

## Training, Mentoring, and MSME Performance: The Mediating Role of Competence in Jambi

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### ABSTRACT

*This study examines the effects of training and mentoring on MSME performance, with competence as a mediating variable among MSMEs under the guidance of Z Corner BAZNAS in Jambi City. This study employed a quantitative approach with a cross-sectional design. The sample consisted of 52 respondents from 13 MSMEs, selected using a saturated sampling technique. Data were collected through questionnaires, interviews, observations, and documentation. The data were analysed using Structural Equation Modelling–Partial Least Squares (SEM-PLS) with SmartPLS. The results show that training does not have a significant direct effect on MSME performance ( $\beta = -0.161$ ;  $p = 0.388$ ), whereas mentoring has a positive and significant direct effect ( $\beta = 0.462$ ;  $p = 0.004$ ). Training has a positive and significant effect on competence ( $\beta = 0.500$ ;  $p = 0.006$ ), while the effect of mentoring on competence is positive but not statistically significant at the 5% level ( $\beta = 0.407$ ;  $p = 0.051$ ). Competence has a positive and significant effect on MSME performance ( $\beta = 0.591$ ;  $p = 0.001$ ). Mediation analysis shows that competence significantly mediates the effect of training on MSME performance ( $\beta = 0.295$ ;  $p = 0.036$ ), indicating that training influences performance only through competence enhancement. In contrast, competence does not significantly mediate the effect of mentoring on performance ( $\beta = 0.240$ ;  $p = 0.067$ ), which operates mainly through its direct effect. The study highlights the importance of aligning training programs with MSME needs and strengthening mentoring practices to support sustainable competence development and business performance.*

**Keywords:** Training; Mentoring; Competencies; MSME Performance; SEM-PLS.

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## INTRODUCTION

Micro, small, and medium-sized enterprises (MSMEs) are vital to Indonesia's economy, including in Jambi Province. MSMEs boost employment, promote income equality, and contribute to the regional gross domestic product (GRDP). Furthermore, MSMEs' reliance on local resources and the domestic market makes this sector more resilient to various economic challenges and market uncertainties. However, the growth of MSMEs is not determined solely by capital support and market access; the human resources managing these businesses must also be prepared. Since MSME operators need to be able to capitalize on opportunities while facing increasingly complex business competition, improving their competencies is essential (Wardhana et al., 2025).

The MSME landscape in Jambi City is dominated by microenterprises. According to BPS Jambi City, the number of MSMEs increased rapidly, particularly after 2020, reaching approximately 47,813 in 2021 and 50,747 in both 2022 and 2023. Meanwhile, the number of medium-sized enterprises remained relatively low and tended to stagnate. This situation indicates an imbalance in the structure of MSMEs, whereby the growth in the number of businesses has not been fully accompanied by an upward transition in business scale. Therefore, efforts to support MSME development should address not only administrative and financial aspects but also the enhancement of the internal capacity and capabilities of MSME operators (Pribadi et al., 2026).

One of the key aspects of MSME development is the competence of business owners. This competence can include knowledge, skills, attitudes, and the ability to run a business. It determines the ability of MSME owners to manage their businesses and adapt to changes in the business environment. Business performance and growth cannot be improved solely through capital injections without enhancing competence. Therefore, a human resource development program is needed one that, through training and mentoring, can help MSME owners improve their ability to manage and grow their businesses (Pribadi et al., 2026).

One form of human resource development is training, which can be used to enhance the knowledge and skills of small and medium-sized enterprise (SME) owners. Training topics may include financial management, digital marketing, preparing basic financial statements, branding strategies, business licensing, and product standardization. Although the training provided a great deal of knowledge to many participants in a short period of time, it had its limitations because the material presented could not necessarily be applied directly to the participants' respective businesses. The mismatch between the material and business needs, as well as the lack of follow-up after the training, meant that the knowledge gained was not yet able to transform the businesses (Marzuki et al., 2025).

In addition to training, mentoring is needed to help small and medium-sized enterprises (SMEs) apply what they have learned in a real-world business environment. Mentoring is carried out through guidance, direction, consultation, and the provision of context-specific solutions to business problems. Mentoring can bridge the gap between knowledge and business practice because it is more intensive and sustained than training, which is typically conducted over a specific period of time. It is believed that combining training as a means of knowledge transfer with mentoring as contextual guidance can help enhance the capacity of MSMEs more comprehensively (Monoarfa et al., 2026).

However, several issues still arise when MSMEs under the guidance of Z Corner in Jambi City receive training and mentoring. The results of a preliminary survey conducted among 30 respondents showed that 60.0% of MSME owners felt that the training materials did not meet their business needs, and

66.7% felt that the frequency of training was still insufficient. With regard to mentoring, 70.0% of respondents felt that mentoring was not yet being conducted on a regular and ongoing basis, while 63.3% felt that mentors were not yet fully capable of resolving the problems their businesses faced. These findings indicate that the sustainability, relevance, and intensity of the mentoring program still need to be improved (Octavian et al., 2023).

In addition, there are issues regarding the capabilities and performance of MSMEs. A total of 66.7 percent of respondents said they have not yet been able to make optimal use of digital technology to support their businesses, and 63.3 percent said they have not yet been able to develop effective marketing strategies. In terms of performance, 66.7 percent of respondents said they had not yet met their business targets, and 63.3 percent said they had not yet seen a significant increase in their customer base. These findings indicate that improving skills remains crucial for enhancing the performance of the MSMEs supported by Z Corner in Jambi City.

The Human Capital Theory, proposed by Theodore W. Schultz and developed by Gary S. Becker, can theoretically explain the relationship between training, mentoring, competence, and performance. According to this theory, people are valuable assets that can be enhanced through investment in education, training, experience, and skill development. It is expected that performance will improve through the increased knowledge, abilities, and productivity resulting from these investments (Arifin, 2023). Training and mentoring investments in human resources for MSMEs are expected to enhance business owners' knowledge, skills, and experience. It is hoped that this improvement in competencies will help business owners manage their businesses more effectively and boost their performance (Putri, 2025).

In addition, previous research has shown a relationship between competencies, human resource development, and performance. Training can enhance human resource capabilities, and the competencies acquired during the development process can improve (Nugroho & Paradifa, 2020). Business capacity can be enhanced through ongoing training and development (Yusuf & Hendra, 2023). Conversely, mentoring can help small and medium-sized enterprises (SMEs) address challenges and support business growth and market access (Nudiati & Pamungkas, 2024). Business capabilities can be enhanced through mentoring and improving the quality of human resources (Vhalery & Leksono, 2022).

That said, the findings of previous research have not shown a fully consistent correlation. Certain studies indicate that competence is a key factor in improving performance, while other studies suggest that the impact of training or mentoring may depend on how that knowledge and those skills are applied in business activities. Skills are important because expertise in technical, managerial, financial, marketing, and digital areas can determine how well MSME owners manage their businesses (Madduppa et al., 2020). Therefore, competencies can be viewed as a way to link investment in human resource development to business performance.

Z Corner Kota Jambi is an SME development organization that has offered various types of assistance to small and medium-sized businesses, such as training, technical guidance, and assistance with licensing and marketing. However, based on the empirical findings, there are still issues regarding the implementation of development programs, the competencies of business owners, and the performance of SMEs. In addition, evaluations of previous capacity-building programs have been largely descriptive and have not specifically examined the impact of training and mentoring on performance, taking competencies into account as a mediating variable.

Given these circumstances, this study aims to evaluate the impact of training and mentoring on the performance of MSMEs, using competency enhancement as a mediating variable, among MSMEs established at Z Corner in Jambi City. This study employs a quantitative approach and utilizes SmartPLS to conduct Partial Least Squares Structural Equation Modelling (SEM-PLS) analysis. The purpose of this study is to gain a better understanding of the mechanisms through which training and mentoring may be correlated with the performance of MSMEs. Theoretically, this study is expected to strengthen the application of human capital theory in the context of MSME development, particularly among culinary MSMEs.

## **LITERATURE REVIEW**

### **Human Capital Theory**

Human capital theory was developed by Schultz (1961) and expanded by Becker (1964). According to this theory, people are economically valuable assets that can be developed through investment in education, training, experience, and skill development. Better performance can be achieved by improving individuals' knowledge, abilities, and productivity (Arifin, 2023).

Training and mentoring can be viewed as investments in human capital for MSME entrepreneurs. These two processes enable entrepreneurs to acquire the knowledge, skills, experience, and guidance needed to improve their ability to manage their businesses. These skills can then help entrepreneurs make decisions, solve problems, manage resources, and carry out other business activities. Therefore, human resource theory provides a basis for explaining how training and mentoring can improve the quality of human resources and, ultimately, enhance the performance of small and medium-sized enterprises (SMEs) (Putri, 2025). Based on this theory, this study views training and mentoring as investments in human resource development, competencies as the result of developing entrepreneurs' capabilities, and MSME performance as the expected outcome of improving the quality of human resources. Because training and mentoring do not always lead to immediate improvements in performance, competencies are also included as a mediating variable. To influence business performance, the knowledge and skills acquired must be transformed into applicable abilities.

### **Training**

Training is a systematically planned learning process designed to enhance an individual's knowledge, skills, and abilities so that they can perform their duties more effectively. Training provides practical knowledge that can be applied to work activities and business management, thereby improving performance and productivity (Yusuf & Hendra, 2023). This training helps MSMEs understand various aspects of business management, such as business administration, marketing, financial management, and product development, so that they can adapt to changes in their businesses (Nursalim et al., 2023).

This study examines training materials, training methods, participants, and instructors. According to Dessler (2015), training tailored to participants' needs, supported by appropriate teaching methods and experienced instructors, is expected to enhance the ability of MSME owners to manage their businesses more effectively.

## **Mentoring**

Mentoring is an empowerment process that helps individuals or groups overcome challenges and build their capacity through guidance, consultation, facilitation, and ongoing support. Mentors for MSMEs not only provide assistance but also help these businesses gain access to resources and solve business problems (Nudiati & Pamungkas, 2024).

Ongoing mentoring can help MSME owners improve their knowledge, skills, and independence in managing their businesses (Latane & Bumulo, 2023). The mentoring process also includes implementation, monitoring, and evaluation so that the knowledge gained can be directly applied to business activities (Kurniawan et al., 2025). According to Wiryasaputra (2006), in this study, mentoring refers to the elements of healing, self-defense, conflict, and empowerment.

## **Competencies**

A person's ability to perform tasks based on knowledge, skills, attitudes, and characteristics that support successful task performance is called competence. Strong competence enables a person to complete tasks effectively, minimize errors, and adapt to changes in the work environment (Airyq et al., 2023).

In the context of small and medium-sized enterprises (SMEs), competence is defined as the ability of business owners to manage and develop their businesses through mastery of the necessary knowledge and skills. Education, experience, training, and other learning processes are some of the ways to acquire such competence (Septiani, 2022). According to Spencer (1993), competencies in this study include knowledge, skills, self-confidence, personal traits, and motivation. It is hoped that improving these competencies will help MSME owners make better decisions and increase the efficiency of their business management.

## **MSME Performance**

The degree to which a business succeeds in achieving its goals and targets is referred to as MSME performance. A business's ability to utilize resources effectively and efficiently and to maintain business sustainability amid competition is referred to as MSME performance (Hendratmoko, 2021). MSME performance can be assessed through financial and nonfinancial aspects, such as sales growth, profits, customers, and business development (Sari, 2024).

In this study, the performance measurement of MSMEs is based on Kasendah & Wijayangka (2019), namely increases in profit, the number of customers, sales, and total assets. Improvements in these areas indicate that MSMEs have the ability to grow their businesses and achieve better results.

## **Hypothesis Development**

### **Hypothesis 1: The Effect of Training on MSME Performance**

According to Human Capital Theory, training is an investment in human resources that can enhance the knowledge and skills of business owners. Training helps MSME owners understand finance, business management, marketing, and product development, enabling them to run their businesses more effectively (Nursalim et al., 2023). This can boost productivity, sales, profits, and business growth. Therefore, the better the training MSME owners receive, the better their business performance will be.

This relationship is consistent with human capital theory, which views training as an investment in human resources with the aim of increasing productivity. According to research Kusjono (2024), there is a

correlation between training and human resource development and increased productivity. On the other hand, Nursalim et al. (2023) show that management and marketing training can be used to enhance the capacity of MSMEs. Marzuki et al. (2025) also found that training is one type of capacity-building initiative linked to MSME performance.

**H1: Training has a positive effect on the performance of MSMEs.**

### **Hypothesis 2: The Effect of Mentoring on MSME Performance**

MSME entrepreneurs receive support in the form of ongoing mentoring, consultation, facilitation, and problem-solving. The presence of a mentor aids the decision-making process in business management and provides appropriate guidance for the challenges the business faces (Nudiati & Pamungkas, 2024). Effective mentoring can also help business owners manage their resources and grow their businesses. Thus, it is hoped that higher-quality mentoring will improve the performance of MSMEs.

Latare & Bumulo (2023) stated that mentoring can help business owners improve their ability to manage and grow their businesses. Ningtyas & Kusuma (2024) stated that mentoring can help with business development and market access, and Kurniawan et al. (2025) emphasizes the importance of mentoring in improving the effectiveness and capabilities of human resources. As a result, it is expected that the performance of MSMEs will improve with better mentoring.

**H2: Mentoring has a positive impact on the performance of MSMEs.**

### **Hypothesis 3: The Effect of Training on Competence**

According to human capital theory, investment in learning and training can enhance people's knowledge and skills. Training provides MSME owners with the opportunity to gain new knowledge and acquire the technical and managerial skills needed to run a business. Experience, training, and the learning process can also enhance competencies (Airyq et al., 2023). Therefore, it is hoped that MSME operators will develop better skills through increasingly effective training.

Human Capital Theory states that improvements in knowledge and skills can be achieved through investment in people via learning and development processes. This relationship is consistent with this theory. Consequently, MSME operators have greater opportunities to improve their competencies if they receive better training. According to Nugroho & Paradifa (2020), there is a relationship between training and improvements in the skills and performance of human resources. Soraya et al. (2025) also emphasized the importance of training for business development.

**H3: Training has a positive impact on the competencies of MSME operators.**

### **Hypothesis 4: The Effect of Mentoring on Competence**

Mentoring is an ongoing learning process that takes place through resources, hands-on practice, consultations, and guidance. MSME entrepreneurs receive assistance in identifying problems, finding solutions, and developing the skills to run their businesses independently through mentoring (Ningtyas & Kusuma, 2024). Mentoring also gives them the opportunity to apply and evaluate the knowledge they have gained throughout the process (Kurniawan et al., 2025). Therefore, the capabilities of MSME operators can be enhanced through more effective mentoring.

According to human resource theory, the mentoring process is an investment that enables business owners to gain hands-on experience and learn directly. Regularly mentoring businesses can help them

improve their ability to manage their businesses, solve problems, and make decisions. According to Vhalery & Leksono (2022) and Kurniawan et al. (2025), the process of mentoring and skills development can help improve the quality of human resources. As a result, the likelihood that MSME operators will have better skills increases in line with the quality of the mentoring they receive.

**H4: Mentoring has a positive effect on the competencies of MSME operators.**

#### **Hypothesis 5: The Effect of Competence on MSME Performance**

A person's knowledge, skills, attitudes, and characteristics are based on their abilities, which are referred to as competencies. Experienced MSME entrepreneurs will be better able to understand business situations, solve problems, make decisions, and utilize resources effectively. According to Septiani (2022), high levels of competence can also enhance professionalism and the effectiveness of work performance. As a result, the more skills MSME owners possess, the greater the likelihood that their businesses will increase sales, profits, and customer base, and grow their assets.

Because MSME owners not only need resources or assistance from outside sources but also the ability to manage those resources, expertise is essential. Businesses with solid knowledge and skills will be better equipped to manage operations, marketing, finance, and development. Madduppa et al. (2020) stated that developing human resource competencies is crucial for improving the quality of services and the capabilities of business operators, whereas Masud et al. (2022) show that human resource competencies contribute to improved performance, and Septiani (2022) indicates that competencies are factors that help make work more efficient and improve performance. Consequently, the ability of MSME owners to achieve business performance is positively correlated with their skills.

**H5: Competence has a positive effect on MSME performance.**

#### **Hypothesis 6: The Mediating Role of Competence in the Effect of Training on MSME Performance**

Training can indirectly improve the performance of MSMEs by providing MSME operators with additional knowledge and skills, which in turn enhances their ability to manage their businesses. With these skills, the outcomes of the training can be applied more effectively in business operations, which in turn leads to improved performance. According to Human Resource Theory, investment in human resource development yields results when the knowledge and skills acquired enhance an individual's ability to achieve better performance.

This view is consistent with Human Capital Theory, as investment in training is expected to result in improved human capital, which in turn yields benefits in the form of productivity and performance. Soraya et al. (2025) showed a link between training and business development through human resource competence, and emphasized the importance of training and competence in supporting human resource performance. Therefore, improved competence is expected to strengthen the effect of training on MSME performance.

**H6: Competence mediates the effect of training on MSME performance.**

#### **Hypothesis 7: The Mediating Role of Competence in the Effect of Mentoring on MSME Performance**

MSME owners have the opportunity to receive assistance, solutions, and knowledge regarding their challenges through mentoring. This process can enhance business owners' ability to make decisions and manage their businesses. Mentoring then enables business owners to apply the skills they have learned to

improve the efficiency and productivity of their businesses. In other words, mentoring can indirectly impact performance by enhancing the competencies of MSME owners.

Through learning and hands-on practice, ongoing mentoring can enhance business owners' knowledge and skills. According to Latore & Bumulo (2023), mentoring is crucial for improving the capabilities of business owners. Wardhana et al. (2025) show that MSME owners can be empowered through training and mentoring programs.

**H7: Competence mediates the effect of mentoring on MSME performance.**

## METHODS OF RESEARCH

### Research Design

This quantitative study employs a causal-associative or explanatory research design. The study uses a quantitative approach because its objective is to empirically evaluate the relationships among variables using data from participants that has been collected and statistically analyzed. This study specifically examines how training and mentoring affect the performance of small and medium-sized enterprises (SMEs), both directly and through competencies as a mediating variable. The study is cross-sectional in nature, meaning that data were collected once during the study period.

Human Resource Theory views training and mentoring as investments in human resource development, which forms the basis of the research model. Competence (Z) is considered a mediating variable, training (X1) and mentoring (X2) are considered independent variables, and MSME performance (Y) is considered the dependent variable. The model tests the effects of X1 and X2 on Z, the effects of X1 and X2 on Y, and the indirect effects of X1 and X2 on Y through Z.

The conceptual framework illustrates the relationships among training (X1), mentoring (X2), competence (Z), and MSME performance (Y). Training and mentoring are expected to enhance MSME competence by providing knowledge, skills, guidance, and practical support needed to manage and develop business activities effectively. Improved competence is then expected to contribute to better MSME performance through enhanced managerial capabilities, decision-making, resource utilization, and business management. In addition, training and mentoring are expected to have direct effects on MSME performance. Therefore, this study examines both the direct effects of training and mentoring on MSME performance and their indirect effects through competence as an intervening variable. Based on these relationships, the conceptual framework proposes seven hypotheses concerning the effects of training and mentoring on competence, the effect of competence on MSME performance, the direct effects of training and mentoring on MSME performance, and their indirect effects on MSME performance through competence, as illustrated in Figure 1.

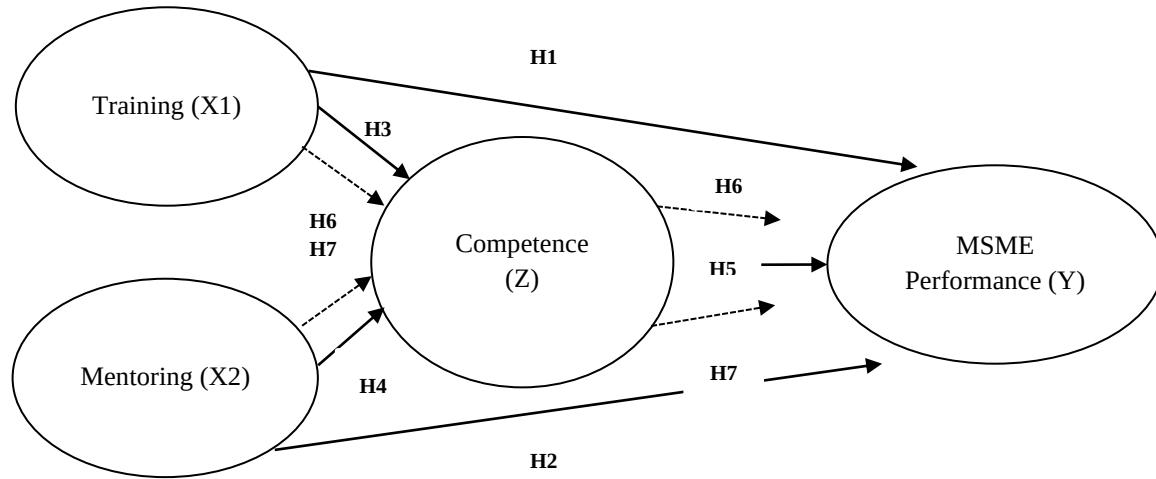


**Figure 1.** Conceptual Framework  
Source: *Author's Elaboration, 2026*

### Population and Sample

The study involved all business owners from 13 MSMEs currently under the guidance of Z Corner in Jambi City, with a total of 52 respondents, based on the number of members in each MSME. All respondents who met the study criteria were included in the sample.

Given the relatively small population size and the fact that the researchers were able to reach all respondents, this study employed saturated sampling to obtain a more comprehensive picture of the MSMEs under the guidance of Z Corner in Jambi City

### Data Collection and Measurement

The research data consists of two parts: primary data and secondary data. Primary data was collected through a questionnaire distributed to MSME operators and developed by Z Corner, while interviews and observations were used to supplement the data. Secondary data was sourced from Z Corner's documentation, relevant statistical data, and the literature, including books and scientific articles.

The study used a closed-ended questionnaire with a five-point Likert scale consisting of the options "Strongly Disagree," "Disagree," "Neutral," "Agree," and "Strongly Agree." There were three research variables: training (X1), mentoring (X2), competence (Z), and MSME performance (Y).

### Data Analysis

Data were analyzed using descriptive statistics and PLS-SEM with SmartPLS, following the guidelines of Hair et al. (2022). Respondent characteristics and the distribution of responses are described using descriptive statistics. The PLS-SEM analysis was conducted by evaluating the measurement model (outer model) and the structural model (inner model). The measurement model was evaluated to verify the validity and reliability of the constructs. Convergent validity was assessed using outer loadings ( $> 0.70$ ) and average variance extracted (AVE  $> 0.50$ ). Discriminant validity was assessed using the Fornell–Larcker criterion (Fornell & Larcker, 1981) and the heterotrait–monotrait ratio (HTMT  $< 0.90$ ; Henseler et al., 2015). Reliability was assessed using composite reliability and Cronbach's alpha, with values greater than 0.70 considered reliable (Hair et al., 2019).

The structural model was evaluated using the coefficient of determination ( $R^2$ ) and effect size ( $f^2$ ). A VIF value below 5 indicates that there are no significant multicollinearity issues in the model (Hair et al., 2019). The bootstrapping method was used to test the hypotheses, and the mediating role of competence was tested using specific indirect effect estimates. A two-tailed significance level of  $\alpha = 5\%$  was set a priori and applied consistently to all direct and indirect effects: a relationship is considered significant only if the t-statistic is greater than 1.96 and the p-value is less than 0.05. Results with  $0.05 \leq p < 0.10$  are reported as marginal and are not treated as supported.

## RESULT

### Characteristics of the Subjects and Respondents

The focus of this study is on MSME entrepreneurs under the mentorship of Z Corner BAZNAS in Jambi City. This study involved 52 respondents from MSMEs actively mentored by Z Corner, who received economic empowerment support through training, mentoring, business consulting, marketing, and capacity building. Based on the respondents' characteristics, 75% were women and 25% were men. The largest age group was those aged 41 to 50, accounting for 26.92%. Most respondents had been running their businesses for 4 to 6 years, at 34.62%. Meanwhile, 90.38% of respondents are in the food business, and 9.62% are in the beverage business. Based on these characteristics, the respondents were predominantly business owners who already had experience managing a business but still needed to develop their capabilities to improve their business performance.

### Convergent Validity Test

Table 1 presents the outer loading of each indicator on its respective construct. All values are above the 0.70 threshold, indicating that each indicator validly measures its intended construct (convergent validity is established).

**Table 1. Results of the Convergent Validity Test (Outer Loadings)**

| Indicator | MSME Performance | Competence | Training | Mentoring |
|-----------|------------------|------------|----------|-----------|
| KOM1      |                  | 0.919      |          |           |
| KOM2      |                  | 0.825      |          |           |
| KOM3      |                  | 0.813      |          |           |
| KOM4      |                  | 0.820      |          |           |
| KOM5      |                  | 0.811      |          |           |
| KU1       | 0.884            |            |          |           |
| KU2       | 0.917            |            |          |           |
| KU3       | 0.779            |            |          |           |
| KU4       | 0.839            |            |          |           |
| KU5       | 0.921            |            |          |           |
| PEL1      |                  |            | 0.856    |           |
| PEL2      |                  |            | 0.925    |           |
| PEL3      |                  |            | 0.910    |           |
| PEL4      |                  |            | 0.813    |           |
| PEN1      |                  |            |          | 0.836     |
| PEN2      |                  |            |          | 0.833     |
| PEN3      |                  |            |          | 0.884     |
| PEN4      |                  |            |          | 0.730     |

Source: SmartPLS Output, 2026

### Discriminant Validity Test

Based on Table 2, the diagonal values (in bold) represent the square root of AVE. Since each diagonal value is higher than its correlations with other constructs, the discriminant validity of the model is confirmed.

**Table 2. Results of the Discriminant Validity Test (Fornell–Larcker Criterion)**

| Construct        | MSME Performance | Competence   | Training     | Mentoring    |
|------------------|------------------|--------------|--------------|--------------|
| MSME Performance | <b>0.870</b>     |              |              |              |
| Competence       | 0.827            | <b>0.839</b> |              |              |
| Training         | 0.685            | 0.819        | <b>0.877</b> |              |
| Mentoring        | 0.807            | 0.799        | 0.785        | <b>0.823</b> |

Source: SmartPLS Output, 2026

### Reliability Test

Based on Table 3, all constructs have Cronbach's Alpha and Composite Reliability values above the 0.70 threshold, indicating that the research instrument has good internal consistency (reliability).

**Table 3. Results of the Reliability Test**

|                  | Cronbach's alpha | Composite reliability |
|------------------|------------------|-----------------------|
| MSME Performance | 0.918            | 0.939                 |
| Competence       | 0.894            | 0.922                 |
| Training         | 0.900            | 0.930                 |
| Mentoring        | 0.839            | 0.893                 |

Source: SmartPLS Output, 2026

### Measurement Model

A comprehensive measurement model evaluation was conducted to ensure that all research constructs met the required validity and reliability standards. The results indicate that the measurement instruments adequately meet the criteria for validity and reliability, as presented in Table 4. All indicators meet the criteria for convergent validity, with outer loadings ranging from 0.730 to 0.925 and AVE values above 0.50 for every construct. Cronbach's Alpha and Composite Reliability values for all constructs are also above 0.70, so the instrument is confirmed to be valid and reliable.

**Table 4. Summary of the Measurement Model Evaluation**

| Construct               | Outer Loading | Cronbach's Alpha | Composite Reliability | AVE   |
|-------------------------|---------------|------------------|-----------------------|-------|
| <b>Training</b>         | 0,813-0,925   | 0,900            | 0,930                 | 0,770 |
| <b>Mentoring</b>        | 0,730-0,884   | 0,839            | 0,893                 | 0,677 |
| <b>Competencies</b>     | 0,811-0,919   | 0,894            | 0,922                 | 0,703 |
| <b>MSME Performance</b> | 0,779-0,921   | 0,918            | 0,939                 | 0,756 |

Source: SmartPLS Output, 2026

### Structural Model

The coefficient of determination shows  $R^2 = 0.751$  (adjusted  $R^2 = 0.735$ ) for MSME performance and  $R^2 = 0.734$  (adjusted  $R^2 = 0.723$ ) for competence, indicating that training and mentoring jointly explain 73.4% of the variance in competence. Regarding effect size ( $f^2$ ), the largest effect on MSME performance comes from competence ( $f^2 = 0.372$ , medium-to-large), followed by mentoring ( $f^2 = 0.265$ , medium). The effect of training on MSME performance is small ( $f^2 = 0.029$ ). For competence, training ( $f^2 = 0.361$ ) and

mentoring ( $f^2 = 0.239$ ) have medium-to-large and medium effects, respectively (Cohen's thresholds: 0.02 small, 0.15 medium, 0.35 large).

### Hypothesis Testing

The bootstrapping results are presented in Table 5. Three direct relationships are significant: mentoring → MSME performance (H2), training → competence (H3), and competence → MSME performance (H5). Training does not significantly affect MSME performance (H1), and mentoring does not significantly affect competence at the 5% level (H4:  $t = 1.955 < 1.96$ ;  $p = 0.051 > 0.05$ ), although the direction is positive. In the mediation analysis, competence significantly mediates the effect of training on MSME performance (H6), but not the effect of mentoring (H7). Because the direct effect of training is not significant while its indirect effect is, competence fully mediates the training–performance relationship.

**Table 5. Results of Hypothesis Testing**

| Hypothesis | Relationships                               | $\beta$ | t-statistic | p-value | Decision |
|------------|---------------------------------------------|---------|-------------|---------|----------|
| H1         | Training → MSME Performance                 | -0,161  | 0,863       | 0,388   | Rejected |
| H2         | Mentoring → MSME Performance                | 0,462   | 2,905       | 0,004   | Accepted |
| H3         | Training → Competencies                     | 0,500   | 2,724       | 0,006   | Accepted |
| H4         | Mentoring → Competencies                    | 0,407   | 1,955       | 0,051   | Rejected |
| H5         | Competencies → MSME Performance             | 0,591   | 4,178       | 0,001   | Accepted |
| H6         | Training → Competencies → MSME Performance  | 0,295   | 2,092       | 0,036   | Accepted |
| H7         | Mentoring → Competencies → MSME Performance | 0,240   | 1,831       | 0,067   | Rejected |

Source: SmartPLS Output, 2026

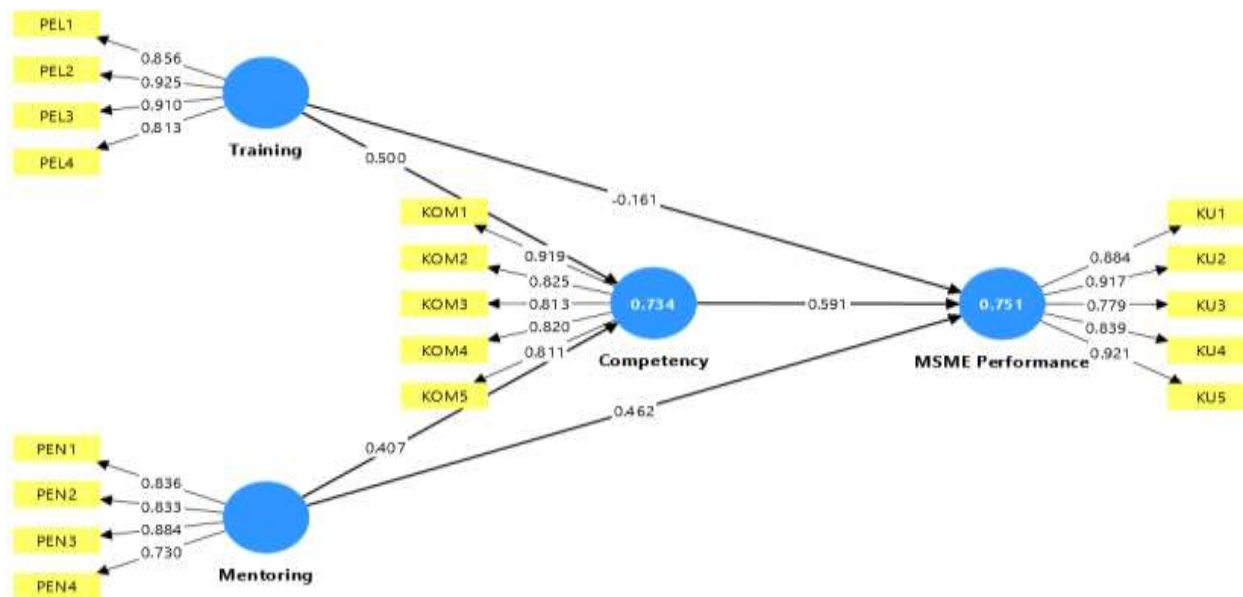


**Figure 2.** Structural model of the relationships among training, mentoring, competence, and MSME performance

Source: SmartPLS Output, 2026

Figure 2 presents the structural model obtained from the SmartPLS analysis. The results show that training has a positive effect on competence ( $\beta = 0.500$ ), while mentoring has a positive but non-significant effect on competence ( $\beta = 0.407$ ;  $p = 0.051$ ). Competence has a positive effect on MSME performance ( $\beta = 0.591$ ). Meanwhile, training has a non-significant negative direct effect on MSME performance ( $\beta = -0.161$ ), whereas mentoring has a significant positive direct effect ( $\beta = 0.462$ ). The model explains 73.4% of the variance in competence ( $R^2 = 0.734$ ) and 75.1% of the variance in MSME performance ( $R^2 = 0.751$ ). These results indicate that the proposed model provides substantial explanatory power for competence and MSME performance.

## Discussion

### The Impact of Training on MSME Performance

The results of the study indicate that the performance of MSMEs under the guidance of Z Corner BAZNAS in Jambi City is not influenced by training. The results show a path coefficient of -0.161, a T-statistic of 0.863, and a p-value of 0.388. Therefore, the hypothesis is rejected. The results indicate that training has not yet been able to directly improve the performance of MSMEs.

Theoretically, one type of investment in human capital is training, which can enhance an individual's knowledge and skills. Dessler (2015) explains that the materials, methods, participants, and instructors used in the learning process are all part of training. The results of this study differ from those of the study by Nursalim et al. (2023). According to E. Siregar (2018), this discrepancy may arise because the relevance of the training material and its application in business operations significantly influence the effectiveness of the training. The results of the preliminary survey also indicate that 60% of MSME owners believe the training material does not align with their business needs, 66.7% believe the frequency of training is insufficient, and only 43.3% are able to apply what they learned in their daily operations. This finding is consistent with Marzuki et al. (2025), who state that because there is a discrepancy between training materials and real-world practice, the knowledge gained may not yet have a direct impact on performance. Therefore, the MSME training developed by Z Corner should be better tailored to business needs and followed by hands-on implementation.

### The Impact of Mentoring on MSME Performance

The research findings indicate that the MSMEs mentored by Z Corner BAZNAS in Jambi City benefited from the mentoring program. The results show a path coefficient of 0.462, a T-statistic of 2.905, and a p-value of 0.004. Therefore, the hypothesis is accepted. These results indicate that mentoring MSMEs can improve business performance.

Through consultation, guidance, problem-solving, and motivation, mentoring offers more personalized support. This aligns with the findings of a study by Nudiati & Pamungkas (2024), which show that mentoring can enhance the capacity and capabilities of MSME operators. These findings are also consistent with those of Octavian et al. (2023), who found that training and mentoring can improve the quality of human resources and the income of MSMEs. As part of the MSME empowerment program, targeted and sustained mentoring must be maintained. This is because the direct impact of mentoring on performance shows that MSMEs mentored by Z Corner benefit from the guidance and assistance provided when they face problems, which helps them improve their management and boost their business results.

### **The Effect of Training on Competence**

The research findings indicate that the capabilities of MSME operators under the guidance of Z Corner BAZNAS in Jambi City have improved as a result of the training. The hypothesis was accepted with a path coefficient of 0.500, a T-statistic of 2.724, and a p-value of 0.006. This means that the capabilities of MSME operators increase in line with the quality of the training they receive.

These results are consistent with Human Capital Theory, which explains that investment in human knowledge and skills can enhance an individual's capabilities. Nursalim et al. (2023) demonstrate that training can improve knowledge and skills. Furthermore, these findings are consistent with Pribadi et al. (2026), who state that training and mentoring play a role in enhancing the capabilities of micro, small, and medium-sized enterprise (MSME) owners. Training is a way for MSMEs under Z Corner's guidance to acquire the knowledge and skills needed to run their businesses. Research findings indicate that although training has not yet directly impacted performance, it can first enhance competencies. This suggests that the benefits of training are more evident through improvements in entrepreneurs' capabilities, which can be leveraged to support business management and development in the future.

### **The Effect of Mentoring on Competencies**

The research findings indicate that mentoring has a positive but statistically non-significant effect on the competence of MSME operators under Z Corner BAZNAS in Jambi City ( $\beta = 0.407$ ;  $t = 1.955$ ;  $p = 0.051$ ). Since the t-statistic is below 1.96 and the p-value exceeds the predetermined  $\alpha$  of 0.05, H4 is rejected. The positive direction suggests a potential relationship, but the evidence is insufficient to support it at the 5% level. The result may also reflect limited statistical power due to the small sample ( $n = 52$ ) and should be re-tested with a larger sample.

These findings are consistent with the research by Nudiati & Pamungkas (2024), which shows that mentoring can help enhance the capacity of business owners. According to Wiryasaputra (2006), mentoring is a process of healing, guidance, problem-solving, and empowerment that can help an individual become more capable and self-reliant. Mentoring factors such as mentor quality, frequency, methods, and access to technology and funding can also influence mentoring outcomes (H. L. Siregar et al., 2026). Mentoring remains a crucial component in enhancing the capabilities of MSME owners, especially when it is provided consistently and tailored to the specific needs of each business. This is because mentoring gives MSME owners the opportunity to receive guidance based on their business circumstances, which can help them understand how to manage their businesses and resolve any issues that arise.

### **The Impact of Competence on the Performance of MSMEs**

The results of the study indicate that competencies have a positive and significant impact on the performance of MSMEs under the guidance of Z Corner BAZNAS in Jambi City. The results show a correlation coefficient of 0.591, a t-statistic of 4.178, and a p-value of 0.001. Therefore, the hypothesis is accepted. These results indicate that the capabilities of MSME operators are positively correlated with their business performance.

These findings are consistent with human resource theory, which views human knowledge, skills, and abilities as resources capable of increasing productivity. Arifin (2023) states that improving the quality of human resources can boost productivity by enhancing knowledge and skills. According to Putri (2025), improving competencies through training and mentoring can enhance business performance. These findings

are consistent with those reported by Masud et al. (2022), who demonstrated that competencies are crucial for improving business capabilities and performance. Competencies are particularly important for the MSMEs supported by Z Corner because business owners are directly responsible for managing their business operations. Individuals with strong knowledge and skills will be better able to manage their businesses, make decisions, address problems, and grow their businesses. Therefore, skills development must be an integral part of MSME capacity-building programs so that business owners can improve their performance.

### **The Role of Competencies in Mediating the Effect of Training on MSME Performance**

The results of the indirect effect test indicate that competence mediates the effect of training on MSME performance. An indirect effect value of 0.295, a T-statistic of 2.092, and a p-value of 0.036 indicate that the hypothesis is accepted. These results suggest that training can improve MSME performance by enhancing the capabilities of business owners.

These results support the Human Capital Theory because training is a form of investment that enhances knowledge and skills as human capital. This finding is also consistent with Pribadi et al. (2026), who emphasize the importance of training in improving the competencies of MSME operators. Monoarfa et al. (2026) also explain that training, as a process of knowledge transfer, will be more effective if supported by mentoring that provides guidance tailored to individual circumstances. The results show that training does not directly influence performance; its effect operates entirely through competencies (full mediation). MSME operators under Z Corner's guidance must first understand and master the knowledge and skills gained from training before they can apply them to business management. Therefore, improving competencies is key to ensuring that the outcomes of training benefit MSME performance.

### **The Role of Competence in Mediating the Effect of Mentoring on MSME Performance**

With an indirect effect of 0.240, a T-statistic of 1.831, and a p-value of 0.067, the test results indicate that competence does not significantly mediate the effect of mentoring on MSME performance. Based on these findings, the hypothesis is rejected. This result indicates that, unlike training, mentoring's influence on MSME performance operates predominantly through its direct pathway ( $H2: \beta = 0.462, p = 0.004$ ) rather than through an increase in competence.

This finding does not diminish the value of mentoring in building competencies (although  $H4$  was not supported at the 5% level, the effect was positive); rather, it suggests that the competence gained through mentoring has not yet translated into a statistically significant additional improvement in performance beyond mentoring's own direct contribution. One possible explanation, consistent with Herawati et al. (2025), is that mentoring already delivers immediate, applied problem-solving support to MSME owners, so its performance benefit is realized directly, while the competence-building aspect of mentoring may require a longer period to manifest as measurable performance gains. This suggests that, in the short term, Z Corner's mentoring program should continue to be valued primarily for its direct guidance function, while efforts to translate mentoring-based learning into lasting competence should be strengthened and re-evaluated over a longer observation period.

## CONCLUSION

The results of a study conducted on the relationship between training and mentoring and the performance of MSMEs, with competencies as a mediating variable, among MSMEs under the guidance of Z Corner BAZNAS in Jambi City indicate that training alone is not sufficient to improve business outcomes because the knowledge and skills acquired have not been fully applied in business operations. This situation is consistent with the preliminary findings of the study, which indicate that there are still limitations regarding the relevance of the material, the frequency of training, and the application of what is learned by MSME operators.

Mentoring was found to have a positive and significant impact on the performance of MSMEs. This finding indicates that the mentoring process, which includes guidance, consultation, problem-solving, and direct support in dealing with business conditions, can help MSME owners improve their business management and results. Therefore, targeted and sustained mentoring is an essential component of MSME development programs. In addition, training has also been shown to have a positive and significant impact on the competencies of MSME entrepreneurs. This means that training continues to play an important role in enhancing entrepreneurs' knowledge and skills, even though these benefits are not yet directly reflected in business performance. Furthermore, these competencies have also been shown to have a positive and significant impact on MSME performance. These findings indicate that business owners have the ability to understand, manage, make decisions, and resolve business problems.

The results of the mediation analysis indicate that competence plays a role in mediating the effect of training on MSME performance. Thus, the benefits of training on performance are more effective when the knowledge and skills acquired are successfully transformed into competencies that can be applied in business activities. In contrast, competence was not found to significantly mediate the effect of mentoring on MSME performance (indirect effect = 0.240,  $p = 0.067$ ). This indicates that mentoring influences MSME performance mainly through its direct effect, rather than through the enhancement of competence, even though the effect of mentoring on competence, while positive ( $\beta = 0.407$ ), was not statistically significant at the 5% level ( $p = 0.051$ ). Overall, the study's findings indicate that improving the quality of business owners' competencies must be a top priority in MSME development programs, particularly as a pathway for training to influence performance. The results also support human capital theory, which holds that improving an individual's capabilities can be achieved through investment in human resources via learning, training, experience, and skill development. These capabilities then contribute to business productivity and performance.

## RECOMMENDATIONS

### Practical Recommendations

The research findings indicate that the BAZNAS Z Corner in Jambi City should begin mapping the needs of MSMEs to improve the quality of its training programs. Training materials should be tailored to the characteristics and real-world challenges faced by MSMEs, particularly in the areas of business management, marketing, finance, product development, and the use of digital technology. In addition, training programs should include hands-on practice and follow-up activities. This is important so that the knowledge gained is not limited to theoretical understanding but can also be applied in day-to-day work. Periodic post-training evaluations can be conducted to determine the extent to which the material has been

applied and what challenges MSME operators are still facing. The mentoring program must be sustained and continuously improved in a more targeted manner. Mentors should provide monitoring and solutions tailored to the specific circumstances of each MSME. Mentoring not only helps resolve short-term problems but also helps business owners become more independent in decision-making and managing their businesses. In addition, competency development must be a key component of MSME capacity-building programs.

### **Theoretical Recommendations**

Theoretically, future research should develop a research model that takes into account additional elements that may influence the performance of MSMEs. These factors include financial literacy, digital literacy, innovation, motivation to become an entrepreneur, access to capital, entrepreneurial orientation, and marketing capabilities. By including these variables, we can gain a more comprehensive understanding of the factors that determine the success of MSMEs. In addition, it is recommended that future research involve MSMEs from various sectors and regions, using a broader range of respondents. Research with a larger sample size can enhance the generalizability of the findings and the statistical power of tests such as H4. In addition, it may be worth considering a long-term design to examine how the capabilities and performance of MSMEs change before and after receiving training and mentoring. Further research could develop a more in-depth model of how human capital investment affects business performance. Although competence is still considered a mediating variable, it can also be examined in conjunction with other variables that explain how skills and knowledge are applied in business practice. It is hoped that this approach will explain why training does not always directly affect performance, but may do so through an increase in competence.

Future studies are also encouraged to examine why the mediating role of competence differs between training and mentoring for instance, by testing whether a longer time lag between mentoring exposure and performance measurement changes the significance of this indirect pathway.

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