
Obstaciling Factors the Role of Sharia Banking in Achieving SDGS1 (No Poverty) as a Sustainable Development Goal

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Abstract

The purpose of this study are factors that inhibit the role of Islamic banking in achieving SDGs1 (No Poverty) as a sustainable development goal in the city of Bukittinggi, West Sumatra. This research method used is the application of the Delphi method which aims to obtain the agreement of experts who have high reliability values through a series of questionnaires accompanied by feedback on the agreement. The Delphi method will be related to expert opinions with the aim of agreement with experts who have high reliability on mastery of learning design and ecoliteracy skills through a series of questionnaires accompanied by feedback on the agreement. The results of this study are known that the factors that inhibit the role of Islamic banking in achieving SDGs1 (no poverty) as a sustainable development goal stakeholders do not agree with the Demographic Culture factor because people know the existence of Indonesian sharia bank BSI Bukittinggi City has strong legal force. For the SME factor, all stakeholder respondents did not agree with the Hobby factor because many hobby factors did not provide a background for MSE Pekaku Bukittinggi City but as an economic added value. Therefore, a consensus was obtained that in BSI Bukittinggi City, namely the Demographic Culture factor and in SMEs, the hobby factor is not used because these factors are not 86 influential in the development of SDGs1 (no poverty) achievement centers as public spaces in the research area.

Keywords: The Role of Islamic Banking, SDGs, Development, Sustainable

INTRODUCTION

Human development emphasizes the fulfillment of a decent life for humans. Economic growth can support the fulfillment of rights and freedoms, as well as promote symbiosis between economic development and social justice, between an advanced economy and healthy politics and between the welfare of society and individuals (Utami et al., 2023). Development that guarantees the sustainability of human life and is just social, it is the state's obligation to fulfill its obligations towards the right to development for all people (Mellyndawati & Yuhertiana, 2023). Therefore, development programs must be directed at equal distribution and poverty reduction through a commitment to a national development vision, and

implemented through a development concept that is pro-poor development.

Theoretically, development according to (Santoso & Raharjo, 2022) Development in the era of globalization relies heavily on the economic sector as a measure of success carried out by the government. Economic development is an urgent matter in a country, (Hidayat et al., 2022) especially in increasing income and improving community welfare. The role of society in national development, the main thing in economic development is Micro, Small and Medium Enterprises. The process of modernizing society and increasing income (Sahuri et al., 2022) said development as an organized intervention in collective affairs with certain standards of improvement. Also (Mahadiansar et

al., 2020) states that development is a process of change carried out through conscious and planned efforts. Human development is important because if a region does not have potential natural resources (SDA), it can use human resources (HR) to develop and advance the region. Human resources play a very important role in the development of a region, therefore it is necessary to also review sustainable development.

There are some study theoretically that is considered Expert definition Sustainable development includes, among other things, according to (Rethel, 2020) sustainable development in meeting the living needs of the present by considering meeting the living needs of future generations. The main principle in sustainable development is defense of the quality of life for all humans now and in the future. In line with (Saputri et al., 2021) Sustainable development is a development concept that aligns development interests with environmental management. Options stated (Suharyani & Djumarno, 2023) sustainable development is a development process in which resource utilization, investment direction, technological development orientation and institutional changes are carried out in harmony and with great attention to current and future potential in meeting the needs and aspirations of society.

(Pangestuti, 2023) revealed that development refers to the optimal use of natural resources and human resources on the other hand and at the same time maintaining an optimal balance between the various and most conflicting demands on these resources. (Kent Adytia Kusnanto, 2024) declares sustainable development is a development process that optimizes the benefits of natural resources, human resources, with adapt natural resources with man under development. President's Council on Sustainable Development in the United States as "USEPA, 2013 (Maisyarah & Hadi, 2024) Sustainable development is a development process that can improve the level of the economy, preserve the environment and social conditions for beneficial present generation and future generations

According to (Suparmoko, 2020) from the HLPEP report proposed 12 sustainable development goals. The Sustainable Development Goals have sustainable development goals, containing 17 goals with general objectives including 1. Ending all forms of poverty by ending hunger, 2. achieving food security and improving nutrition, and promoting sustainable agriculture 3. Guaranteeing a healthy life and improving the welfare of the population in all ages 4. Ensure a fair and inclusive quality of education and increase lifelong learning opportunities for all 5. Achieve gender equality and empower women and girls 6. Ensure the availability and sustainable management of water and sanitation 7. Guarantee access to affordable energy, reliable, sustainable and modern 8. Promote equitable and sustainable economic growth, full and productive employment opportunities, and decent work for all 9. Build resilient infrastructure, promote inclusive and sustainable industrialization and encourage innovation 10. Reduce inequality within and between countries 11. Make cities and human settlements fair, equitable, safe, resilient and sustainable 12. Ensure sustainable production and consumption patterns 13. Take immediate action to combat climate change and its impacts 14. Sustainably conserve oceans, seas and marine resources for sustainable development 15. Protect, restore and promote sustainable use of terrestrial ecosystems, manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss 16. Promote inclusive and peaceful societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels 17. Strengthen implementation tools and revitalize global partnerships for sustainable development.

Based on 17 indicators displayed. Actually, there are four indicators that approach this research study, namely indicators 1, 8, 9 and 17. And what is the focus in this study is the first indicator, namely ending all forms of poverty by ending hunger

(No Poverty). By 2030, building the resilience of poor communities and those in vulnerable conditions, and their vulnerability to climate-related extreme events and economic, social, environmental and disaster shocks. Ensure significant mobilization of resources from various sources, including through improved development cooperation, to provide adequate and affordable means for developing countries, especially least developed countries, to implement poverty programs and policies in all dimensions. Create a strong policy framework at the national, regional and international levels, based on development strategies that are pro-poor and sensitive to gender issues to support rapid investment in eradication action.

Poverty is a major problem for many countries in the world, especially in developing countries. As stated by (Houssam et al. 2023) in their research, poverty is a fundamental problem, because poverty involves fulfilling the most basic needs in life. Poverty is a condition where a person cannot fulfill basic needs such as food, clothing, medicine and shelter. As (Kurniawan et al., 2023) One measure of social and economic conditions in assessing the success of government development in an area is the existence of poverty itself.

Poverty is caused by several factors, including inadequate minimum wages, poor people's living standards, and increasing unemployment rates every year without additional job opportunities. (Todaro & Smith, 2006) As found by (Hasyim et al., 2023) explains the minimum wage was created with the aim of enhancing workers' welfare and thereby reduce poverty. The standard of living of society is described through the increasing quality of knowledge, skills and talents. In line with ((Agus Triono & Sangaji, 2023) one of the causes of poverty is a lack of income and assets to meet basic needs such as food, clothing, housing, an acceptable level of health and education.

Poverty If we look at the causes, poverty can be divided into two groups, namely: Cultural poverty is a condition of poverty that occurs because of the culture, culture or customs adhered to by a group of people.

People's habits of being quickly satisfied with something they have achieved, laziness and people's less rational way of thinking can cause poverty in this group of people. (Pormes & Leiwakabessy, 2023). Structural poverty is poverty caused by unfavorable natural conditions so that people cannot utilize existing natural resources to achieve prosperity. Unfavorable natural conditions in the form of barren land, remote areas, lack of mineral and non-mineral resources, and poor public facilities needed (Mohammad Maulana Iqbal, 2023).

Presidential Regulation Number 59 of 2017 concerning Implementation of the Achievement of Sustainable Development Goals as outlined in Article 4 paragraph (1) of the 1945 Constitution of the Republic of Indonesia which states Sustainable Development Goals (SDGs) are a global development agenda to end poverty, improve well-being. Presidential Decree 111/2022 concerning Implementation of the Achievement of Sustainable Development Goals, it is hoped that the 2024 national Sustainable Development Goals can be achieved more quickly and more focusedly as stated in the document Transforming Our World: The 2030 Agenda for Sustainable Development.

The core principles of the Sustainable Development Goals (SDGs) are in line with the objectives of the 1945 Constitution (UUD 45) to create a society free from poverty and hunger, thereby implementing the SDGs, which means also implementing the goals of the state by implementing development while fulfilling the global commitments of a free country. from the threat of poverty. Implementing the SDGs is also the goal of the state through various development efforts implemented. While fulfilling global commitments.

Based on the presidential regulation of the Republic of Indonesia Number 59 of 2017 concerning the implementation of achieving sustainable development goals as outlined in article 1. From the statement in article 1 it can be linked to Law No. 11 of 2009 Article 4 which states that the State is responsible for the implementation of social welfare. And Article 5

states (1) The implementation of social welfare is aimed at: a. individual; b. family; c. group; and/or d. public. (2) The implementation of social welfare as intended in paragraph (1) is prioritized for those who have a life that is not humanly worthy and have the following social problem criteria: a. poverty; b. neglect; c. disability; d. remoteness; e. social impairment and behavioral deviation; f. disaster victims; and/or g. victims of violence, exploitation and discrimination. From the statement above, it turns out that Law No. 11 of 2009 concerning Social Welfare is closely related to the Articles governing Sustainable Development or Sustainable Development Goals (SDGs).

METHOD

The type of research used in this research is correlation research, namely research conducted directly at BSI Bukittinggi City with a qualitative approach. (Afrizal, 2014). So the method used in this research is the application of the Delphi method which aims to

obtain expert agreement that has a high reliability value through a series of questionnaires accompanied by providing feedback on the agreement. The Delphi method will relate to the opinions of experts with the aim of agreeing with the experts (Nasution, 2023) which has high reliability regarding mastery of learning design and ecoliteracy skills through a series of questionnaires accompanied by providing feedback on the agreement.

The research was conducted at Bank Syariah Indonesia BSI Bukittinggi, West Sumatra Province. The choice of location is based on the phenomenon that occurs that banking is not yet capable enough to answer its problems in alleviating poverty. And carried out on January 3 2023 to February 29 2024. The type of data used in this research is secondary and primary data. data obtained directly from the first data source at the research location, namely there are 3 BSI branches which have operational areas as in table 3.1 below.

Table 1. Number of BSI Financing Customers for Bukittinggi City in 2024

No	Bank name	Location	Number of Financing Customers
1	BSI KC Bukittinggi Sudirman 1	Jl. Jendral Sudirman No. 73 Bukittinggi	280
2	BSI KCP Bukittinggi Sudirman 2	Jl. Jendral Sudirman No 20D Bukittinggi	580
3	BSI KCP Bukittinggi Pasar Aur 3	Jl. Raya By Pas Pasar Aur Kuning No, 4-5 Bukittinggi	667
Grand Total			860

Source: BSI Bukittinggi 2024 publication

Data collection techniques are a method used in research to obtain systematic data, so as to obtain accurate data. In this research, the technique used to obtain data is in several stages as follows: Observation according to (Poerwandari, 2015) is a process of observing. Observations were carried out to determine the condition of BSI Bukittinggi's role in carrying out sustainable development through the SME and MSME sectors in the city of Bukittinggi in an effort to improve SDGs 1 (No Poverty). Interviews were used to explore information related to the role of Sharia Banking using the Delphi method and followed by a Focus Group Discussion (FGD)

The questionnaire was used to determine the role and implementation of

sharia banking in achieving sustainable development in West Sumatra and the factors that hinder the achievement of SDGs1 (no poverty) as a sustainable development goal by sharia banking. Research respondents are people who are asked to respond to structured or semi-structured questions in order to obtain information in the form of accurate data for researchers (Afrizal, 2014).

The instrument in this research uses a questionnaire, a data collection technique carried out by giving a set of questions or statements in written form to respondents for answers. In preparing the questionnaire, it is

arranged according to a Likert scale with a grid of questions in table 3.3 as follows:

Table 2. Instrument Grid

Research Description	Variable	Reference
SDGs 1 (No Poverty)	1 Trading	(Guo et al., 2022)
	2 Food security	
	3 Tourist	
SMEs	4 <i>Livelihood Activities</i>	(Natsir et al., 2023)
	5 <i>Micro Enterprise</i>	
	6 <i>Small Dynamic Enterprise</i>	
	7 <i>Fast Moving Enterprise</i>	
MSMEs	8 Sale	(Fadhillah & Yuniarti, 2023)
	9 Customer	
	10 Profit	
<i>Profit Loss Sharing</i>	11 Mudharabah	(Agustian et al., 2021)
	13 Murabaha	

Descriptive Analysis Descriptive analysis is used to obtain factors that influence the development of UKM/UMKM centers as public spaces according to stakeholder perceptions throughout the Bukittinggi city area. The variables that have been determined based on the synthesis of the literature review will be compared with theories related to the development of UKM/UMKM centers or existing conditions in the field so that the factors that influence the development of UKM/UMKM will be obtained. Then the factors that influence the role of Islamic banking in achieving sustainable development in West Sumatra will be strengthened using Delphi analysis with predetermined stakeholder respondents.

The Delphi technique method is a systematic method of collecting opinions from a group of experts through a series of questionnaires, where there is a feedback mechanism through several stages of 'rounds' of questions held while maintaining the anonymity of the expert respondents' responses. (Kurniawan et al., 2017). In the standard version, the expert will answer the questionnaire in 2 or more rounds. After each round, the facilitator provides a summary of the experts' forecasts from the previous round and the reasons they gave for their assessments. Thus, experts are advised to revise previous answers based on previously compiled

answers. In this process the answers will converge and finally the group will find the correct answer. In the end, this process will stop after the previously agreed stopping criteria have been reached (number of rounds, achievement of consensus and stability of results). The key features of the Delphi technical analysis are systematic questionnaires, expert opinions, iterative processes (rounds), feedback on individual opinions moderated by the group.

RESULTS AND DISCUSSION

In determining the factors that influence the factors that hinder the role of sharia banking in achieving SDGs1 (no poverty) as a sustainable development goal in the city of Bukittinggi, West Sumatra, it is divided into three, first: SMEs are divided into (1) *Livelihood Activities*, (2) *Micro Enterprise*, (3) *Small Dynamic Enterprise* (4) *Fast Moving Enterprise*. Second: MSMEs are divided into (1) Sales (2) Customers (3) Profits. Third, *Profit Loss Sharing* is divided into (1) *Mudharabah* (2) *Murabahah*. To know factors that hinder the role of sharia banking in achieving SDGs1 (no poverty) as a sustainable development goal according to stakeholder perceptions in the city of Bukittinggi, West Sumatra using analysis:

Delphi analysis is a method that has its own working system in collecting data from experts based on each field by going through a series of questionnaires where the working

system in this depi analysis has several sessions called iterations, what is meant by this iteration is the part where the second part is held to confirm the results in the first part with results that will definitely converge and obtain the answer that is considered the most correct, then the final stage is after the factors with the same criteria as the previous agreement have been reached.

Carrying out a Delphi analysis really requires experts who really understand their field. Before carrying out a Delphi analysis, researchers carry out an analysis to find experts who are expected to help in this research. The analysis used is stakeholder analysis which is

measured from variables related to the factors that are involved. obstacles to the role of sharia banking in achieving SDGs1 (no poverty) as a sustainable development goal in the city of Bukittinggi, measurement based on main tasks and functions (TuPokSi). The stakeholder identification stage can be seen in table 4.2 below.

Information :

1 = Not Important

2 = Less Important

3 = Somewhat Important

4 = Important

5 = Very Important

Table 4.2. Identify Stakeholders based on Main Duties and Functions

No	Stakeholders	TuPokSi	Score
1	Indonesian Sharia Bank	1 Collecting Funds from the Community in the Form of Deposits and Investments	4
		2 Distribute Funds to Communities in Need	
		3 Providing Services in the Form of Sharia Banking Services	
2	Department of Industry, Trade, Cooperatives and SMEs	1 Formulation of Technical Policies in the Sectors of Industry, Trade, Market Management, and Cooperatives, Small and Medium Enterprises	3
		2 Organizing Efforts to Improve Public Services in the Sectors of Industry, Trade, Market Management, and Cooperatives, Small and Medium Enterprises	
		3 Implementation of Government Affairs and Public Services in the Sectors of Industry, Trade, Market Management and Cooperatives, Small and Medium Enterprises	
		4 Development and Implementation of Tasks in the Fields of Industry, Trade, Market Management and Cooperatives, Small and Medium Enterprises	
		5 Management of Technical Recommendations in the Sectors of Industry, Trade, Market Management, Cooperatives, Small and Medium Enterprises	
		6 Monitoring, Evaluation and Reporting on the Implementation of Tasks in the Fields of Industry, Trade, Market Management, Cooperatives, Small and Medium Enterprises	
		7 Guidance for UPTD within the scope of Disperindagkop and UKM	
		8 Organizing the Secretariat of Disperindagkop and UKM	
		9 Implementation of other duties assigned by the Regent in accordance with his duties and functions	

3	Government tourism office	1	Formulation of Technical Policies in the Tourism Sector Covering Tourist Destinations, Tourism Marketing, Creative Economy Development and Tourism and Creative Economy Resource Development;	3
		2	Implementation of Technical Policies in the Tourism Sector Covering Tourism Destinations, Tourism Marketing, Creative Economy Development and Tourism and Creative Economy Resource Development;	
		3	Monitoring, Evaluation and Reporting in the Tourism Sector Covering Tourism Destinations, Tourism Marketing, Creative Economy Development and Tourism and Creative Economy Resource Development;	
		4	Implementation of Service Administration;	
		5	Implementation of other functions assigned by the mayor according to his field of duties.	
4	Academics	1	Education and Teaching.	3
		2	Research and development.	
		3	Community service	

Table 4.3 Identification of Fields in the Agency

No	Stakeholders	Field	Score
1	Indonesian Sharia Bank	Mudharabah	4
		Murabaha	4
2	Department of Industry, Trade, Cooperatives and SMEs	<i>Livelihood Activities</i>	3
		<i>Micro Enterprise</i>	3
		<i>Small Dynamic Enterprise</i>	3
		<i>Fast Moving Enterprise</i>	3
3	Department of Youth, Sports and Tourism	Sale	4
		Customer	4
		Profit	5

From the results of the analysis of stakeholder respondents according to the main tasks, functions and fields of the selected agencies, the selected stakeholder respondents are in table 4.4 below:

Table 4.4 Stakeholder Respondents

Information:	
Respondent 1 (1)	: Indonesian Sharia Bank
Respondent 2 (2)	: Department of Industry, Trade, Cooperatives and SMEs
Respondent 3 (3)	: Department of Youth, Sports and Tourism

1. First Round (Iteration 1)

In the first round of the Delphi questionnaire, answers were produced from stakeholders in tables 4.5, 4.6, 4.7, 4.8 and 4.9 below:

R1 IDENTITY

Name : Maulia Sri Rezki
 Category : Head of KCP BSI Bukittinggi
 City

Table 4.5. Exploration of Respondents' Opinions 1

Factor	Reason
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BSI	Mudharabah	
	Customer Attitude	Customer attitudes influence the financing products provided by BSI
	Customer Service	If the service received by the customer is good, it will influence the customer's decision to apply for financing from BSI
	Sharia System	The sharia system known to customers will influence customers to choose products and financing contracts provided by BSI
	Murabaha	
	Psychology and Personality	Personality and attitude greatly influence customers' desires to choose murabaha financing with BSI
	Demographic Culture	Culture in public life will influence customers' interest in financing with BSI
	Livelihood Activities	
	Fulfill basic needs	Taking advantage of economic progress will affect the welfare of society by starting a business in the form of SMEs
Every human being's obligation	Obligations really influence people to run businesses on an SME scale to be able to meet their living needs	
Micro Enterprise		
Market Demand	Market demand influences SMEs to develop	
Flexible	The nature of convenience will influence people to engage in SMEs	
Hobby	Skills in the form of hobbies will also influence the income that people will get by establishing SMEs	
Small Dynamic Enterprise		
Leveraging the Digital Economy	Taking advantage of economic progress will affect the welfare of society by starting a business in the form of SMEs	
Brand/Increasingly known	Brands that are known or easily obtained by consumers will influence SME income	
Easy to follow consumer tastes	The ability of SMEs to follow consumer tastes will influence the income obtained by SMEs	
Fast Moving Enterprise		
Market Demand	Market demand influences income or profits so that SMEs can develop further	
Changes in Community Shopping Patterns and Behavior	Changes in people's shopping patterns and behavior will influence the sales volume of SME products	
Increasingly Competitive Level of Business Competition	The tighter competition in SME businesses will encourage SMEs to further increase SME productivity	
Increase Business Profits	Increasing business profits will affect the income received by SMEs	
There are Disturbances in Various Sectors	Disruption of various sectors will affect the performance of SMEs	
Expanding Market Reach	The wider market reach can influence SMEs to add to the variety of products available to SMEs	
SMEs		

	Innovation	Product innovation influences the sales volume of products marketed by SMEs
MSMEs	Sale	
	selling price	Price affordability will affect the sales volume of MSMEs
	Product	Quality products that are marketed can increase MSME sales
	Promotion	Well-structured and well-structured promotions influence MSME sales levels
	Distribution channel	Systematic distribution channels influence MSME sales levels
	Quality	The quality of products marketed affects the sales volume of MSMEs
	Customer	
	Product quality	Good product quality influences customers to repeat themselves to MSMEs
	Service Quality	Good service quality influences MSME customer satisfaction
	Profit	
	Cost	The larger and smaller the costs incurred will affect the profits obtained by MSMEs
	Business Competition	Whether or not there are many business competitors greatly influences the profits received by MSMEs
	Product Variants	The greater the variety of products, the greater the impact on MSME profits
SDGs 1 (No Poverty)	Trading	
	Can obtain goods that cannot be produced by the country itself	being able to obtain goods that are not produced in Indonesia has an impact on achieving SDGs 1 (No Poverty)
	Expanding the Benefits of Specialization	The wider the market that is controlled by showing specific products and services that influence the achievement of SDGs 1 (No Poverty)
	Expanding Markets and Increasing Profits	if it can increase profits in trade, it will have an impact on alleviating poverty in achieving SDGs 1 (No Poverty)
	Expanding Job Opportunities	The wider job opportunities created can influence the process of achieving SDGs 1 (No Poverty)
	Food security	
	maintain good health and nutrition	The level of community health that is well maintained in accordance with community nutritional intake influences the pace of the process of achieving SDGs 1 (No Poverty)
	maintain food price stability	the ability to maintain food balance influences the achievement of SDGs 1 (No Poverty)
	reduce vulnerability to natural disasters	the ability to maintain natural balance influences the achievement of SDGs 1 (No Poverty)
	support economic development.	The stronger food security will influence the pace of the process of achieving SDGs 1 (No Poverty)
	Tourist	

	expand employment opportunities	Well-managed tourism influences the achievement of SDGs 1 (No Poverty)
	increased business opportunities	The more businesses that run smoothly influence the achievement of SDGs 1 (No Poverty)
	increase income	The greater the income earned by the community influences the achievement of SDGs 1 (No Poverty)
	maintaining local culture	The ability of the people of Bukittinggi to preserve culture and nature influences the achievement of SDGs 1 (No Poverty)
	Tourists get to know local culture	The more tourists get to know the tourist attractions in the city of Bukittinggi, it will influence the achievement of SDGs 1 (No Poverty)

Name :HM. Yusrizal, SE., M.Sc

Category: Bukittinggi City Cooperative Industry and Trade Service

Table 4.6. Exploration of Respondents' Opinions 2

	Factor	Reason
BSI	Mudharabah	
	Customer Attitude	Customer attitudes influence the financing products provided by BSI
	Customer Service	If the service received by the customer is good, it will influence the customer's decision to apply for financing from BSI
	Sharia System	The sharia system known to customers will influence customers to choose products and financing contracts provided by BSI
	Murabaha	
	Psychology and Personality	Personality and attitude greatly influence customers' desires to choose murabaha financing with BSI
	Demographic Culture	Culture in public life will influence customers' interest in financing with BSI
SMEs	Livelihood Activities	
	Fulfill basic needs	Taking advantage of economic progress will affect the welfare of society by starting a business in the form of SMEs
	Every human being's obligation	Obligations really influence people to run businesses on an SME scale to be able to meet their living needs
	Micro Enterprise	
	Market Demand	Market demand influences SMEs to develop
	Flexible	The nature of convenience will influence people to engage in SMEs
	Hobby	Skills in the form of hobbies will also influence the income that people will get by establishing SMEs
	Small Dynamic Enterprise	
	Leveraging the Digital Economy	Taking advantage of economic progress will affect the welfare of society by starting a business in the form of SMEs
	Brand/Increasingly known	Brands that are known or easily obtained by consumers will influence SME income

	Easy to follow consumer tastes	The ability of SMEs to follow consumer tastes will influence the income obtained by SMEs
	Fast Moving Enterprise	
	Market Demand	Market demand influences income or profits so that SMEs can develop further
	Changes in Community Shopping Patterns and Behavior	Changes in people's shopping patterns and behavior will influence the sales volume of SME products
	Increasingly Competitive Level of Business Competition	The tighter competition in SME businesses will encourage SMEs to further increase SME productivity
	Increase Business Profits	Increasing business profits will affect the income received by SMEs
	There are Disturbances in Various Sectors	Disruption of various sectors will affect the performance of SMEs
	Expanding Market Reach	The wider market reach can influence SMEs to add to the variety of products available to SMEs
	Innovation	Product innovation influences the sales volume of products marketed by SMEs
MSMEs	Sale	
	selling price	Price affordability will affect the sales volume of MSMEs
	Product	Quality products that are marketed can increase MSME sales
	Promotion	Well-structured and well-structured promotions influence MSME sales levels
	Distribution channel	Systematic distribution channels influence MSME sales levels
	Quality	The quality of products marketed affects the sales volume of MSMEs
	Customer	
	Product quality	Good product quality influences customers to repeat themselves to MSMEs
	Service Quality	Good service quality influences MSME customer satisfaction
	Profit	
	Cost	The larger and smaller the costs incurred will affect the profits obtained by MSMEs
Business Competition	Whether or not there are many business competitors greatly influences the profits received by MSMEs	
Product Variants	The greater the variety of products, the greater the impact on MSME profits	
SDGs 1 (No Poverty)	Trading	
	Can obtain goods that cannot be produced by the country itself	being able to obtain goods that are not produced in Indonesia has an impact on achieving SDGs 1 (No Poverty)

Expanding the Benefits of Specialization	The wider the market that is controlled by showing specific products and services that influence the achievement of SDGs 1 (No Poverty)
Expanding Markets and Increasing Profits	if it can increase profits in trade, it will have an impact on alleviating poverty in achieving SDGs 1 (No Poverty)
Expanding Job Opportunities	The wider job opportunities created can influence the process of achieving SDGs 1 (No Poverty)
Food security	
maintain good health and nutrition	The level of community health that is well maintained in accordance with community nutritional intake influences the pace of the process of achieving SDGs 1 (No Poverty)
maintain food price stability	the ability to maintain food balance influences the achievement of SDGs 1 (No Poverty)
reduce vulnerability to natural disasters	the ability to maintain natural balance influences the achievement of SDGs 1 (No Poverty)
support economic development.	The stronger food security will influence the pace of the process of achieving SDGs 1 (No Poverty)
Tourist	
expand employment opportunities	Well-managed tourism influences the achievement of SDGs 1 (No Poverty)
increased business opportunities	The more businesses that run smoothly influence the achievement of SDGs 1 (No Poverty)
increase income	The greater the income earned by the community influences the achievement of SDGs 1 (No Poverty)
maintaining local culture	The ability of the people of Bukittinggi to preserve culture and nature influences the achievement of SDGs 1 (No Poverty)
Tourists get to know local culture	The more tourists get to know the tourist attractions in the city of Bukittinggi, it will influence the achievement of SDGs 1 (No Poverty)

Name :M. Fadhli, S.STP., M.Si

Category: Bukittinggi City Tourism, Youth and Sports Department

Table 4.7. Exploration of Respondents' Opinions 3

Factor		Reason
BSI	Mudharabah	
	Customer Attitude	Customer attitudes influence the financing products provided by BSI
	Customer Service	If the service received by the customer is good, it will influence the customer's decision to apply for financing from BSI
	Sharia System	The sharia system known to customers will influence customers to choose products and financing contracts provided by BSI
	Murabaha	
	Psychology and Personality	Personality and attitude greatly influence customers' desires to choose murabaha financing with BSI

	Demographic Culture	Culture in public life will influence customers' interest in financing with BSI
SMEs	Livelihood Activities	
	Fulfill basic needs	Taking advantage of economic progress will affect the welfare of society by starting a business in the form of SMEs
	Every human being's obligation	Obligations really influence people to run businesses on an SME scale to be able to meet their living needs
	Micro Enterprise	
	Market Demand	Market demand influences SMEs to develop
	Flexible	The nature of convenience will influence people to engage in SMEs
	Hobby	Skills in the form of hobbies will also influence the income that people will get by establishing SMEs
	Small Dynamic Enterprise	
	Leveraging the Digital Economy	Taking advantage of economic progress will affect the welfare of society by starting a business in the form of SMEs
	Brand/Increasingly known	Brands that are known or easily obtained by consumers will influence SME income
	Easy to follow consumer tastes	The ability of SMEs to follow consumer tastes will influence the income obtained by SMEs
	Fast Moving Enterprise	
	Market Demand	Market demand influences income or profits so that SMEs can develop further
	Changes in Community Shopping Patterns and Behavior	Changes in people's shopping patterns and behavior will influence the sales volume of SME products
	Increasingly Competitive Level of Business Competition	The tighter competition in SME businesses will encourage SMEs to further increase SME productivity
	Increase Business Profits	Increasing business profits will affect the income received by SMEs
	There are Disturbances in Various Sectors	Disruption of various sectors will affect the performance of SMEs
	Expanding Market Reach	The wider market reach can influence SMEs to add to the variety of products available to SMEs
	Innovation	Product innovation influences the sales volume of products marketed by SMEs
	MSMEs	Sale
selling price		Price affordability will affect the sales volume of MSMEs
Product		Quality products that are marketed can increase MSME sales
Promotion		Well-structured and well-structured promotions influence MSME sales levels
Distribution channel		Systematic distribution channels influence MSME sales levels
Quality	The quality of products marketed affects the sales volume of MSMEs	

SDGs 1 (No Poverty)	Customer	
	Product quality	Good product quality influences customers to repeat themselves to MSMEs
	Service Quality	Good service quality influences MSME customer satisfaction
	Profit	
	Cost	The larger and smaller the costs incurred will affect the profits obtained by MSMEs
	Business Competition	Whether or not there are many business competitors greatly influences the profits received by MSMEs
	Product Variants	The greater the variety of products, the greater the impact on MSME profits
	Trading	
	Can obtain goods that cannot be produced by the country itself	being able to obtain goods that are not produced in Indonesia has an impact on achieving SDGs 1 (No Poverty)
	Expanding the Benefits of Specialization	The wider the market that is controlled by showing specific products and services that influence the achievement of SDGs 1 (No Poverty)
	Expanding Markets and Increasing Profits	if it can increase profits in trade, it will have an impact on alleviating poverty in achieving SDGs 1 (No Poverty)
	Expanding Job Opportunities	The wider job opportunities created can influence the process of achieving SDGs 1 (No Poverty)
	Food security	
	maintain good health and nutrition	The level of community health that is well maintained in accordance with community nutritional intake influences the pace of the process of achieving SDGs 1 (No Poverty)
	maintain food price stability	the ability to maintain food balance influences the achievement of SDGs 1 (No Poverty)
	reduce vulnerability to natural disasters	the ability to maintain natural balance influences the achievement of SDGs 1 (No Poverty)
support economic development.	The stronger food security will influence the pace of the process of achieving SDGs 1 (No Poverty)	
Tourist		
expand employment opportunities	Well-managed tourism influences the achievement of SDGs 1 (No Poverty)	
increased business opportunities	The more businesses that run smoothly influence the achievement of SDGs 1 (No Poverty)	
increase income	The greater the income earned by the community influences the achievement of SDGs 1 (No Poverty)	
maintaining local culture	The ability of the people of Bukittinggi to preserve culture and nature influences the achievement of SDGs 1 (No Poverty)	
Tourists get to know local culture	The more tourists get to know the tourist attractions in the city of Bukittinggi, it will influence the achievement of SDGs 1 (No Poverty)	

Name :Dr. Heliyani, SE., MM
 Category :Chancellor of ITB HAS Bukittinggi

Table 4.8. Exploration of Respondents' Opinions 4

	Factor	Reason
BSI	Mudharabah	
	Customer Attitude	Customer attitudes influence the financing products provided by BSI
	Customer Service	If the service received by the customer is good, it will influence the customer's decision to apply for financing from BSI
	Sharia System	The sharia system known to customers will influence customers to choose products and financing contracts provided by BSI
	Murabaha	
	Psychology and Personality	Personality and attitude greatly influence customers' desires to choose murabaha financing with BSI
	Demographic Culture	Culture in public life will influence customers' interest in financing with BSI
SMEs	Livelihood Activities	
	Fulfill basic needs	Taking advantage of economic progress will affect the welfare of society by starting a business in the form of SMEs
	Every human being's obligation	Obligations really influence people to run businesses on an SME scale to be able to meet their living needs
	Micro Enterprise	
	Market Demand	Market demand influences SMEs to develop
	Flexible	The nature of convenience will influence people to engage in SMEs
	Hobby	Skills in the form of hobbies will also influence the income that people will get by establishing SMEs
	Small Dynamic Enterprise	
	Leveraging the Digital Economy	Taking advantage of economic progress will affect the welfare of society by starting a business in the form of SMEs
	Brand/Increasingly known	<i>Brands that are known or easily obtained by consumers will influence SME income</i>
	Easy to follow consumer tastes	The ability of SMEs to follow consumer tastes will influence the income obtained by SMEs
	Fast Moving Enterprise	
	Market Demand	Market demand influences income or profits so that SMEs can develop further
	Changes in Community Shopping Patterns and Behavior	Changes in people's shopping patterns and behavior will influence the sales volume of SME products
	Increasingly Competitive Level of Business Competition	The tighter competition in SME businesses will encourage SMEs to further increase SME productivity

	Increase Business Profits	Increasing business profits will affect the income received by SMEs
	There are Disturbances in Various Sectors	Disruption of various sectors will affect the performance of SMEs
	Expanding Market Reach	The wider market reach can influence SMEs to add to the variety of products available to SMEs
	Innovation	Product innovation influences the sales volume of products marketed by SMEs
MSMEs	Sale	
	selling price	Price affordability will affect the sales volume of MSMEs
	Product	Quality products that are marketed can increase MSME sales
	Promotion	Well-structured and well-structured promotions influence MSME sales levels
	Distribution channel	Systematic distribution channels influence MSME sales levels
	Quality	The quality of products marketed affects the sales volume of MSMEs
	Customer	
	Product quality	Good product quality influences customers to repeat themselves to MSMEs
	Service Quality	Good service quality influences MSME customer satisfaction
	Profit	
	Cost	The larger and smaller the costs incurred will affect the profits obtained by MSMEs
	Business Competition	Whether or not there are many business competitors greatly influences the profits received by MSMEs
	Product Variants	The greater the variety of products, the greater the impact on MSME profits
SDGs 1 (No Poverty)	Trading	
	Can obtain goods that cannot be produced by the country itself	being able to obtain goods that are not produced in Indonesia has an impact on achieving SDGs 1 (No Poverty)
	Expanding the Benefits of Specialization	The wider the market that is controlled by showing specific products and services that influence the achievement of SDGs 1 (No Poverty)
	Expanding Markets and Increasing Profits	if it can increase profits in trade, it will have an impact on alleviating poverty in achieving SDGs 1 (No Poverty)
	Expanding Job Opportunities	The wider job opportunities created can influence the process of achieving SDGs 1 (No Poverty)
	Food security	
	maintain good health and nutrition	The level of community health that is well maintained in accordance with community nutritional intake influences the pace of the process of achieving SDGs 1 (No Poverty)
maintain food price stability	the ability to maintain food balance influences the achievement of SDGs 1 (No Poverty)	

	reduce vulnerability to natural disasters	the ability to maintain natural balance influences the achievement of SDGs 1 (No Poverty)
	support economic development.	The stronger food security will influence the pace of the process of achieving SDGs 1 (No Poverty)
	Tourist	
	expand employment opportunities	Well-managed tourism influences the achievement of SDGs 1 (No Poverty)
	increased business opportunities	The more businesses that run smoothly influence the achievement of SDGs 1 (No Poverty)
	increase income	The greater the income earned by the community influences the achievement of SDGs 1 (No Poverty)
	maintaining local culture	The ability of the people of Bukittinggi to preserve culture and nature influences the achievement of SDGs 1 (No Poverty)
	Tourists get to know local culture	The more tourists get to know the tourist attractions in the city of Bukittinggi, it will influence the achievement of SDGs 1 (No Poverty)

Name :Rozi Eka Putra
 Category :SME & UMKM players in Bukittinggi City

Table 4.9. Exploration of Respondents' Opinions 5

	Factor	Reason
BSI	Mudharabah	
	Customer Attitude	Customer attitudes influence the financing products provided by BSI
	Customer Service	If the service received by the customer is good, it will influence the customer's decision to apply for financing from BSI
	Sharia System	The sharia system known to customers will influence customers to choose products and financing contracts provided by BSI
	Murabaha	
	Psychology and Personality	Personality and attitude greatly influence customers' desires to choose murabaha financing with BSI
	Demographic Culture	Culture in public life will influence customers' interest in financing with BSI
SMEs	Livelihood Activities	
	Fulfill basic needs	Taking advantage of economic progress will affect the welfare of society by starting a business in the form of SMEs
	Every human being's obligation	Obligations really influence people to run businesses on an SME scale to be able to meet their living needs
	Micro Enterprise	
	Market Demand	Market demand influences SMEs to develop
	Flexible	The nature of convenience will influence people to engage in SMEs

	Hobby	Skills in the form of hobbies will also influence the income that people will get by establishing SMEs
	Small Dynamic Enterprise	
	Leveraging the Digital Economy	Taking advantage of economic progress will affect the welfare of society by starting a business in the form of SMEs
	Brand/Increasingly known	Brands that are known or easily obtained by consumers will influence SME income
	Easy to follow consumer tastes	The ability of SMEs to follow consumer tastes will influence the income obtained by SMEs
	Fast Moving Enterprise	
	Market Demand	Market demand influences income or profits so that SMEs can develop further
	Changes in Community Shopping Patterns and Behavior	Changes in people's shopping patterns and behavior will influence the sales volume of SME products
	Increasingly Competitive Level of Business Competition	The tighter competition in SME businesses will encourage SMEs to further increase SME productivity
	Increase Business Profits	Increasing business profits will affect the income received by SMEs
	There are Disturbances in Various Sectors	Disruption of various sectors will affect the performance of SMEs
	Expanding Market Reach	The wider market reach can influence SMEs to add to the variety of products available to SMEs
	Innovation	Product innovation influences the sales volume of products marketed by SMEs
MSMEs	Sale	
	selling price	Price affordability will affect the sales volume of MSMEs
	Product	Quality products that are marketed can increase MSME sales
	Promotion	Well-structured and well-structured promotions influence MSME sales levels
	Distribution channel	Systematic distribution channels influence MSME sales levels
	Quality	The quality of products marketed affects the sales volume of MSMEs
	Customer	
	Product quality	Good product quality influences customers to repeat themselves to MSMEs
	Service Quality	Good service quality influences MSME customer satisfaction
	Profit	
	Cost	The larger and smaller the costs incurred will affect the profits obtained by MSMEs
	Business Competition	Whether or not there are many business competitors greatly influences the profits received by MSMEs

	Product Variants	The greater the variety of products, the greater the impact on MSME profits
SDGs 1 (No Poverty)	Trading	
	Can obtain goods that cannot be produced by the country itself	being able to obtain goods that are not produced in Indonesia has an impact on achieving SDGs 1 (No Poverty)
	Expanding the Benefits of Specialization	The wider the market that is controlled by showing specific products and services that influence the achievement of SDGs 1 (No Poverty)
	Expanding Markets and Increasing Profits	if it can increase profits in trade, it will have an impact on alleviating poverty in achieving SDGs 1 (No Poverty)
	Expanding Job Opportunities	The wider job opportunities created can influence the process of achieving SDGs 1 (No Poverty)
	Food security	
	maintain good health and nutrition	The level of community health that is well maintained in accordance with community nutritional intake influences the pace of the process of achieving SDGs 1 (No Poverty)
	maintain food price stability	the ability to maintain food balance influences the achievement of SDGs 1 (No Poverty)
	reduce vulnerability to natural disasters	the ability to maintain natural balance influences the achievement of SDGs 1 (No Poverty)
	support economic development.	The stronger food security will influence the pace of the process of achieving SDGs 1 (No Poverty)
	Tourist	
	expand employment opportunities	Well-managed tourism influences the achievement of SDGs 1 (No Poverty)
	increased business opportunities	The more businesses that run smoothly influence the achievement of SDGs 1 (No Poverty)
	increase income	The greater the income earned by the community influences the achievement of SDGs 1 (No Poverty)
	maintaining local culture	The ability of the people of Bukittinggi to preserve culture and nature influences the achievement of SDGs 1 (No Poverty)
Tourists get to know local culture	The more tourists get to know the tourist attractions in the city of Bukittinggi, it will influence the achievement of SDGs 1 (No Poverty)	

In the first round of the Delphi questionnaire, answers were produced from stakeholders in table 4.10 below:

Table 4.10 Results of the Second Round of the Delphi Questionnaire

Factor			Respondent					Average
			R1	R2	R3	R4	R5	
BSI	Mudharabah	Customer Attitude	1	1	1	1	1	1
		Customer Service	1	1	1	1	1	1
		Sharia System	1	1	1	1	1	1
	Murabaha	Psychology and Personality	1	1	1	1	1	1

		Demographic Culture	0	0	0	0	0	0
		Conclusion						4
SMEs	Livelihood Activities	Fulfill basic needs	1	1	1	1	1	1
		Every human being's obligation	1	1	1	1	1	1
	Micro Enterprise	Market Demand	1	1	1	1	1	1
		Flexible	1	1	1	1	1	1
		Hobby	0	0	0	0	0	0
	Small Dynamic Enterprise	Leveraging the Digital Economy	1	1	1	1	1	1
		Brand/Increasingly known	1	1	1	1	1	1
		Easy to follow consumer tastes	1	1	1	1	1	1
	Fast Moving Enterprise	Market Demand	1	1	1	1	1	1
		Changes in Community Shopping Patterns and Behavior	1	1	1	1	1	1
		Increasingly Competitive Level of Business Competition	1	1	1	1	1	1
		Increase Business Profits	1	1	1	1	1	1
		There are Disturbances in Various Sectors	1	1	1	1	1	1
		Expanding Market Reach	1	1	1	1	1	1
Innovation		1	1	1	1	1	1	
		Conclusion						14
MSMEs	Sale	Selling price	1	1	1	1	1	1
		Product	1	1	1	1	1	1
		Promotion	1	1	1	1	1	1
		Distribution channel	1	1	1	1	1	1
		Quality	1	1	1	1	1	1
	Customer	Product quality	1	1	1	1	1	1
		Service Quality	1	1	1	1	1	1
	Profit	Cost	1	1	1	1	1	1
		Business Competition	1	1	1	1	1	1
		Product Variants	1	1	1	1	1	1
		Conclusion						10
SDGs 1 (No Poverty)	Trading	Can obtain goods that cannot be produced by the country itself	1	1	1	1	1	1
		Expanding the Benefits of Specialization	1	1	1	1	1	1
		Expanding Markets and Increasing Profits	1	1	1	1	1	1
		Expanding Job Opportunities	1	1	1	1	1	1
	Food security	maintain good health and nutrition	1	1	1	1	1	1
		maintain food price stability	1	1	1	1	1	1
		reduce vulnerability to natural disasters	1	1	1	1	1	1
		support economic development.	1	1	1	1	1	1
	Tourist	expand employment opportunities	1	1	1	1	1	1
		increased business opportunities	1	1	1	1	1	1

	increase income	1	1	1	1	1	1
	maintaining local culture	1	1	1	1	1	1
	Tourists get to know local culture	1	1	1	1	1	1
Conclusion							13

Value 1: Agree
 Value 0: Disagree

The questionnaire given to stakeholders consists of an agreement regarding the factors and their responses regarding these factors.

From the results of the second round, it is known that the factors that hinder the role of sharia banking in achieving SDGs1 (no poverty) as a sustainable development goal, stakeholders do not agree with the Demographic Culture factor because the public knows the existence of the Indonesian sharia bank BSI Bukittinggi City has strong legal power. For the SME factor, all stakeholder respondents did not agree with the Hobby factor because many hobby factors do not have a background for Bukittinggi City MSEs but rather as an added economic value. Therefore, a consensus result was obtained that in BSI Bukittinggi City, the Demographic Culture factor and in SMEs the hobby factor was not used because this factor had no 86 influence in developing centers for achieving SDGs1 (no poverty) as public spaces in the research area. The Demographic Cultural Factor in the Bukittinggi City BSI and the hobby factor in SMEs were officially removed. With this disagreement, it is known that the consensus value for the Bukittinggi City BSI is 80%. The consensus value for SMEs is 93%. The consensus value for MSMEs is 100%, and the consensus value for SDGs 1 (No Poverty) is 100%.

Factors that influence the role of sharia banking in achieving SDGs1 (no poverty) according to stakeholder perceptions in Bukittinggi City are:

1. Indonesian Sharia Bank, Bukittinggi City
 - a. Customer Attitude
 - b. Customer Service
 - c. Sharia System
2. SMEs

- a. Fulfill basic needs
- b. Every human being's obligation
- c. Market Demand
- d. Flexible
- e. Leveraging the Digital Economy
- f. *Brand* Increasingly known
- g. Easy to follow consumer tastes
- h. Changes in people's shopping behavior patterns
- i. Increasingly Competitive Level of Business Competition
- j. Expanding Market Reach
- k. Innovation
3. SMEs
 - a. Selling price
 - b. Product
 - c. Promotion
 - d. Distribution channel
 - e. Quality
 - f. Product quality
 - g. Service Quality
 - h. Business Competition
 - i. Product Variants
4. SDGs1 (No Poverty)
 - a. Can obtain goods that cannot be produced by the country itself
 - b. Expanding the Benefits of Specialization
 - c. Expanding Markets and Increasing Profits
 - d. Expanding Job Opportunities
 - e. Maintain good health and nutrition
 - f. maintain food price stability
 - g. reduce vulnerability to natural disasters
 - h. support economic development
 - i. increased business opportunities
 - j. increase income
 - k. Tourists get to know local culture

Factors that influence the role of sharia banking in achieving SDGs 1 (no poverty) as a sustainable development goal in Bukittinggi City, West Sumatra Province.

CONCLUSION



From the results of the second round, it is known that the factors that hinder the role of sharia banking in achieving SDGs1 (no poverty) as a sustainable development goal, stakeholders do not agree with the Demographic Culture factor because the public knows the existence of the Indonesian sharia bank BSI Bukittinggi City has strong legal power. For the SME factor, all stakeholder respondents did not agree with the Hobby factor because many hobby factors do not have a background for Bukittinggi City MSEs but rather as an added economic value. Therefore, a consensus result was obtained that in BSI Bukittinggi City, the Demographic Culture factor and in SMEs the hobby factor was not used because this factor had no 86 influence in developing centers for achieving SDGs1 (no poverty) as public spaces in the research area. The Demographic Cultural Factor in the Bukittinggi City BSI and the hobby factor in SMEs were officially removed. With this disagreement, it is known that the consensus value for the Bukittinggi City BSI is 80%. The consensus value for SMEs is 93%. The consensus value for MSMEs is 100%, and the consensus value for SDGs 1 (No Poverty) is 100%

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