
Economic Performance of MSMEs in Medan City: An Evaluation of the E-Catalog Government Policy's Effectiveness

Muhammad Rifqi Akbar ¹, Tri Inda Fadhila Rahma ², Nurul Jannah ³

Abstract:

The Mayor of Medan has introduced a policy to support the consumption sector for all activities within the Medan City Government, with the aim of promoting Micro, Small, and Medium Enterprises (MSMEs). The Medan city government has undertaken numerous efforts to uplift MSMEs in the region, ranging from organizing local events and MSME bazaars to meeting office needs using vendors from MSMEs. This research employs a qualitative descriptive method, in which the socially constructed nature of reality and the close relationship between the researcher and the subject under study are emphasized. The data utilized in this study are primary data, obtained from direct interviews with the Medan City Government and MSME actors related to the E-Catalog program, to assess the effectiveness of this system in developing existing MSMEs. It is concluded that this e-catalog program has not fulfilled all aspects of the effectiveness theory wherein there are five theories of the effectiveness of government program success that can be evaluated from the program's success, target success, satisfaction with the program, the level of input and output, and the achievement of overall goals. Nonetheless, the Medan City Government's program in advancing MSMEs should be commended as this program has a significant impact on increasing MSME turnover and has assisted several MSMEs in surviving the Covid-19 pandemic.

Keywords: MSMEs, E-Catalog, Medan City Government

1. Introduction

Government procurement of goods and services is a very important activity in realizing development. Seen from various perspectives, Indonesia's progress cannot be separated from these activities. In the economic field, the development of facilities and infrastructure to support economic growth is realized through the mechanism of government procurement of goods and services. In the social sector, government procurement of goods and services for the improvement of health facilities, education, and poverty alleviation also helps overcome some social problems. Along with Indonesia's rapid economic growth accompanied by the development of regional autonomy, the government's need for governance has also increased. In following the development of technology and information, especially in the government goods / services procurement sector, and to obtain the procurement of government goods / services quickly, precisely, transparently and efficiently, the government issued

1 Universitas Islam Negeri Sumatera Utara, Indonesia. rifqiakbar798@gmail.com

2 Universitas Islam Negeri Sumatera Utara, Indonesia. Triindafadhila@uinsu.ac.id

3 Universitas Islam Negeri Sumatera Utara, Indonesia. nuruljannah@uinsu.ac.id

Presidential Regulation No. 54 of 2010 concerning Government Goods / Services Procurement (Liewarnata et al., 2019; Rahma 2018).

Before the new government was inaugurated, the Medan City Government, to be precise the Medan Mayor's Office, entrusted all needs in the field of consumption to business actors who already had a large branding in the community, and belonged to large companies in the field of consumption. The movement of the micro, small and medium enterprise sector is vital to creating growth and employment and is able to create jobs faster than the large business sector (Bagale et al., 2021; Munthe et al., 2023). It is expected that the expectations of consumption orders received can be met. The image of a big brand must have a taste that does not disappoint and is also of good quality. However, during the change of the new regional head, the Medan City Government began using E-catalog in increasing the income of micro, small and medium enterprises (MSMEs).

The Mayor of Medan launched a policy that in the fulfillment of the consumption sector for all activities within the Medan City Government to advance Micro, Small and Medium Enterprises (MSMEs) (Sofian & Nurhayati, 2022). It is expected to be able to lift the wheels of the economy of the people in the Medan city area. There are many efforts made by the Medan city government to raise MSMEs in this region. Starting from carrying out many regional events, MSMEs bazaars, to the needs in the office area itself using vendors from MSMEs. There, various needs such as food and beverages are simplified using a system called E-catalog.

E-Catalog is an electronic system for selecting goods/services, enabling all Procurement Service Units/Procurement Officers to select the best options for goods/services. This is the rationale behind the creation of the E-Catalog system. Products in the E-Catalog cannot be freely accessed by the general public, unlike in a marketplace where every item can be freely introduced for marketing. The products in the E-Catalog have undergone stringent curation by the National Public Procurement Agency (LKPP), and the goods/services providers are contractually tied to the LKPP. Only products that meet the government's specifications and needs are included in the E-Catalog (Diani, 2022). This limits the number of MSME players in Medan Petisah Sub-district that can participate in this government program. It could be because they do not match the required specifications or do not meet the needs of the Medan city government.

According to research by Susanto (2015), the success of the E-Government program is measured through three stages. The first stage involves several indicators from the Medan City government, resulting in the successful implementation of the Medan City Government program across 11 indicators, including efficiency, economic improvement, and access felt by the people of Medan City. This study is an update to measure the effectiveness of the Medan City Government's policies through its E-Catalog program. Previous research on the effectiveness of state property administration policies at the Medan Agricultural Extension College measured program success using Campbell J.P.'s theory.

The E-Catalog is a program of the Medan City Government aimed at enhancing the transparency and speed of procuring goods and services. Based on the problem description, this research aims to assess the effectiveness of the E-Catalog for the development of MSMEs in Medan City.

2. Theoretical Background

Effectiveness

Effectiveness is a measure that indicates the extent to which a target (in terms of quantity, quality, and time) has been achieved (Jung 2013; Sardini & Imsar 2022). The higher the percentage of targets achieved, the greater the effectiveness. Hoy & Ferguson (1985) argued that effectiveness is viewed from the standpoint of goal attainment, where the success of an organization must take into account not only the organization's objectives but also the mechanisms for sustaining itself in pursuit of those objectives. The effectiveness in question refers to the results received by MSME actors when participating in the E-Catalog and the challenges encountered during its implementation (Purnamaningsih & Wismayanti 2023).

In other words, an assessment of effectiveness must be connected to the issue of goals and objectives. Further, Steers (1985) in (Diani & Lubis 2022) states that "Effectiveness is the extent to which a program's efforts as a system with certain resources and means meet its goals and objectives without paralyzing these ways and resources and without exerting unreasonable pressure on its implementation".

Effectiveness is a component that is always present in the measurement of a program (Hafiz & Nasution 2022). Effectiveness is the primary element in achieving predetermined goals or objectives in every organization, activity, or program. It is deemed effective if the goals or objectives are achieved as specified (Steiss 2019).

Definition of E-Catalog

In accordance with the Regulation of the National Public Procurement Agency (LKPP) Number 11 of 2018 on Electronic Catalogs (E-Catalog), the E-Catalog is an electronic data system that serves as a repository of records, brands, types, specific designations, product procurement costs, and availability of certain goods/services from various suppliers that can be accessed with ease. An Electronic Catalog (E-Catalog) doesn't have an expiry date, as it can be referenced at any time, eliminating the need for constant republication like a manual catalog. Prior to the introduction of E-Catalogs, all business entities were competing to design attractive manual catalogs to showcase their products or services (Nasution & Nurhayati 2022).

The E-Catalog can be defined as an electronic repository of information about goods, products, or services. As a component of e-Procurement, the e-Catalog plays a significant role as it contains a list of items, stipulations, and prices that are used in the comparison of various similar products. Through the e-Catalog, the government client can verify whether what is provided by the vendor complies with or does not meet the established standards. According to Presidential Regulation No. 4 of 2015,

an Electronic Catalog or E-Catalog is an electronic information system that contains records, sorts, specific stipulations, and costs of particular goods or services provided by the Government.

Advantages of E-Catalog

E-catalog is an online shopping application developed by the Government Procurement Policy Agency and provides a wide range of products from various communities needed by the government. The e-catalog feature provides efficiency for providers because they do not need to come directly to the location just to find information about the catalog and providers can simply access the page shown. In carrying out its access, providers are also given many conveniences. For example, there is no need to do a login process to view information, and so on. E-catalogue intends to work with public authorities both in the center and districts related to taking labor and product rights (Purba, et al., 2023). Many of the ministries still use the auction system for the procurement of goods and services. In its implementation, the auction system has several obstacles such as lack of efficiency in terms of cost, time, which can trigger fraudulent practices. It is said by Agus Prabowo, as the former head of LKPP, that the low value of transactions carried out through the catalog is due to the fear of officials regarding the audit system in the implementation of procurement. This can all trigger some unfavorable impacts, one of which is disrupting the absorption of state spending. However, e-catalog also has several advantages that can benefit its users. Some of the benefits of using e-catalogs are:

- a. Ensure that the technical specifications of the goods or services ordered and the prices offered are uniform. This means that the authority does not need to make specifications because specifications can be taken from the catalog.
- b. Record the entire e-purchasing process that has been carried out. This can facilitate the monitoring and analysis process.
- c. Accelerate the process of providing goods or services in various places of the agency so that it does not interfere with the process of service to the community.
- d. Save costs and time as the procurement process is entirely online.
- e. Provide convenience to ministries, institutions, and agencies, in the process of procuring goods and services.
- f. Procurement documents are provided online and can save the use of paper.
- g. Establish a clearer, more targeted and measurable national market.
- h. Accelerate the budget absorption process because procurement can run faster.
- i. Minimize fraud and corruption because transactions can be seen by anyone and are transparent.

Some other benefits of using e-catalogs are that clients and labor suppliers can both know the progress of the sales made. This is a form of implementation transparency.

Definition of MSMEs

MSMEs are one of the largest economic business groups in the Indonesian economy. Apart from being the business sector with the largest contribution to national economic development, it is also a place to create considerable employment opportunities for domestic labor, so that unemployment reduction is helped (Tambunan, 2019). Micro, Small and Medium Enterprises (MSMEs) have different

definitions in each literature according to several agencies or institutions and even laws. In accordance with Law number 20 of 2008 concerning Micro, Small and Medium Enterprises (MSMEs), MSMEs are defined as follows:

1. Micro enterprises are productive businesses owned by individuals and/or individual business entities that meet the criteria of Micro Enterprises as stipulated in this Law.
2. Small Business is a stand-alone productive economic business, conducted by an individual or business entity that is not a subsidiary or not a branch of a company owned, controlled, or a part either directly or indirectly of a Medium Business or a Large Business that meets the criteria of a Small Business as referred to in this Law (Sofian & Nurhayati 2022).
3. Medium-sized Enterprises are productive economic businesses that stand alone, which are carried out by individuals or business entities that are not subsidiaries or branches of companies that are owned, controlled, or are part of either directly or indirectly with Small Enterprises or Large Enterprises with a total net worth or annual sales as regulated in this Law (Candraningrat et al., 2021).

Characteristics of MSMEs

According to Law of the Republic of Indonesia Number 20 of 2008 concerning Micro, Small and Medium Enterprises (MSMEs):

- a. Micro Business, a productive business owned by an individual or an individual-owned business entity that meets the criteria of having a net worth of at most Rp50,000,000 (fifty million rupiah) excluding land and building of the place of business and having annual sales of at most Rp300,000,000 (three hundred million rupiah).
- b. Small Business, which is a stand-alone productive economic business carried out by an individual or business entity that is not a subsidiary or not a branch of a company that is owned, controlled or a part either directly or indirectly of a medium or large business. Meets the criteria of having a net worth of more than Rp50,000,000 (fifty million rupiah) up to a maximum of Rp500,000,000 (five hundred million rupiah) excluding land and buildings of the place of business; or having annual sales of more than Rp300,000,000 (three hundred million rupiah) up to a maximum of Rp2,500,000,000 (two billion five hundred million rupiah).
- c. Medium Enterprises, namely productive economic businesses that stand alone, which are carried out by individuals or business entities that are not subsidiaries or branches of companies that are owned, controlled, or are part of either directly or indirectly with small or large businesses. Meets the criteria of having a net worth of more than Rp500,000,000 (five hundred million rupiah) to a maximum of Rp10,000,000,000 (ten billion rupiah) excluding land and buildings of the place of business; or having annual sales of more than Rp2,500,000,000 (two billion five hundred million rupiah) to a maximum of Rp50,000,000,000 (fifty billion rupiah) (Yusnita, 2020).

Table 1. Data of MSMEs from the Cooperatives and SMEs Office of Medan City

Indicator	2018	2019	2020	2021	2022
Number of MSMEs (Unit)	3598	3861	1443	1672	1825

Source: MSMSEs Cooperative Office of Medan City (2023)

3. Methodology

The data collection technique in this study employs interviews, which involve asking questions to informants face-to-face. The results from these interviews, comprising questions and answers from informants, will later serve as data in the study (Brenner 2012). This article utilizes a qualitative approach method, specifically case studies. Descriptive is an effort to explain, and assess the material that is the focus of research. Qualitative, on the other hand, describes data without using statistical formulas in the form of numbers (Ritchie & Spencer 2002). Qualitative descriptive is a method that describes writing based on the interpretation of the current situation. This method is employed to capture a picture of the actual situation. Qualitative implies an emphasis on processes and meanings that are not rigorously examined or measured in terms of quantity, intensity, or frequency. This approach is a research and understanding process based on a methodology that investigates a social phenomenon and human problems. In this methodology, researchers emphasize the socially constructed nature of reality, the close relationship between the researcher and the subject under study. The data used in this research are primary data obtained from direct interviews with the Medan City Government and MSME players related to the E-Catalog program to assess the effectiveness of this system in developing existing MSMEs.

4. Empirical Findings/Result

Research Results

From the results of the interviews that have been collected, the author can describe the MSME empowerment policy in improving the MSME economy in Medan City. In the following research, the author found results regarding the Effectiveness of the Medan City Government Policy through E-Catalog in Improving the MSME Economy in Medan City. The reference for researchers in this study is the theory of Campbell J.P, in measuring effectiveness in general such as, program success, target success, satisfaction with the program, input and output levels, and overall goal achievement.

Mayang D'LittleBox: Mrs. Rizka (Personal Owner Assistant of Mayang d'littlebox)

"For capital, that's where it is, but to become a partner in the Mayor's Office, we must have capital, yes deck. But we are patchy deck, if for example there are many orders coming in on a daily basis out there (Pemko Medan). So to capitalize here (Pemko Medan), we have to take capital from there. Then between our MSMEs (Mayang d'littlebox) there are other services such as catering or decoration. So the one from the decoration was used for here, patchwork it. Indeed, for the capital of ordinary business people. But frankly, it actually feels right for here, like a month. However, if we transpose the profit for one portion of the snackbox, the profit is not much there, but we are loyal to the country, we have been invited to cooperate, we don't give our best effort. That's our cleverness as entrepreneurs."

From the explanation of the MSME actors above, it is explained that the Mayang D'Littlebox business as an MSME incorporated in the e-catalogue must use a patchwork system because the payment applied by the Medan Mayor's Office is not paid once the order is completed, but must wait for a long time which makes the Mayang D'Littlebox business have to find ways to turn money which does not meet the effectiveness indicator on the success of the target.

Lake Siombak: Mustika Hasibuan (owner of Danau Siombak Catering)

"Yes, the turnover has definitely increased, but for me personally, it actually depends on us. To enter the E-Catalog, there are many stages and obstacles, both from the managerial side and from me as an MSME actor. From the MSME side, large capital is required to supply goods when suddenly receiving offers from the office. And competition in the E-Catalog also needs to be considered. It is said that MSMEs must improve overall. If we want to progress, it might be because we also have the capacity and efforts to enhance our quality. However, there are also those MSMEs that face constraints in terms of improving their quality (their business). Because as providers, we need to prepare, firstly, the capital, secondly, the facilities and infrastructure. The number of our employees, which is usually only so many, has to be increased again to become delivery couriers".

"Yes, but for me personally, it actually depends on us. We say that MSMEs must improve as a whole. If we want to improve, it might be because we also have the capacity and effort to enhance our quality. There are also those who face constraints in terms of improving their quality. Because as providers, we must have capital, facilities, and infrastructure since we deliver on the spot. So, that's the number of employees, the number of our employees who are usually only so many, we have to increase again to become delivery couriers."

Based on the explanation of the Danau Siombak business owner, the business turnover of Danau Siombak has increased while joining the E-Catalog. However, there are obstacles experienced by Danau Siombak MSME players where they must be ready to fulfill orders, so that MSME players must add employees both for production and as food delivery couriers.

Mrs. Elvira - Maila Catering

"The challenge is if, for instance, it's 2 months. Usually, the payment is just given. If we count 12 months given, month 1 is not paid, month 2 is not paid, it means month 3. That's 3 months. Isn't that right?"

"I borrow, hahaha. I borrowed from my brother for a while, but not really. If I can still manage, I won't borrow. Suppose with a large portion. If it's still like this, I can still cover it by having people order maybe 30 boxes, maybe 50. So if for example it can't be done at all, maybe I'll quit. Actually, there's no problem, 1 month and 2 months is okay, but if it's 3 months, then don't do it. That's why I hope that the sooner the better, but if the regulation says 1 month, 2 months at

most, I don't think it's a problem, I can still cover it if for example someone orders 20 boxes, 30, 100 boxes, but not every day. It's not like people have birthdays every day. But for the recitation orders every Friday, they are routine."

"The first time was difficult because we were the first ones. Because we used to do the paperwork from Jakarta. But now it's easy. Yes, there are changes, after 2023 it will be easier for us to register ourselves online."

Based on the answers from the owner of Maila Catering, it is stated that Maila Catering MSME players are happy with the changes in terms of E-catalog administration in 2023. Where at this time everything is online which makes it easier for Maila Catering MSME players to file E-catalogs. This certainly fulfills the effectiveness indicators regarding inputs and outputs.

Discussion

According to (Campbell, 1989) the general and most prominent measurements of effectiveness are:

a) Program success

The success of a program can be seen from the quality of the program itself, whether it has run optimally or not. Based on the results of the research, the E-Catalog program has been successfully implemented at the Medan Mayor's Office. This can be seen from the implementation of this application from 2019 until now with five version changes, the application of the E-Catalog program is also accepted and supported because it can help improve the quality of developing the business of MSME players.

b) Target success

The success of the target can be seen by focusing on the output of a program. From the results of the interviews that have been conducted, it can be seen that this E-Catalog program has not met the indicators of target success. Mrs. Rizka (Personal Owner Assistant of Mayang d'littlebox) said that they had to use a patchwork system when joining the E-Catalog program because the payment applied by the Medan Mayor's Office was not paid as soon as the order was completed, but had to wait for a long time which made Mayang D'Littlebox's business have to find ways to turn money to keep its business running.

c) Satisfaction with the program

Satisfaction with the program can be seen from how satisfied users are with the quality of goods or services produced from a program. According to the findings of the researchers, it was revealed that satisfaction with the E-Catalog program has not been fully achieved, because this can be seen from the results of an interview with Mrs. Mustika Hasibuan (business owner of Danau Siombak Catering) who said that the obstacles experienced by Danau Siombak MSME actors where they must be ready to fulfill orders, so that MSME actors must add employees both for production and as food delivery couriers.

d) Input and output levels

A program can be said to be successful if the output produced is better than the input of a program. For this itself depends on how the input affects the output of a program as LKPP in this case has tried to achieve a goal by being able to accept

large inputs so that the desired output can be achieved. This can be seen from the existing facilities that are currently quite optimal. Such as requirements and SOP procedures so that it is clear and the services provided run optimally. Permit processing must be carried out in accordance with the procedures and requirements requested. The input of the permit processing process is a complaint received by LKPP through the organizer (Medan Mayor's Office) so that it provides convenience for MSME actors. While the output is how the positive impact obtained by MSME players who are members of the E-Catalog.

e) Achievement of the overall goal

The achievement of an overall goal can be assessed from the extent to which an organization can carry out its duties to achieve a goal. So that the effectiveness of a program can run based on its operational capabilities in implementing a program that is carried out in accordance with the objectives that have been set before comprehensively. Effectiveness can be interpreted as the level of an institution's ability to achieve its goals in accordance with the previous provisions. According to the research that the researchers have carried out, it can be seen that the overall achievement of the objectives of the E-Catalog implementation program has begun to be achieved. This can be seen from the achievement of the goals that have been set as previously stated. In the implementation of the E-Catalog program, the objectives to be achieved are to facilitate the government in the process of procuring goods and services, and to expand the market for MSME players, with the objectives that have been determined, the effectiveness of the E-Catalog program implementation can be measured by how far the specified objectives have been achieved at this time.

From the interviews conducted by the researchers, it can be understood that the overall achievement of the objectives of implementing the E-Catalog program has not been fully effective. This can be seen from the order repayment process carried out by the Mayor's Office which makes MSME players registered in E-Catalog have to rack their brains in finding capital. Here it can be seen that achieving the overall objectives of the E-Catalog program is expected to change the payment system so that MSME actors do not need to look for ways to keep their businesses running, as well as prepare facilities and infrastructure for MSMEs to make it easier for them to fulfill orders in terms of mobility and other things.

5. Conclusions

From the statements of all MSME actors above, it can be concluded that this e-catalog program has not fulfilled all aspects of the effectiveness of the theory. Where there are 5 indicators of the effectiveness of the success of government programs, which can be assessed from the success of the program, the success of the target, satisfaction with the program, the level of input and output, and the achievement of overall goals.

From the 5 indicators of effectiveness put forward by J.Campbell, it has been researched that the E-Catalog program is not fully effective because this program has not met the indicators of satisfaction with the program. This can be seen from the

order repayment process carried out by the Mayor's Office, which makes MSME players registered in E-Catalog have to rack their brains in finding capital. However, the Medan City Government's program in advancing MSMEs should be appreciated, where this program has a huge impact in increasing MSME turnover and helping several MSMEs survive the Covid-19 pandemic.

References:

- Bagale, G. S., Vandadi, V. R., Singh, D., Sharma, D. K., Garlapati, D. V. K., Bommiseti, R. K., ... & Sengan, S. (2021). Small and medium-sized enterprises' contribution in digital technology. *Annals of Operations Research*, 1-24.
- Brenner, M. E. (2012). Interviewing in educational research. In *Handbook of complementary methods in education research* (pp. 357-370). Routledge.
- Campbell, J. C. (1989). Women's responses to sexual abuse in intimate relationships. *Health care for women international*, 10(4), 335-346.
- Diani, F., & Lubis, F. A. (2022). Analisis Implementasi E-Katalog Terhadap Perkembangan UMKM di Kota Medan dalam Mendukung Kemajuan Ekonomi Syariah. *Jurnal Ilmiah Ekonomi Islam*, 8(2), 1970-1981.
- Hafiz, M., & Nasution, J. (2022). Analisis Pengetahuan Anggota Dewan Komisi E DPRD Provinsi Sumatera Utara Mengenai Efektivitas Anggaran yang di Keluarkan. *Jurnal Pendidikan Tambusai*, 6(2), 8632-8639.
- Hoy, W. K., & Ferguson, J. (1985). A theoretical framework and exploration of organizational effectiveness of schools. *Educational Administration Quarterly*, 21(2), 117-134.
- Jung, C. S. (2013). Navigating a rough terrain of public management: Examining the relationship between organizational size and effectiveness. *Journal of Public Administration Research and Theory*, 23(3), 663-686.
- Liewarnata, H., Akbar, B., Jeddawi, M., & Lukman, S. (2019). The Implementation of the Government Goods and Services Procurement Policy at the General Hospital of Sanggau Regency West Kalimantan Province. *Journal of Public Administration and Governance*, 9(2), 325-343.
- Munthe, Y. N., Marliyah, M., & Harahap, R. D. (2023). Analisis Inovasi Berkelanjutan UMKM Mumubutikue Medan Dalam Perspektif Ekonomi Islam. *SEIKO: Journal of Management & Business*, 6(2), 118-132.
- Nasution, A. S., & Nurhayati, N. (2022). Analisis Penggunaan E-Catalog Sebagai Penunjang Aktivitas UMKM di Kantor Walikota Medan. *JIKEM: Jurnal Ilmu Komputer, Ekonomi dan Manajemen*, 2(1), 323-329.
- Nasyaa, S. R., & Nurhayati, N. (2022). Pengaruh Kebijakan E-Katalog dan Pemko Medan Terhadap Kesejahteraan. *JIKEM: Jurnal Ilmu Komputer, Ekonomi dan Manajemen*, 2(1), 313-316.
- Purba, H., Parani, R., Indrawati, R. S., & Rinaldo, E. (2023). The communication strategy of the government procurement of goods and services agency (LKPP) in socializing the use of the e-catalogue to promote the transparency. *SOSIOHUMANIORA: Jurnal Ilmiah Ilmu Sosial Dan Humaniora*, 9(1), 40-58.

-
- Purnamaningsih, P. E., & Wismayanti, K. W. D. (2023). Digital Transformation Through Local E-Catalogs in Improving Micro, Small and Medium Enterprises in Badung Regency. *International Journal of Educational Research Excellence (IJERE)*, 2(2), 461-472.
- Rahma, T. I. F. (2018). Persepsi Masyarakat Kota Medan Terhadap Penggunaan Financial Technology. *AT-TAWASSUTH: Jurnal Ekonomi Islam*, 3(1), 184-203.
- Ritchie, J., & Spencer, L. (2002). Qualitative data analysis for applied policy research. In *Analyzing qualitative data* (pp. 173-194). Routledge.
- Sardini, S., & Imsar, I. (2022). Peran Pendistribusian Zakat Produktif Dalam Upaya Pemberdayaan Ekonomi Mustahik Di BAZNAS Provinsi Sumatera Utara. *CERMIN: Jurnal Penelitian*, 6(1), 64-77.
- Sofian, Y., & Nurhayati, N. (2022). Kebijakan Pemberdayaan UMKM Dalam Pemenuhan Kebutuhan Konsumsi dan Keberlangsungan Kegiatan Perusahaan di Wilayah Kantor Walikota Medan. *JIKEM: Jurnal Ilmu Komputer, Ekonomi dan Manajemen*, 2(1), 336-343.
- Steiss, A. W. (2019). *Strategic management for public and nonprofit organizations*. Routledge.
- Susanto, T. D. (2015). Measuring e-government implementation program: A case study of Surabaya city, Indonesia. *International Journal of Information Systems and Engineering*, 1(1), 1-8.
- Tambunan, T. (2019). Recent evidence of the development of micro, small and medium enterprises in Indonesia. *Journal of Global Entrepreneurship Research*, 9(1), 18.