, 2018). This aligns with a broader perspective that recognizes the transformative impact of mentorship and competency-focused training in equipping MSMEs with the skills and knowledge essential for not only surviving but thriving in a competitive business landscape.

The competency-based MSME mentoring program is a strategic step taken to provide more effective support to micro, small and medium enterprises (MSMEs). In implementing this initiative, MSME mentors play a key role with high qualifications and competency standards. As agents of change, MSME facilitators need to have comprehensive skills, from identifying problems to preparing assessment reports on the results of assistance. One crucial aspect of the MSME facilitator's competency is the ability to identify problems and obstacles faced by MSMEs. With an in-depth understanding of various business sectors, mentors must be able to properly analyze the problems faced by MSMEs. This involves the ability to conduct a thorough evaluation of business conditions, identify development opportunities, and formulate strategies to overcome obstacles that may arise.

Furthermore, MSME facilitators must also have expertise in needs analysis. This includes an in-depth understanding of market conditions, government policies, and industry dynamics that can affect MSME performance. With a strong understanding of the economic and business context, mentors can help MSMEs identify their needs and design appropriate solutions. The core competency units of this program cover MSME problem identification, mentoring planning, and reporting on mentoring results. Problem identification is the first step to determine the focus and strategy of the mentoring required. Mentoring planning involves developing a detailed plan to guide MSMEs through their challenges. Meanwhile, reporting on mentoring results provides a clear picture of the impact and progress achieved by MSMEs after receiving mentoring. In addition, an in-depth understanding of Occupational Health and Safety (OHS) principles in the business context is crucial. MSME facilitators need to ensure that the MSMEs they mentor comply with applicable OHS standards. This not only includes the protection of workers, but can also improve the operational efficiency and business sustainability of MSMEs.

As a mentor, coach, or facilitator, MSME assistants have a very significant role. By building good relationships with MSMEs, mentors can provide the guidance, motivation and support needed to develop their business potential. This involves implementing a personalized approach and according to the needs of each MSME. This MSME mentoring program is run by management institutions or non-government organizations, such as PT PNM, which has a vision to increase the success of the MSMEs that are its customers. By integrating various competencies and a holistic approach, this program is expected to make a significant positive contribution to the development of MSMEs and the local economy as a whole. In this way, the MSMEs that are fostered will be able to not only survive, but also develop and have a positive impact on society and the economy at large.

The importance of mentoring MSMEs by PT PNM as part of efforts to increase the success and growth of MSMEs cannot be underestimated. However, the results of observations in the field show that there are serious challenges, especially related to the high turnover rate of assistants, most of whom have a high school education background. This has become an obstacle in providing effective assistance, triggering serious attention to expanding efforts to improve the competence of mentors. The high turnover rate of companions raises questions about the causal factors. Therefore, this research

will focus on identifying problems that arise in mentoring MSMEs by PT PNM, with the aim of overcoming these obstacles so that MSME assistance can run more effectively. An in-depth evaluation of the factors causing companion change is the first step in dealing with this problem.

Further research is needed to understand whether companion turnover is related to lack of training, motivation, or other factors that need to be improved. Analyzing the root of this problem will help PT PNM identify appropriate and sustainable solutions to reduce companion turnover rates. Concrete steps need to be proposed in this research to improve the competence of companions. Training that is more intensive and tailored to field needs can be an effective solution. Meanwhile, recruiting companions with more relevant educational backgrounds and higher qualifications can help balance the level of competency and business understanding of MSMEs. By making improvements to the MSME assistance system, it is hoped that PT PNM can make a greater contribution to the overall development of MSMEs. More effective assistance will help MSMEs achieve better growth and sustainability, so that the MSME sector can have a greater positive impact on the local and national economy.

The importance of strengthening the mentoring system also includes the training aspect. The training provided should not only be routine, but should also be more intensive and adapted to field needs. This will ensure that the mentor has a deep understanding of the latest changes in the business world, government regulations, and various other factors that can affect MSMEs. Recruiting companions with more relevant educational backgrounds and higher qualifications is also a strategic step. By having a more skilled and educated accompanying team, PT PNM can ensure that the MSMEs they coach receive more professional and comprehensive guidance. Through these steps, it is hoped that PT PNM can overcome the challenge of high turnover rates and increase the effectiveness of mentoring for MSMEs. In this way, the MSMEs that are fostered will be better able to manage and develop their businesses, providing a sustainable positive impact on the local and national economy. MSME mentoring programs become more relevant and provide a greater contribution in supporting inclusive economic growth.

LITERATURE REVIEW

Holding Company

Holding companies provide the flexibility, protection, and efficiency needed to manage diverse businesses and face various business challenges. According to Fontinelle (2023), a holding company is a type of company that has a majority stake or control over another company, called a subsidiary. These holdings are usually established to manage risk and ownership in various business sectors. Holding companies can offer strategic advantages, including specific tax benefits, creating a framework for risk mitigation, and enabling a more streamlined approach to ownership and management. Additionally, the structure of holding companies facilitates portfolio diversification, allowing them to engage in varied business ventures. This strategic positioning not only enhances the flexibility and resilience of the holding company but also provides a framework for effective governance and resource allocation within the broader corporate structure.

Reuvid (2015) argues that a holding company is a company that has ownership of shares or assets in various businesses that operate separately. This holding can serve as an investment vehicle, risk management, and tax planning. Holding companies can be an important instrument in investment diversification and wealth management.

They are often used to combine assets, coordinate business strategies, and achieve efficiencies through economies of scale. It might act as a central entity that oversees and controls its subsidiaries (Ross et al., 2023). Holding companies enable business portfolio diversification by having subsidiaries in different industry sectors or businesses. This helps reduce risk as poor performance in one subsidiary can be offset by good performance in another.

The controlling company is called the holding company and the controlled companies are known as subsidiaries. The holding company may be involved in the management of the subsidiaries, but this is not necessary. According to Cornett, et al. (2019), a holding company is a corporation that owns a controlling interest in the voting stock of another company. Holding companies, do not provide products or services, but rather hold a significant amount of equity in their subsidiaries.

Mentoring

In recent years, there has been a notable surge in interest in mentoring within small and medium enterprises (SMEs), primarily owing to its significant influence on business performance. It has been observed that mentoring contributes to fostering positive behaviors in employees while concurrently diminishing negative behaviors. Additionally, mentoring plays a crucial role in cultivating healthier behaviors among workers and enhancing social relationships, thereby yielding improved behavioral outcomes within the organization (Shah et al., 2016).

According to DuBois and Karcher (2013), mentoring is a strong relationship between an experienced individual (mentor) and an individual who needs guidance (assisted) with the aim of helping the assisted in achieving personal development, skill development, or achieving certain goals in their lives. According to Starr (2014), mentoring is a process in which a more experienced and knowledgeable person acts as a mentor or guide to assist another individual in understanding, coping, and developing their abilities in a particular context. Mentoring can occur in various areas, such as education, career, and personal life. Mentoring usually involves sharing knowledge, experience, and guidance so that the individual being mentored can develop skills and achieve their goals more effectively.

Competency

Boyatzis (2009) further develops an understanding of competence in the context of emotional and social competence. Competency is an essential trait in individuals linked to successful performance, showcasing superior skills that set them apart from those at an average competency level (Rivai & Sagala in Riyanti & Suwartono, 2018). It was stated that competence involves skills in recognizing, understanding, managing, and using emotions wisely in various situations. Competence also includes an understanding of how to use that knowledge and skills effectively in relevant contexts.

A competency standard requires precise measuring capabilities, requiring it to focus on the expected job performance, offer clear guidance for training and assessment, and articulate the anticipated final result. Additionally, it must align with applicable laws, regulations, relevant product and service standards, and any relevant professional code of ethics. This ensures the effectiveness of the standard in evaluating and maintaining competence in accordance with established guidelines and ethical considerations (Lontoh et al., 2021).

Entrepreneurs with limited or no experience and competencies often encounter difficulties in navigating the intricate landscape of business, making it challenging to sidestep costly mistakes, especially during the most demanding phases of the business cycle. The absence of both experience and essential competencies exacerbates this problem, leaving inexperienced entrepreneurs vulnerable to pitfalls that can significantly impact their ventures. The early stages of business development are particularly intense, requiring a nuanced understanding of various aspects such as market dynamics, financial management, and strategic decision-making. In this context, the absence of experience may hinder entrepreneurs from effectively mitigating risks and maximizing opportunities. To overcome these challenges, it becomes crucial for novice entrepreneurs to seek mentorship, acquire relevant skills, and leverage resources that can offer valuable insights and support during this critical period of business growth (Shah et al., 2016).

Competency-based MSME mentoring can help MSMEs develop the necessary skills, understand the market, and improve their competitiveness. This helps MSMEs to grow and succeed in a competitive business environment. Mentoring is an activity that aims to help individuals or groups through a process of communication and interaction tailored to their abilities and needs. This assistance aims to advance the individual or group so that they can play a role in community life according to their potential (Panda & Mishra, 2018), a competency-based approach can improve individual and organizational performance. A competency-based approach can improve employee performance in various sectors, including MSMEs. Competence is the ability to carry out tasks or work based on knowledge and skills. It was pointed out that competency-based mentoring helps MSMEs cope better with challenges (Wibowo, 2016). Radyanto and Prihastono (2020), that competency-based training can improve individual performance in organizations. The dimensions of mentoring competencies are formed by industry and business knowledge, managerial skills, financial capability, ability to analyze and solve problems, understanding of regulations and compliance, and psychological assistance (Kasmir, 2016; Noe, 2017; and Radyanto & Prihastono, 2020).

Figure 1. Mentoring Model



RESEARCH METHOD

This research adopts a descriptive-holistic qualitative approach, with theoretical foundations integrated into the research framework. The case study method was implemented to conduct an in-depth examination of the phenomenon that became the object of research, specifically related to the competency-based assistance of PT PNM (MSME) customers after the formation of Holding BRI with PT Permodalan Nasional Madani.

The case study method applied in this research refers to a systematic approach involving in-depth observation, comprehensive data collection, information analysis, and reporting of research results. The main objective is to understand in depth the reasons for the occurrence of a phenomenon and provide a basis for further research. Case studies are an effective tool for generating and testing theories and for gaining a deep understanding of the research subject, be it an individual, group or situation.

The interview technique is the main method in this research, with a focus on in-depth interviews. Researchers conducted interviews with the management of PT Permodalan Nasional Madani, MSME players who are customers, and academics who have related expertise. This approach provides an advantage in obtaining more detailed and in-depth information about the research topic, as the researcher can interact directly with the research subject. As a first step, this research will explain the context of MSME customer assistance by PT PNM after the formation of Holding BRI with PT Permodalan Nasional Madani. This will involve a discussion of the theoretical framework that forms the basis for further understanding of the phenomenon under study. The integration of the theoretical basis becomes a strong foundation to see the changes and impacts of MSME assistance after organizational restructuring.

Furthermore, the case study method applied will be described in detail, including strategies for in-depth observation, comprehensive data collection, and careful analysis of information. These steps will provide a holistic view of the MSME mentoring experience in the context of organizational structural change. It is important to note that this research not only looks at MSME mentoring from the perspective of PT PNM, but also involves the views of MSME actors as service recipients and the views of academics who can provide critical analysis of the implementation of the competency-based approach. The depth of this research is expected to contribute to a better understanding of the challenges and potential improvements in MSME mentoring. This research can also provide valuable input to improve the competence of mentors, so that mentoring programs can be more effective in supporting the development of MSMEs, in line with the objectives of Holding BRI and PT Permodalan Nasional Madani.

RESULTS

The results of this study unequivocally confirm that the competency-based mentoring implemented by PT PNM after holding with BRI has a significant positive impact on micro-entrepreneurs and the growth of the MSME sector. The competency-based approach has proven itself as an effective strategy in supporting MSMEs, and this positive contribution is in line with the theory outlined by Sulistyorini et al. (2017). Effective mentoring involves several key steps, such as rewarding successful mentees, encouraging self-critical reflection, and helping them plan their own improvements. In the context of this research, rewards are given to MSMEs that successfully improve their performance, creating incentives for them to actively participate in the competency-based mentoring program. This research is in line with Sulistyorini et al. (2017) research findings, which reinforce the argument that competency-based mentoring can create an environment that stimulates growth and innovation among MSMEs. Therefore, the results of this study make a valuable contribution in supporting and validating previous findings, strengthening the belief in the effectiveness of competency-based mentoring in supporting MSME growth.

This research also highlights the increased access of MSME customers to working capital investment as a result of mentoring. This finding is consistent with the idea that greater working capital investment can strengthen business capabilities and growth of the MSME sector, in line with the views of business economists. The results of this

research provide concrete data that supports the belief that competency-based mentoring not only provides strategic direction, but also has a direct impact on the financial and operational aspects of MSMEs. This research reveals significant challenges in the role of MSME mentors in the context of competency-based mentoring. The high turnover rate among mentors, especially those who lack adequate competence, is a critical issue that can affect the overall quality of mentoring. The impact not only creates a high workload but can also threaten the sustainability of the mentoring program. The importance of quality human resources in carrying out competency-based mentoring programs is the main highlight. The turnover challenge highlights the need to focus on developing and maintaining companion competency. Measures such as regular training, capacity building and more selective recruitment strategies can be a solution to overcome the turnover problem and ensure that mentees have the necessary skills.

Regular training is a key element in building and maintaining companion competency. By providing relevant and ongoing training, mentors can continue to update their knowledge and skills in accordance with the latest developments in the business world and the needs of MSMEs. This proactive approach not only ensures that mentors stay aware of industry trends but also equips them to address the specific challenges and requirements encountered by MSMEs. The ongoing training regimen becomes a dynamic tool, allowing mentors to adapt to the ever-changing business environment, thereby fostering a more robust and effective mentorship experience for the benefit of MSMEs.

An emphasis on capacity building is also important, where mentors can develop the analytical, problem-solving, and other skills needed to provide effective support to MSMEs. A more selective recruitment strategy will help ensure that the companions hired have the appropriate educational background and qualifications. In this way, the mentor's initial competency level can be increased, reducing the possibility of turnover due to lack of basic competency. Selecting a companion who has a vision and values that are in line with the program objectives can also improve the quality of support provided.

Overall, the results of this research underline the importance of paying attention to human resource aspects in implementing competency-based MSME mentoring programs. Recommendations to pursue further research could provide an in-depth look at the real impact of competency-based mentoring and explore further strategies to improve the sustainability and effectiveness of these programs. In this way, the steps taken can make a greater contribution to the success of the MSMEs targeted for assistance.

DISCUSSION

Interviews with expert judgment have provided valuable insights into the importance of rewarding MSME clients who improve their performance as part of an effective strategy in competency-based mentoring. Clutterbuck (2005) defines competency-based mentoring as a process in which mentors help individuals to develop and strengthen the skills and knowledge needed to achieve their goals. Clutterbuck (2005) emphasizes the importance of focusing on developing key competencies relevant to the individual's task or role.

Sulistyorini et al. (2017) research emphasized that rewarding successful disempowerment is an important step in effective mentoring. Furthermore, the expert interviews also highlighted the importance of self-critical reflection. This critical reflection is a key step in helping them plan their own improvements. This point is in line with principles from the management literature that emphasize the importance of self-learning and problem-solving skills.

In addition, providing opinions, feedback, and discussing anything that can improve the potential of the impacted is also a key component of competency-based mentoring. This reflects the views of several mentoring and management experts, who emphasize the active role of mentors in providing relevant guidance and input. The mentor's active participation in discussions and the provision of insightful feedback contribute significantly to the mentee's skill enhancement, problem-solving abilities, and overall professional advancement. By delving deeper into these collaborative interactions, mentors not only offer valuable insights but also create an environment conducive to continuous learning and skill refinement, thereby reinforcing the effectiveness of competency-based mentoring in nurturing individual growth and potential.

Effective mentoring also requires concrete steps in the follow-up plan. This is in line with concepts in management that emphasize purposeful action planning and execution. However, in the implementation of competency-based mentoring, there are several inhibiting factors that have been identified by expert judgment. Some of these include limited resources, lack of awareness from MSME clients, mismatch of mentoring with needs, technical constraints, managerial and business limitations of MSME clients, policy changes, and other factors. These findings resonate with established literature highlighting the barriers to successful mentoring program implementation. To deepen the effectiveness of competency-based mentoring, addressing these challenges requires a multifaceted approach, incorporating resource optimization, targeted awareness campaigns, tailored mentorship strategies, and adaptability to evolving policies. By proactively navigating and overcoming these obstacles, the implementation of competency-based mentoring can be refined, ensuring sustained and impactful support for MSME clients in their journey toward growth and development.

To overcome these barriers, expert judgment recommends a competency-based mentoring strategy that includes in-depth analysis of MSME customers' competency needs, personalization of mentoring, development of a targeted competency development plan, training and skills upgrading, mentoring and guidance, monitoring and feedback, collaboration with external parties, and evaluation and further development. Personalization of the mentoring process is then prioritized, tailoring guidance to address specific challenges and opportunities. Subsequently, a targeted competency development plan is crafted, encompassing training initiatives and skills upgrading to fortify the entrepreneurial skill set. The implementation of mentorship and guidance programs follows, providing ongoing support and insights. A crucial aspect involves the incorporation of a robust system for monitoring progress and providing timely feedback. Collaboration with external parties is also advocated, fostering a network of support and resources. Lastly, the strategy includes a rigorous evaluation process, enabling continuous refinement and development. These strategies align with the recommendations of experts in both management and mentoring literature, reinforcing their effectiveness in navigating the complexities of competency-based mentoring for MSMEs. These strategies are consistent with recommendations from various experts in the management and mentoring literature.

The interview results also provide insight into the increase in MSME customers after the holding of PT PNM with BRI. Synergy between the funding division and other divisions, service diversification, operational efficiency, and financial support are some of the benefits found. This is in line with business economics and strategic management views that highlight the advantages of corporate integration. The collaborative efforts between PT PNM and BRI have evidently created a symbiotic relationship, resulting in stronger and expansive MSME customer base. The observed benefits signify a harmonious integration strategy, demonstrating how the collaboration of distinct business functions can yield substantial advantages, ultimately contributing to the overall growth and effectiveness of the collaborative entity.

Overall, competency-based mentoring can be a powerful tool in supporting micro-entrepreneurs and the growth of the MSME sector. However, there needs to be careful attention to the quality of mentoring, personalization, and problem-solving related to inhibiting factors to achieve better results in supporting MSME clients. It is imperative to delve into a nuanced understanding of the unique circumstances and impediments faced by MSME clients, as this insight becomes pivotal in tailoring mentorship strategies for optimal impact. By addressing the intricacies of each entrepreneur's journey, competency-based mentoring can offer tailored solutions that not only catalyze growth but also overcome specific hurdles hindering progress. Consequently, by honing in on the quality and customization of mentoring efforts, PT PNM has the potential to fortify its role as a significant catalyst in driving economic growth and fostering the advancement of MSMEs in Indonesia. This strategic approach positions PT PNM as a valuable contributor to the sustained development and resilience of the MSME sector in the Indonesian economic landscape.

CONCLUSION

This research explores various important aspects related to competency-based MSME assistance after the holding between BRI and PT PNM. The results revealed several important findings: Rewarding MSME customers who have successfully improved their performance is an effective strategy in competency-based mentoring. It can increase customers' motivation and commitment in participating in the mentoring program. The process of self-critical reflection is an important step in helping MSME clients plan their own improvements. Self-learning and problem-solving skills are important aspects of mentoring. Effective mentoring requires a concrete and purposeful follow-up plan. This reflects management principles that emphasize good planning and execution.

There are several inhibiting factors in the implementation of competency-based mentoring, such as limited resources, lack of awareness from MSME customers, mismatch of mentoring with needs, and so on. To overcome these obstacles, a competency-based mentoring strategy has been proposed, which includes in-depth analysis of the competency needs of MSME customers, personalization of mentoring, preparation of a targeted competency development plan, training, and skills improvement, mentoring and guidance, monitoring and feedback, collaboration with external parties, and evaluation and further development. The interview results highlight a number of positive benefits resulting from collaboration between PT PNM and BRI are in holding form. Synergy between the funding division and other divisions is one of the advantages expressed. This collaboration opens up opportunities for the development of more diversified services, increases operational efficiency, and provides more solid financial support.

Competency-based mentoring implemented by PT PNM is an important instrument in supporting the growth of micro entrepreneurs and the MSME sector as a whole. However, the success of mentoring does not only depend on the existence of the program, but also on the quality of the mentoring provided to MSMEs. Therefore, there needs to be a deeper focus on several key aspects. First, the quality of mentoring must be considered carefully. Facilitators need to have adequate skills and knowledge in identifying problems, planning effective solutions, and guiding MSMEs in facing business challenges. By improving the quality of mentoring, MSMEs can better exploit their potential and achieve higher levels of success. Second, personalization of assistance is a key factor in ensuring that each MSME receives guidance that suits its needs and characteristics. Mentors need to be able to understand the business context, policies and unique challenges faced by each MSME they accompany. A personalized and tailored approach will provide a more positive and relevant impact. Third, mentors need to have the ability to solve problems that may arise during the mentoring process. Analytical and strategic skills are required to identify potential obstacles and formulate effective solutions. In this way, the mentor becomes not only a source of motivation and guidance, but also a strategic partner in overcoming business challenges.

By paying attention to these aspects, PT PNM can play a greater role in supporting the economy and development of MSMEs in Indonesia. Synergy with BRI provides a strong foundation, but real success lies in implementing a competency-based mentoring strategy that is quality, personal and proactive. In this way, MSMEs that are part of the mentoring program can be more successful in managing and developing their businesses, making a significant positive contribution to national economic growth.

LIMITATION

This research was conducted within certain time limits and with limited resources. This may influence the extent to which research can describe a broader situation or produce more comprehensive findings.

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DECLARATION OF CONFLICTING INTERESTS

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