

COLLABORATION MANAGEMENT STRATEGIES IN IMPROVING THE PERFORMANCE OF MSMEs AT MAWARIDUSSALAM MICRO WAQF BANK

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Abstract

This study employs a descriptive qualitative research method. The qualitative data were analyzed using NVivo 12 software. On the MSME collaboration side, the analysis results indicate several important indicators that support the success of collaboration management, namely goal alignment, knowledge sharing, long-term commitment, effective communication, risk and reward sharing, as well as trust and transparency. Goal alignment serves as the foundation for establishing focused cooperation among MSME actors and supporting institutions. In addition, knowledge sharing helps MSME actors gain new insights related to business development, management, and marketing strategies. Long-term commitment and effective communication are essential factors in maintaining sustainable collaboration, ensuring that cooperative relationships function optimally. Furthermore, trust, transparency, and fair distribution of risks and benefits strengthen relationships among stakeholders involved in MSME development. Regarding MSME performance, the mind map analysis shows that performance improvement can be observed through several indicators, including profit growth, capital growth, market or marketing growth, sales growth, and workforce growth.

Keywords: Collaboration Management, Performance, MSMEs.

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play a crucial role in supporting economic growth and employment in Indonesia. According to data published by the North Sumatra Chamber of Commerce and Industry (KADIN) in 2024, there are approximately 1.16 million MSMEs operating in North Sumatra, absorbing nearly 80% of the province's workforce. Of these enterprises, 98.9% are categorized as micro and small businesses, while the remainder consists of medium and large enterprises. To strengthen the competitiveness of local businesses, the Government of North Sumatra has set a target for 20% of MSMEs to adopt digital technologies and participate in the digital economy by 2024. In response to the rapidly changing business environment, MSMEs are required to enhance their competitiveness and adaptability. Efforts to improve competitiveness should begin with identifying the key barriers that hinder MSME development. These barriers can generally be classified into two major categories: financial and non-financial challenges. Financial challenges include: (1) a mismatch between available funding and the financing needs of MSMEs; (2) the absence of a systematic financing approach for MSMEs; (3) relatively high transaction costs; (4) limited access to formal financial institutions; (5) high interest rates for investment and working capital loans; and (6) the inability of many MSMEs to meet bankability requirements. Meanwhile, non-financial challenges include: (1) limited knowledge of production technology and quality control; (2) inadequate marketing capabilities; and (3) insufficient human resource competencies. These challenges significantly constrain the competitiveness of MSMEs, causing potentially viable products and services to struggle in increasingly competitive markets. To address these challenges, collaboration management has emerged as an important strategy for strengthening MSME performance and sustainability. In North Sumatra, collaboration management aims to enhance the competitiveness and welfare of MSME actors through cooperative efforts involving multiple stakeholders, including local governments, business associations, higher education institutions, financial institutions, and digital platforms. Such collaborations facilitate access to resources, knowledge sharing, capacity building, and market expansion opportunities for MSMEs.

One area with significant potential for MSME development is Mawaridussalam, North Sumatra, where several MSMEs operate under the guidance of the Mawaridussalam Islamic Boarding School Micro Waqf Bank (Bank Wakaf Mikro Mawaridussalam). The institution serves as a community-based financial intermediary that supports entrepreneurship and economic empowerment among local residents. This study focuses on MSMEs affiliated with the Mawaridussalam Micro Waqf Bank due to their considerable potential for business development and community empowerment. Several sectors demonstrate promising growth opportunities, including culinary businesses, fashion enterprises, and agribusiness ventures. The culinary sector benefits from consistent consumer demand for food products, while the fashion industry offers attractive opportunities driven by changing consumer preferences and market trends. Furthermore, the agricultural potential of the Mawaridussalam area provides favorable conditions for the development of agribusiness activities. Supported by the Micro Waqf Bank program, these MSMEs are expected to improve their business performance through effective collaboration management practices that foster sustainable economic growth and community welfare.

LITERATURE REVIEW

Micro, Small, and Medium Enterprises (MSMEs) play a strategic role in driving economic growth, creating employment opportunities, and improving community welfare. However, MSMEs continue to face various challenges, including limited access to capital, marketing constraints, human resource issues, and managerial weaknesses. Therefore, effective strategies are needed to enhance MSME competitiveness and performance, one of which is the implementation of collaboration management. A study conducted by Iffah Nur Ai'iny and Mohammad Ridwan (2025) on collaboration in the development of coffee MSMEs in Dokan Village, Karo Regency, found that successful collaboration is influenced by face-to-face dialogue, stakeholder commitment, and a shared understanding of development goals. However, the absence of formal collaboration regulations and inconsistent support from stakeholders were identified as obstacles to building trust and achieving effective collaboration.

The concept of collaboration has also been widely examined from a supply chain perspective. Panahifar et al. (2018) found that information sharing and trust are critical factors that determine the success of collaboration and significantly influence firm performance. Similarly, Wu and Chiu (2018) highlighted that information technology support and user satisfaction with technology are essential factors in enhancing supply chain collaboration capabilities, which ultimately contribute to organizational performance improvement. In the context of MSME marketing, Putri Windi Kartini (2022) found that the implementation of Islamic marketing strategies effectively increases product sales. Likewise, Iston Dwija Utama (2019) demonstrated that MSMEs operating in the culinary, fashion, and tourism sectors employ product differentiation, value-added strategies, and competitive pricing to maintain competitiveness in the digital era.

Research on strengthening MSME management conducted by Ezizwita et al. (2020) concluded that MSME performance is influenced by effective human resource management, production management, marketing strategies, and financial management. Furthermore, marketing partnerships with external stakeholders were identified as an important factor in expanding market share and ensuring business sustainability. From the perspective of community economic empowerment, Marfuah et al. (2020) explained that MSME development through social media utilization and collaboration with various stakeholders can significantly enhance marketing effectiveness. The use of digital platforms such as Instagram, Facebook, WhatsApp, and YouTube enables MSMEs to expand their market reach and improve product visibility.

Furthermore, Rusdin, Suryanto, and Muttaqin (2021) developed a collaborative MSME empowerment model emphasizing the importance of managerial capabilities, capital support, partnerships, a conducive business climate, infrastructure support, and continuous guidance. Their findings suggest that collaboration among government institutions, business actors, and other stakeholders can improve the effectiveness of MSME empowerment programs. The relationship between collaboration and organizational performance was further confirmed by Arzhanianta (2021), who found that supply chain collaboration, supply chain capability, and supply chain integration have a positive impact on firm performance among MSMEs in the Special Region of Yogyakarta. These findings indicate that collaboration is a key factor in improving productivity and competitiveness.

Similarly, Anis Marjukah et al. (2021) reported that business collaboration and digital marketing have a positive and significant influence on MSME business performance during the COVID-19 pandemic. Business collaboration was found to be an important intervening variable that strengthens the relationship between digital marketing implementation and business performance improvement.

Research by Lily Deviantri et al. (2022) revealed that innovation, collaboration, and social media utilization contribute to MSME performance enhancement. Although innovation emerged as the most dominant factor, the study emphasized that collaboration with various stakeholders remains necessary to strengthen organizational information systems and communication processes. From a human resource management perspective, Alwiah M. Liong et al. (2024) concluded that a collaborative work culture can be fostered through effective internal communication, participative leadership, teamwork training, and the use of technology. MSMEs that successfully implemented a collaborative culture demonstrated higher levels of efficiency, innovation, and employee motivation compared to those relying on individualistic work patterns.

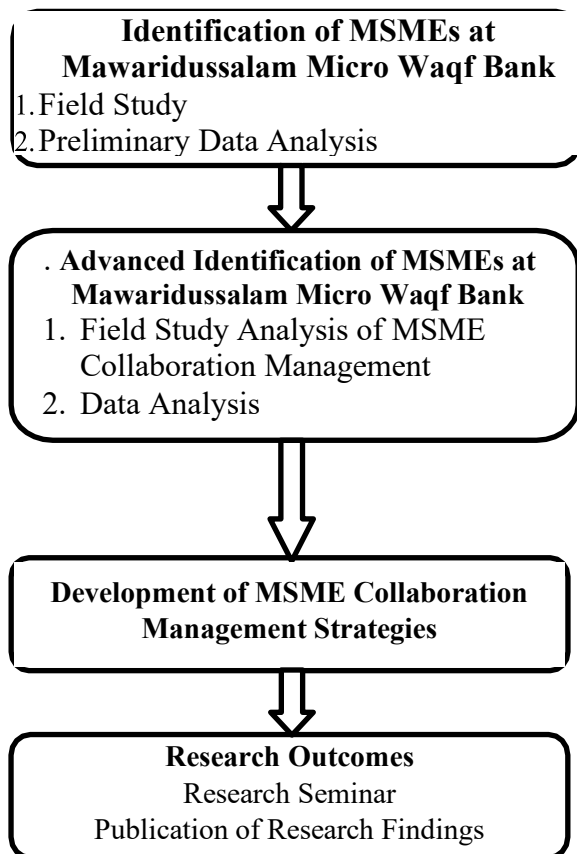
Additionally, Aditya Surya Nanda et al. (2024) found that digital platforms such as WhatsApp Groups can strengthen networking and collaboration among MSME actors. Digital-based collaboration enables MSMEs to expand market access, share information, and implement more effective marketing strategies at relatively low costs. Finally, Yatimin et al. (2024), through a literature review study, emphasized that strengthening MSME management requires policies that encourage collaboration among MSMEs, large enterprises, educational institutions, and government agencies. Integrated collaboration is believed to enhance innovation, business diversification, and long-term competitiveness. Based on the findings of previous studies, it can be concluded that collaboration management plays a crucial role in improving MSME performance. Factors such as goal alignment, trust, effective communication, knowledge sharing, technological support, strategic partnerships, and long-term commitment are key determinants of successful collaboration. Therefore, this study focuses on examining how collaboration management strategies are implemented within MSMEs supported by the Mawaridussalam Micro Waqf Bank and how these strategies contribute to business performance improvement, as reflected in profit growth, capital growth, market expansion, sales growth, and employment growth.

METHOD

This study employs a descriptive qualitative research method. Descriptive qualitative research aims to understand phenomena experienced by research subjects, such as behavior, perceptions, motivations, actions, and other related aspects, in a holistic manner. The findings are described through words and language within a specific natural context while utilizing various naturalistic methods (Sugiyono, 2018).

The research was conducted at Mawaridussalam Micro Waqf Bank, Deli Serdang, Indonesia. This location was selected because it has significant potential for MSME development and serves as a strategic institution in supporting community-based economic empowerment. Data collection techniques included observation, interviews, documentation, and literature review. Informants were selected using purposive sampling, a technique commonly combined with snowball sampling. Snowball sampling is a method used to identify and recruit participants through an existing network of contacts (Ibrahim, 2018). The data analysis process consisted of three stages: data reduction, data display, and conclusion drawing or verification. To ensure the validity and reliability of the findings, the study applied triangulation techniques, including source triangulation, technique triangulation, and researcher triangulation.

Picture 1. Research Flowchart



Qualitative Data Analysis Tool

The qualitative data analysis in this study was conducted using NVivo 12 Plus software. NVivo was originally developed in 1981 by programmer Tom Richards under the name NUDIST (Non-Numerical Unstructured Data Indexing, Searching, and Theorizing). In 2002, NUDIST was renamed NVivo. The letter “N” refers to NUDIST, while “Vivo” is derived from the term *in vivo*, meaning coding based on real-life experiences and phenomena encountered by participants in the field. The name NVivo reflects the software’s primary function of facilitating effective and efficient qualitative data coding.

NVivo is a qualitative data analysis software developed by QSR International (Qualitative Solutions and Research), a pioneering company in the development of qualitative research software. The software evolved from the earlier NUD*IST program, which was first introduced in 1981 (Bazeley & Jackson, 2007). In this study, NVivo was utilized to support data organization, coding, and analysis. The effectiveness of NVivo in generating data presentations such as tables, charts, diagrams, and conceptual models largely depends on the researcher’s ability to systematically code the collected data.

Within NVivo, data sources can generally be categorized into four types. First, internal sources, which include all forms of qualitative data that can be directly imported into the software, such as audio recordings, interview transcripts, field notes, photographs, survey data tables, website content, databases, and videos. Second, external sources, which consist of materials that cannot be directly imported into NVivo, such as printed books and hard-copy journal articles. Third, memos, which are researcher-generated notes recorded throughout the data collection and analysis process. Fourth, framework matrices, which provide structured summaries of observations and themes related to specific participants and are organized in matrix formats (Bandur, 2016).

Furthermore, NVivo facilitates a coding process that is simple, effective, and efficient, thereby enhancing data retrieval and management (Zamawe, 2015). The software allows researchers to store and manage diverse data sources within a single project environment, even when files are physically located in different directories. Through the use of links and references, NVivo enables faster retrieval and more systematic organization of qualitative data compared to manual coding approaches.

According to Neill (2013), NVivo offers several significant advantages for qualitative research. These include the creation of an auditable research trail, increased explicitness and reflexivity during the analytical process, and improved transparency in data management and interpretation. Consequently, NVivo serves as a valuable tool for enhancing the rigor, reliability, and credibility of qualitative research findings.

RESULTS AND DISCUSSION

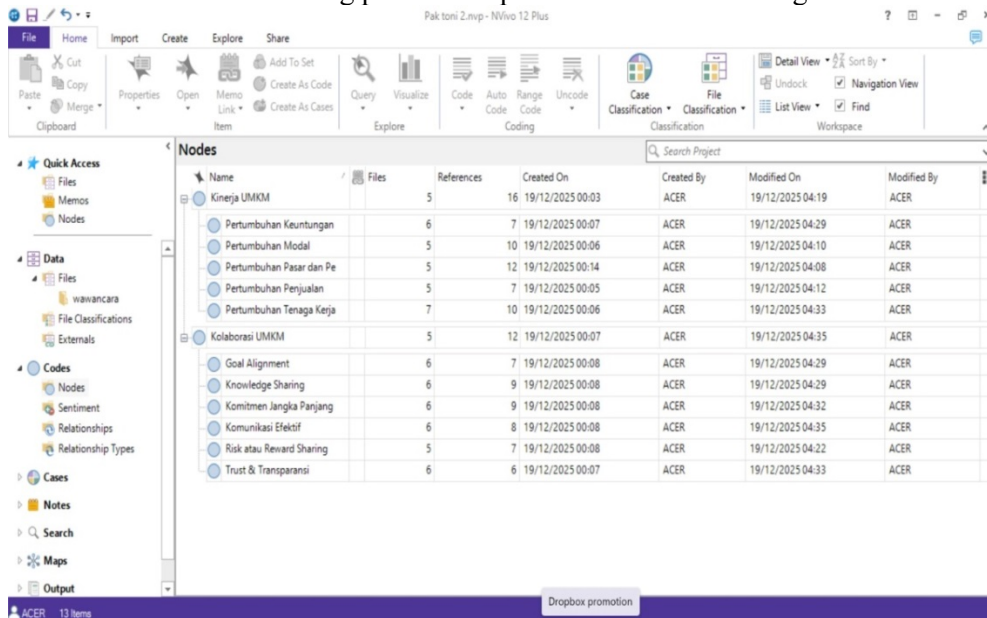
NVivo 12 Analysis

The qualitative data analysis related to the Collaboration Management Strategy in Improving the Performance of MSMEs at Bank Wakaf Mikro Mawaridussalam was conducted through several systematic stages using NVivo 12 software. The utilization of this software greatly assisted the researchers in organizing, processing, and analyzing data obtained from interviews with the research informants. The data analysis process was carried out to gain a comprehensive understanding of the collaboration management strategies implemented to enhance the performance of MSMEs under the guidance of Bank Wakaf Mikro Mawaridussalam. The stages undertaken in the data analysis process are described as follows.

Coding

The initial stage of data analysis using NVivo 12 was the coding process. Coding refers to the activity of classifying interview data into specific categories based on meanings, concepts, or themes relevant to the focus of the study. The primary themes in this research concern the Collaboration Management Strategy in Improving MSME Performance at Bank Wakaf Mikro Mawaridussalam, which encompasses two major aspects: MSME Performance and MSME Collaboration.

This study involved two key informants who were selected based on their involvement in and understanding of the implementation of collaboration management practices at Bank Wakaf Mikro Mawaridussalam. Their insights provided valuable information regarding collaborative activities, partnership mechanisms, and efforts undertaken to improve the performance and sustainability of MSMEs. The coding results generated through NVivo 12 served as the foundation for identifying key themes, patterns, and relationships among the data, which were subsequently analyzed to explain the role of collaboration management in enhancing MSME performance. The results of the coding process are presented in the following section.



Name	Files	References	Created On	Created By	Modified On	Modified By
Kineja UMKM		5	16 19/12/2025 00:03	ACER	19/12/2025 04:19	ACER
Pertumbuhan Keuntungan		6	7 19/12/2025 00:07	ACER	19/12/2025 04:29	ACER
Pertumbuhan Modal		5	10 19/12/2025 00:06	ACER	19/12/2025 04:10	ACER
Pertumbuhan Pasar dan Pe		5	12 19/12/2025 00:14	ACER	19/12/2025 04:08	ACER
Pertumbuhan Penjualan		5	7 19/12/2025 00:05	ACER	19/12/2025 04:12	ACER
Pertumbuhan Tenaga Kerja		7	10 19/12/2025 00:06	ACER	19/12/2025 04:33	ACER
Kolaborasi UMKM		5	12 19/12/2025 00:07	ACER	19/12/2025 04:35	ACER
Goal Alignment		6	7 19/12/2025 00:08	ACER	19/12/2025 04:29	ACER
Knowledge Sharing		6	9 19/12/2025 00:08	ACER	19/12/2025 04:29	ACER
Komitmen Jangka Panjang		6	9 19/12/2025 00:08	ACER	19/12/2025 04:32	ACER
Komunikasi Efektif		6	8 19/12/2025 00:08	ACER	19/12/2025 04:35	ACER
Risk atau Reward Sharing		5	7 19/12/2025 00:08	ACER	19/12/2025 04:22	ACER
Trust & Transparansi		6	6 19/12/2025 00:07	ACER	19/12/2025 04:33	ACER

Picture 2. Coding Result

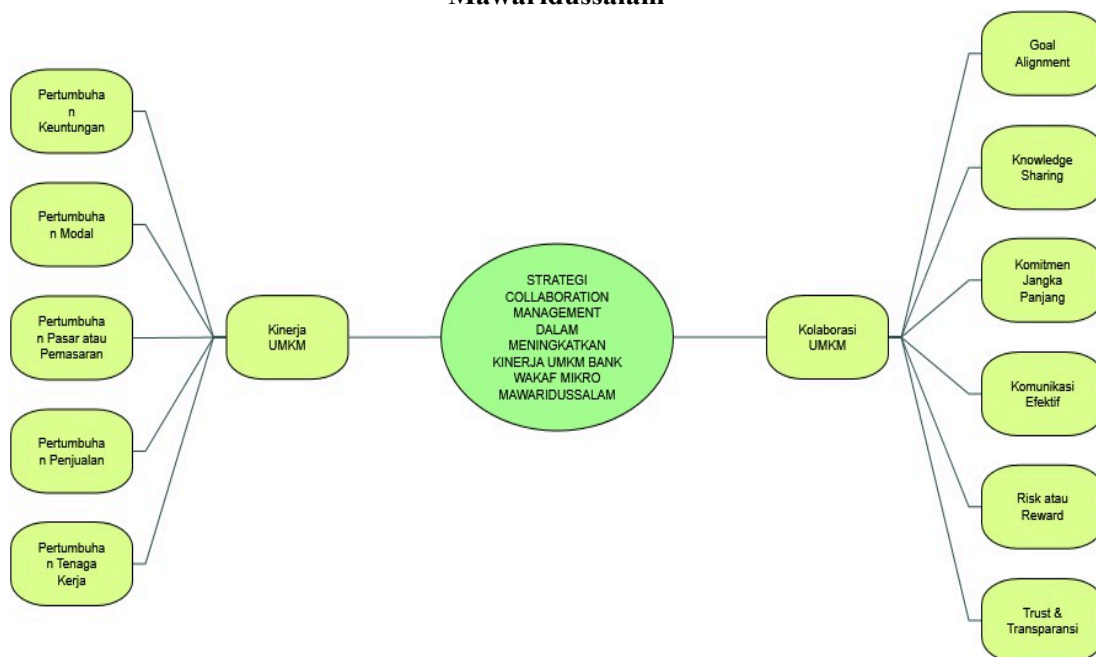
Analytical Map

The next stage of the analysis involved developing an analytical map as a means of mapping the research ideas. This process was intended to document and illustrate the researcher's thoughts in describing the concepts related to the research topic. Through the analytical map, the researcher was able to visualize the flow of ideas and the relationships among concepts in a more systematic manner.

Mind Map

The analytical map generated from the NVivo 12 analysis indicates that the collaboration management strategy, which includes coordination, communication, partnerships, resource management, and stakeholder synergy, contributes significantly to improving the performance of MSMEs at Bank Wakaf Mikro Mawaridussalam. The findings reveal that the effective implementation of collaboration management strengthens cooperation among stakeholders in supporting business development, enhancing the capacity of MSME actors, and ensuring the sustainability of empowerment programs. Furthermore, collaboration among various stakeholders facilitates knowledge sharing, resource optimization, and collective problem-solving, which are essential for the growth and competitiveness of MSMEs. These results suggest that collaboration management strategies are a crucial factor in improving MSME performance through the establishment of structured, coordinated, and sustainable collaborative relationships. Therefore, effective collaboration management serves as a strategic approach to fostering long-term business development and strengthening the overall performance of MSMEs at Bank Wakaf Mikro Mawaridussalam.

Collaboration Management Strategies for Improving the Performance of MSMEs at Bank Wakaf Mikro Mawaridussalam



Picture 3. Mind Map

Mind Map Analysis

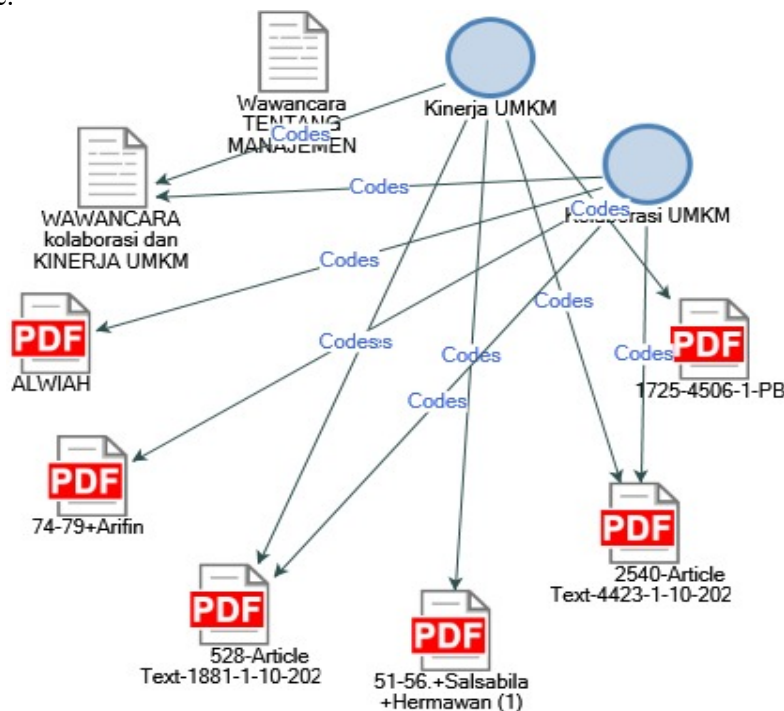
Based on the mind map generated from the NVivo 12 analysis in the study entitled “Collaboration Management Strategies in Enhancing the Performance of MSMEs at Bank Wakaf Mikro Mawaridussalam,” a strong relationship can be observed among collaboration management strategies, MSME collaboration, and MSME performance. The mind map illustrates that the implementation of collaboration management strategies serves as the central mechanism for improving MSME performance through the strengthening of collaboration among the stakeholders involved.

From the perspective of MSME collaboration, the analysis identified several key indicators that support the success of collaboration management, namely goal alignment, knowledge sharing, long-term commitment, effective communication, risk and reward sharing, as well as trust and transparency. Goal alignment serves as the foundation for establishing purposeful cooperation between MSME actors and supporting institutions. Knowledge sharing enables MSME entrepreneurs to gain new insights related to business development, management practices, and marketing strategies. Furthermore, long-term commitment and effective communication are essential factors in maintaining sustainable collaboration and ensuring that cooperative relationships function optimally. Trust, transparency, and the fair distribution of risks and benefits further strengthen relationships among stakeholders involved in MSME development. Regarding MSME performance, the mind map indicates that performance improvement can be assessed through several indicators, including profit growth, capital growth, market or marketing growth, sales growth, and workforce growth. These findings suggest that the collaboration management

strategies implemented at Bank Wakaf Mikro Mawaridussalam focus not only on strengthening collaborative relationships but also on generating tangible business development outcomes for MSMEs. Increased profits and capital reflect financial growth, while market expansion and sales growth indicate enhanced competitiveness. Moreover, workforce growth demonstrates that MSME development contributes to job creation and broader economic empowerment.

Network Map

The Network Map derived from the coding analysis reveals that the theme “Collaboration Management Strategies in Enhancing the Performance of MSMEs at Bank Wakaf Mikro Mawaridussalam” functions as the primary node, which is strongly connected to several important variables, namely MSME Collaboration and MSME Performance. The relationships among the nodes indicate that improvements in MSME performance are influenced by the implementation of collaboration management strategies supported by various collaborative factors, including goal alignment, knowledge sharing, long-term commitment, effective communication, risk and reward sharing, and trust and transparency. Meanwhile, improvements in MSME performance are reflected through indicators such as profit growth, capital growth, market and marketing expansion, sales growth, and workforce growth. The interconnectedness among these nodes demonstrates that effective collaboration strategies play a crucial role in supporting the development, sustainability, and competitiveness of MSMEs at Bank Wakaf Mikro Mawaridussalam. The findings further emphasize that successful collaboration management fosters stronger stakeholder relationships, enhances organizational capabilities, and contributes significantly to long-term MSME growth and performance.



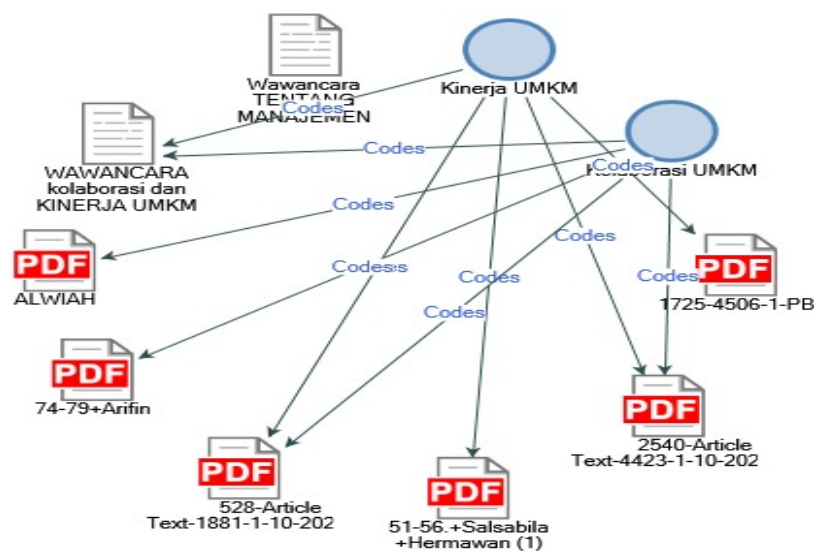
Picture 4. Project Map of MSME Performance

The theme of MSME Performance, encompassing the dimensions of profit growth, capital growth, market or marketing growth, sales growth, and workforce growth, is consistent with the findings obtained from interview data and the research literature incorporated in the project map. Several data sources indicate that increased profits, stronger capital, expanded market reach, higher sales volumes, and growth in employment opportunities can be regarded as key indicators for assessing the development and success of MSMEs.

The informants and data sources represented in the project map also demonstrate that the MSME Performance variable is closely associated with the dimensions of profit growth, capital growth, market or marketing expansion, sales growth, and workforce growth. These dimensions can be interpreted as the primary indicators for measuring the business development of MSMEs at Bank Wakaf Mikro Mawaridussalam. In this context, MSME performance is understood not merely as the final outcome of business activities but also as a reflection of the ability of MSMEs to continuously develop and strengthen their business capacity over time.

Therefore, the project map findings suggest that improvements in MSME performance cannot be separated from the ability of entrepreneurs to increase profitability, strengthen business capital, expand market coverage, improve sales performance, and create new employment opportunities. These achievements contribute directly to business sustainability and enhance the competitiveness of MSMEs in responding to economic challenges. In this study, MSME performance is not narrowly defined as the achievement of financial profits alone. Instead, it is viewed as a multidimensional condition supported by capital growth, improved marketing performance, increased sales, and the ability of businesses to absorb labor. In other words, MSME success is understood as the result of the interaction between effective business management, collaborative support, and the capacity of entrepreneurs to capitalize on business development opportunities.

Furthermore, the project map reveals that both informants and supporting data sources perceive MSME performance as a broader form of business development that extends beyond income generation. It also encompasses the ability of enterprises to survive, grow, and create positive economic impacts within the surrounding community. Such development encourages MSMEs to continuously improve business quality, enabling entrepreneurs to expand market reach, increase productivity, and achieve sustainable business growth over the long term.



Picture 5. Project Map of MSME Collaboration

The theme of MSME Collaboration, which encompasses the dimensions of goal alignment, knowledge sharing, long-term commitment, effective communication, risk and reward sharing, as well as trust and transparency, is consistent with the findings obtained from interview data and the research literature included in the project map. Several data sources indicate that aligned goals, knowledge exchange, effective communication, and mutual trust are essential elements in building effective collaborative relationships among stakeholders involved in MSME development. The informants and data sources represented in the project map also demonstrate that the MSME Collaboration variable is closely associated with the dimensions of goal alignment, knowledge sharing, long-term commitment, effective communication, risk and reward sharing, and trust and transparency. These dimensions can be interpreted as key indicators supporting the success of collaboration management strategies at Bank Wakaf Mikro Mawaridussalam. MSME collaboration is understood not merely as a form of cooperation among different parties, but also as a collective effort to create synergy that supports sustainable business growth and development.

Therefore, the findings of the project map suggest that successful MSME collaboration cannot be separated from shared objectives, information and knowledge exchange, open communication, and mutual trust among stakeholders involved in the collaborative process. These factors contribute to more effective mentoring and empowerment programs, stronger business networks, and enhanced capacities of MSME entrepreneurs. In this study, MSME collaboration is not narrowly defined as a formal partnership alone. Instead, it is viewed as a process supported by long-term commitment, transparency, fair sharing of risks and benefits, and effective communication among business actors and supporting institutions. In other words, successful collaboration is understood as the outcome of interactions among trust, goal alignment, and the ability of stakeholders to maintain productive and sustainable working relationships. Furthermore, the project map reveals that informants and supporting data

sources perceive MSME collaboration as a broader relationship that extends beyond the achievement of business objectives. It also encompasses capacity building, experience sharing, and the strengthening of networks among entrepreneurs. Such collaboration fosters a more adaptive business environment, enabling MSME actors to better respond to business challenges, expand market opportunities, and enhance their competitiveness in a sustainable manner.

Word Cloud

The Word Cloud in this study serves as a visual analysis tool that highlights the most frequently occurring words derived from the interview data. By displaying the prominence of specific terms, the word cloud provides an overview of the dominant themes, concepts, and issues discussed by the informants. The larger the size of a word in the visualization, the more frequently it appears in the interview transcripts, indicating its relative importance within the research findings. The following section presents the results of the Word Cloud analysis generated from the interview data collected in this study.



Picture 6. Word Cloud

Based on the visual analysis of the word cloud generated from the interview data and research documents, the most dominant words that emerged were “performance,” “collaboration,” “marketing,” and “finance.” This indicates that the discussions among informants primarily focused on efforts to improve MSME performance through strengthening collaboration, enhancing marketing practices, and reinforcing financial management. The term “performance” appears as the central theme, connecting various aspects such as collaboration, marketing, technology, human resources, and business development within the MSMEs supported by Bank Wakaf Mikro Mawaridussalam. Furthermore, the frequent occurrence of words such as “marketing,” “product,” “digital,” and “technology” suggests that the discussion extended beyond conventional business improvement strategies and emphasized the utilization of digital technologies to expand market reach and enhance MSME competitiveness. This finding indicates that digital marketing strategies are perceived as an important approach for helping MSMEs promote their products, broaden their customer base, and improve sales effectiveness. Technology is also viewed as a supporting tool that facilitates access to information and accelerates business development.

In addition, the appearance of words such as “finance,” “improvement,” “support,” and “provide” highlights the significant role of financial management in supporting MSME growth. Informants emphasized that strengthening financial capacity and managing business capital effectively can help entrepreneurs expand their business operations and improve overall performance. In other words, financial stability and growth are considered key determinants of MSME success. The presence of words such as “collaborative,” “building,” “communication,” “support,” and “various” further demonstrates the close relationship between collaboration and MSME performance improvement. Cooperation among business actors, supporting institutions, and stakeholders, combined with effective communication, is believed to create synergies that foster business growth and development. These findings suggest that MSME success is influenced not only by the capabilities of individual entrepreneurs but also by the quality of collaborative relationships and the support received from various stakeholders. Meanwhile, the occurrence of terms such as “employees,” “human,” “skills,” “culture,” and “management” indicates that human resource development is another important concern highlighted by the

informants. MSME actors are expected to continuously improve their skills, managerial capabilities, and organizational culture to effectively respond to business challenges and opportunities. Strong human resource management is therefore viewed as an essential factor in sustaining business growth and competitiveness. Overall, the word cloud analysis demonstrates that MSME performance improvement is influenced by a combination of factors, including collaboration, marketing enhancement, financial management, digital technology utilization, and human resource development. These elements collectively contribute to strengthening business sustainability, competitiveness, and long-term growth among MSMEs supported by Bank Wakaf Mikro Mawaridussalam.

CONCLUSION

Based on the research findings and discussion regarding the influence of collaboration management on MSME performance, the following conclusions can be drawn:

1. The stronger the level of collaboration established, the higher the business performance achieved, particularly in terms of revenue growth, time efficiency, and product development.
2. MSME actors who collaborate with business communities, financial institutions, and government agencies have greater access to capital, financial management training, and technology needed to enhance their competitiveness and business sustainability.
3. Effective collaboration facilitates adaptation and joint innovation processes, enabling MSMEs to respond more quickly to market trends and environmental changes compared to businesses operating independently.

Recommendations

To maintain and further improve MSME performance through collaborative management, the following recommendations are proposed:

1. MSME actors are encouraged to actively expand their business networks by joining MSME associations or local business communities. Entrepreneurs should also be more open to adopting financial record-keeping systems and digital marketing tools to facilitate business performance evaluation and improve operational efficiency.
2. There is a need to enhance both the frequency and quality of mentoring and support programs. This can be achieved by facilitating business matching forums that connect MSMEs with investors, major distributors, and management experts, thereby fostering more targeted and sustainable collaborative partnerships with long-term impacts.
3. Future researchers are encouraged to incorporate moderating variables such as digital literacy levels or management information system utilization to examine the extent to which technology can maximize the impact of collaboration on MSME performance across specific sectors, such as culinary businesses, handicrafts, and agribusiness.

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