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CAMPUS DEVELOPMENT AS A LOCAL ECONOMIC CATALYST: BUSINESS OPPORTUNITIES AND COMMUNITY INCOME AROUND UIN ANTASARI BANJARMASIN CAMPUS II

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Abstract

The expansion of higher education infrastructure can alter the economic geography of its surrounding communities by creating new consumption demand, encouraging small-business formation, and reshaping local housing and service markets. This study examines how the development of Campus II of Universitas Islam Negeri (UIN) Antasari Banjarmasin in Banjarbaru, South Kalimantan, has affected business opportunities and community income in the surrounding area. A descriptive qualitative field-research design was employed. Data were obtained through observation, interviews with local residents and business operators, and documentation, then analyzed through data reduction, data display, and conclusion drawing. The findings show a clear transition from a relatively limited local commercial environment toward a campus-oriented service economy. Student demand stimulated the emergence and expansion of boarding houses, food stalls, small retail businesses, laundry services, and photocopying and printing services. Participants also reported stronger customer flows and more stable sources of income associated with routine academic activity. At the same time, the growth process generated pressures linked to rising land values and changes in the social structure of the surrounding area. These findings support recent literature that conceptualizes universities as place-based economic anchors while also showing that the benefits of campus expansion can coexist with studentification-related pressures. The study concludes that the local economic contribution of campus development can be strengthened through university-community-government coordination, support for micro and small enterprises, inclusive housing and land-use planning, and regular monitoring of distributional effects. Because the source study did not quantify income changes, the findings should be interpreted as qualitative evidence of perceived economic improvement rather than as a causal estimate of income growth.

Keywords: *campus development; local economic development; business opportunities; community income; university anchor institution; studentification; Banjarbaru*

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1. Introduction

Universities are increasingly understood as more than institutions that provide teaching and research. Their physical presence, employment, procurement, student expenditure, research activities, and engagement with surrounding communities can influence regional productivity, business formation, housing markets, infrastructure, and social change. Cross-country evidence has long indicated that universities are associated with stronger economic performance, while more recent regional work emphasizes the territorial dimension of higher education and the importance of aligning university activity with local development priorities (Valero & Van Reenen, 2019; OECD, 2024). This perspective is especially relevant when a university establishes or expands a campus in an area that previously had a relatively modest concentration of commercial activity.

Recent scholarship has refined this argument in several ways. First, the economic contribution of a university is not limited to high-technology innovation or research commercialization. Small and non-research-intensive institutions can also affect local economies through student and institutional demand, although the scale and persistence of those effects vary by institutional type and regional conditions (Yanagiura & Tateishi, 2024). Second, universities can function as place-based anchor institutions because they are spatially embedded, difficult to relocate, and capable of mobilizing relationships among government, business, and local communities. In this view, higher education institutions contribute to local development through economic activity, infrastructure, knowledge exchange, community engagement, and network-building (Shyiramunda & van den Bersselaar, 2024; Medina-Bueno et al., 2024). Third, satellite or secondary campuses can be particularly important in peripheral or emerging urban areas because their student and staff populations create a new concentration of demand that may attract businesses and alter firm-location decisions (Rossi & Goglio, 2020; Schlegel & Backes-Gellner, 2023).

The Indonesian context provides a useful setting for examining these dynamics. UIN Antasari Banjarmasin operates a second campus on Jalan Pandarapan in Guntung Manggis, Landasan Ulin, Banjarbaru, South Kalimantan. The university's official information identifies Campus II as a Banjarbaru-based academic complex, and university reporting indicates that academic activities at the site were activated in 2022 (Universitas Islam Negeri Antasari Banjarmasin, n.d., 2022). Banjarbaru itself is a growing urban area whose social and economic profile is documented annually by Statistics of Banjarbaru Municipality (BPS Kota Banjarbaru, 2026). The location therefore offers an opportunity to observe how the insertion of a major educational facility can interact with a changing urban economy at the neighborhood scale.

The source study on which this article is based describes a marked contrast between conditions before and after campus development. Before the campus became active, the surrounding area was characterized by substantial vacant land and relatively limited commercial activity. Following development and the arrival of students from different areas, a range of businesses began to appear or expand, including boarding houses, food stalls, laundry services, photocopying and printing outlets, and small retail businesses. These activities reflect a consumption-based mechanism of local economic change: a recurring population of students creates predictable demand for housing, food, personal services, learning support services, and everyday goods. Comparable research in Malaysia has found that public university campuses can increase gross income for nearby businesses, with differences according to campus population and location (Mohamad et al., 2021).

However, campus-led growth is not automatically inclusive. The same demand that supports new enterprises can intensify competition for land and rental housing. Contemporary research on studentification shows that concentrations of students can increase rents, change residential patterns, encourage conversion of housing into student accommodation, and create social tensions or displacement pressures if local planning does not keep pace (Wilkinson & Greenhalgh, 2024; Garton, 2026). This issue is particularly salient in Indonesia. Recent research in Semarang demonstrates that university expansion and speculative housing can reshape urban neighborhoods through studentification, showing that the economic effects of higher education may be accompanied by distributional and spatial consequences (Ngabiyanto & Atmojo, 2026).

These debates reveal a gap that this article addresses. Much of the literature measures university impacts at national, regional, or metropolitan scales, often using input-output models, firm-level data, or long-run panel estimates (Bonaccorsi et al., 2024; Apriesnig et al., 2025; Cottini et al., 2026). Such approaches are important for estimating aggregate economic effects, but they can understate how residents and small businesses experience the arrival of a new campus in their immediate environment. Conversely, neighborhood-level studies of studentification often focus heavily on housing and gentrification, leaving less attention to the ways local microenterprises respond to new demand. A qualitative study can contribute by documenting the mechanisms through which campus development becomes visible in everyday economic activity.

Accordingly, this study asks: (1) How has the development of UIN Antasari Banjarmasin Campus II affected business opportunities in the surrounding community? (2) How do local residents and business operators describe changes in their income and customer demand after campus development? and (3) What social and spatial pressures accompany these economic changes? By answering these questions, the article aims to reposition campus development as a local economic process with both opportunity-creating and distributional effects. The analysis is also relevant to Islamic economic scholarship because it concerns productive real-sector activity and household livelihood opportunities. Nevertheless, the empirical data do not constitute an audit of Sharia compliance; therefore, the article limits its Islamic economic interpretation to the broader principle that local development should generate lawful, socially beneficial, and broadly shared economic value rather than making unsupported claims about the religious compliance of individual businesses.

2. Methods

2.1 Research Design and Setting

The study used a descriptive qualitative approach with a field-research design. This approach was selected to understand how residents and business actors experienced the economic changes associated with the development of UIN Antasari Banjarmasin Campus II. Rather than estimating a numerical treatment effect, the study focused on observed changes in local commercial activity and on participants' accounts of changing business opportunities and income conditions.

The research site was the area surrounding Campus II of UIN Antasari Banjarmasin on Jalan Pandarapan, Guntung Manggis, Landasan Ulin, Banjarbaru, South Kalimantan. The site is appropriate for a neighborhood-scale economic-impact study because campus activities introduced a recurring population of students, academic staff, and institutional users into an area described in the source study as previously having more limited commercial intensity.

2.2 Participants and Data Sources

The study involved residents and local business operators whose economic activities were directly connected to the campus environment. The source manuscript identifies business categories that included boarding-house operators, food-stall owners, laundry-service providers, photocopying and printing businesses, and other small traders. These groups were relevant because their activities represent the types of services most directly exposed to changes in student demand.

Three data-collection techniques were used: observation, interviews, and documentation. Observation was used to identify visible changes in the types and intensity of business activity around the campus. Interviews were conducted with community members and business operators to obtain accounts of business formation, customer flows, market demand, and changes in income following campus development. Documentation was used to complement the field evidence with photographs, records, and other supporting materials available to the researchers.

2.3 Data Analysis

The data were analyzed using an interactive qualitative process consisting of data reduction, data display, and conclusion drawing. During data reduction, information relevant to the research questions was organized around recurring economic themes, including the emergence of new businesses, expansion of existing businesses, changes in customer demand, perceived income changes, infrastructure and accessibility, and emerging social or land-market pressures. The reduced data were then displayed in a structured form so that relationships between campus development and local economic change could be identified. Conclusions were drawn by comparing patterns across observations, interview accounts, and documentary evidence.

The analytical logic was mechanism-oriented rather than statistical. In particular, the study examined a sequence in which campus development increased the concentration and regularity of student activity; student activity generated demand for accommodation, food, retail goods, and personal or academic support services; and local households or entrepreneurs responded by opening, converting, or expanding businesses. This sequence was then interpreted in relation to recent literature on university economic impacts, anchor institutions, local development, and studentification.

2.4 Scope and Methodological Caution

The source manuscript does not report the number of interview participants, the exact fieldwork period, or quantified before-and-after income records. For that reason, this article does not present numerical claims about the magnitude of income growth, statistical significance, or causal effects. Statements concerning income are reported as qualitative perceptions and field-based observations. This distinction is important because rigorous university-impact research has repeatedly emphasized the need to avoid overstating local multipliers or attributing all surrounding economic change to a campus without an appropriate counterfactual (Valero & Van Reenen, 2019; Yanagiura & Tateishi, 2024).

3. Results

3.1 From a Low-Intensity Commercial Area to a Campus-Oriented Local Economy

The most visible result was a shift in the economic character of the surrounding area. The source study describes the pre-development setting as an area with substantial vacant land and relatively limited economic activity. After campus construction and the activation of academic activities, the area became busier and more commercially productive. The recurring movement of students created a stable base of consumers whose daily needs differed from those of the previously lower-density environment.

This transition matters because it changed both the volume and composition of demand. Campus users did not only create occasional transactions; they generated repeated demand linked to the academic calendar and everyday student life. Food, accommodation, laundry, printing, photocopying, convenience goods, and small-scale services became more viable because the campus concentrated consumers in a defined geographic area. This concentration reduced uncertainty for local entrepreneurs who could identify a relatively predictable market.

3.2 Expansion and Diversification of Business Opportunities

The strongest evidence of local economic change was the appearance and expansion of small businesses. Boarding houses developed as residents constructed new rental rooms or adapted existing houses for student accommodation. Food stalls and small eateries increased to serve students who needed affordable meals close to campus. Laundry services emerged or expanded because of the needs of students living away from their families. Photocopying and printing services responded to academic requirements, while small retail businesses supplied daily necessities.

These patterns show that campus development created opportunities across several entry barriers and capital levels. Some businesses, such as boarding houses, required relatively larger property investment. Others, such as food stalls, small retail kiosks, or service businesses, could be started on a smaller scale. The resulting economy was therefore not limited to a single sector but developed as an interconnected service cluster centered on student consumption.

Table 1. Main qualitative economic changes identified around Campus II

Dimension	Observed change	Primary mechanism	Local implication
Business formation	Growth of boarding houses, food outlets, laundry, photocopy/printing, and small retail	Recurring demand from students and campus activity	Diversification of micro and small enterprises
Income and customers	Higher customer traffic and more stable market demand reported by participants	Concentrated daily and academic-cycle spending	Perceived strengthening of household and business income
Spatial economy	Greater activity and improved	Campus infrastructure and increased mobility	Emergence of a new local commercial node

Dimension	Observed change	Primary mechanism	Local implication
	accessibility around the campus area		
Land and social pressures	Rising land prices and changing social structure	Investment demand, rental conversion, and population turnover	Risk of uneven benefits and studentification-related pressure

3.3 Perceived Improvement in Income and Market Stability

Participants reported that the increase in campus-related demand improved income opportunities. Existing businesses benefited from larger customer flows, while households that had not previously operated businesses gained new options for earning income through accommodation, food services, or small-scale trade. Importantly, the source study emphasizes not only the existence of additional transactions but also the stability of demand generated by routine campus activity.

For local businesses, stability can be as important as peak sales. A market linked to regular class schedules, student residence, and everyday consumption can support repeated transactions and allow businesses to plan inventory and services with greater confidence. The qualitative evidence therefore suggests that the campus affected local livelihoods through both expansion of opportunities and the creation of a more consistent customer base. However, because the study did not collect audited financial statements or comparable pre- and post-development income figures, the result should be understood as perceived income improvement rather than a measured percentage increase.

3.4 Infrastructure, Accessibility, and the Formation of a New Economic Node

The study also identified infrastructure and accessibility as part of the economic transformation. Campus development increased movement into and through the area and contributed to a more active local environment. Improved access made it easier for students and other campus users to reach nearby businesses, while rising activity increased the commercial attractiveness of plots and buildings around the campus.

This process reinforced the business effects described above. As more services opened, the area became more useful to students; as the area became more useful, additional business activity became viable. The relationship between infrastructure and commerce was therefore mutually reinforcing. The campus functioned as the initial demand-generating node, while surrounding businesses progressively created a localized service ecosystem.

3.5 Emerging Costs: Land Prices and Social Change

The economic benefits were accompanied by signs of pressure. The source study reports rising land prices and changes in the social structure of the surrounding community. These outcomes are consistent with a situation in which land close to a campus becomes more valuable for rental accommodation and commercial use. Property owners may benefit from appreciation and rental opportunities, but households without land or with limited purchasing power may face higher barriers to remaining or expanding in the area.

The social effects are similarly mixed. A growing student population can increase cultural diversity, mobility, and commercial vitality, but it can also alter neighborhood routines and the balance between long-term residents and temporary residents. The study does not provide sufficient evidence to claim displacement, conflict, or gentrification. It nevertheless identifies early conditions that warrant attention because recent studentification research shows that unchecked housing and land-market pressures can become more pronounced over time.

4. Discussion

4.1 Campus Development and the Consumption-Based Multiplier

The results demonstrate a local economic mechanism that is less dependent on university research output than on everyday demand. UIN Antasari Campus II generated a concentration of consumers who required housing, meals, laundry, printing, retail goods, and other services. This finding aligns with Mohamad et al. (2021), who found positive effects of public university campuses on nearby business income in Malaysia, and with Yanagiura and Tateishi (2024), who show that even non-research-intensive universities can produce local economic effects under particular regional conditions. The Banjarbaru case thus illustrates a consumption-based multiplier in which student expenditure circulates through micro and small enterprises located close to the campus.

This mechanism differs from the innovation-led channels emphasized in much of the higher education literature. Research universities can influence firms through knowledge spillovers, research expenditure, graduate labor supply, and innovation networks (Bonaccorsi et al., 2024; Apriesnig et al., 2025). Those channels may also matter for UIN Antasari in the long run, but the source data show that the immediate neighborhood effects are more basic and tangible: students need somewhere to live, food to eat, clothing to wash, documents to print, and everyday goods to purchase. Recognizing these ordinary economic linkages is important because they can be especially significant for households and small enterprises whose livelihoods depend on local foot traffic rather than formal research partnerships.

4.2 UIN Antasari Campus II as a Place-Based Anchor

The findings also support the concept of the university as a place-based anchor institution. Anchor institutions influence localities not only because of their size but because they are durable, spatially fixed organizations that can shape infrastructure, networks, labor markets, and demand. Shyiramunda and van den Bersselaar (2024) argue that local community development becomes stronger when universities are understood within a broader relationship involving government, the private sector, and the community. OECD (2024) similarly emphasizes territorial engagement and collaboration with local partners as conditions for stronger regional impact.

In the Banjarbaru case, the campus already performs an anchoring role through physical presence and recurring demand. The next stage is to make that role more intentional. Without coordination, business growth may remain reactive, fragmented, and dependent on informal household investment. With coordination, the university and local government could support business capability, food safety, digital payments, waste management, mobility, entrepreneurship training, and local procurement. The goal would not be to replace spontaneous entrepreneurship but to increase the share of campus-generated value that remains in the local economy and to improve the quality and resilience of surrounding enterprises.

This policy direction is consistent with recent studies that treat universities as catalysts in vulnerable or transitional regions (Medina-Bueno et al., 2024) and with arguments that higher education institutions should contribute to more redistributive and socially responsive regional development (Sokol & Stephens, 2025). In practical terms, the campus can serve as a stable platform around which local actors coordinate rather than as an isolated educational enclave.

4.3 Business Formation, Entrepreneurship, and Local Capability

The diversity of businesses that developed around the campus suggests that entrepreneurship is strongly opportunity-driven. Residents responded to observable unmet demand rather than to abstract entrepreneurship programs. This is significant because it shows that place-based economic development can begin with market recognition at the household level. Boarding houses respond to accommodation shortages, food stalls respond to meal demand, and printing services respond to academic routines. The campus effectively changed the opportunity structure of the neighborhood.

Recent work on university-linked entrepreneurship argues that local economic development is strengthened when entrepreneurial skills, institutional support, finance, networks, and public policy work together (Bardales-Cárdenas et al., 2024). The Banjarbaru findings suggest a practical extension of this argument: universities should not focus only on student start-ups inside the campus. They can also support existing residents and microenterprises outside the campus boundary. Short training programs on bookkeeping, digital marketing, halal assurance where relevant, hygiene standards, customer service, and business licensing could improve the capacity of local enterprises to convert temporary demand into sustainable businesses.

From an Islamic economic perspective, this type of real-sector livelihood formation is potentially important because it expands productive earning opportunities and community-level circulation of income. However, Islamic economic value depends not only on growth but on lawful transactions, fairness, avoidance of harmful practices, and broad social benefit. The source data do not assess contracts, financing structures, halal certification, or distributive outcomes in sufficient detail to evaluate Sharia compliance. Future research could therefore examine whether campus-linked enterprise growth is inclusive, whether financing relies on appropriate instruments, and whether market benefits reach lower-income residents rather than only property owners.

4.4 Income Stability without Overclaiming Causality

The study's income finding is best interpreted as evidence of perceived improvement and stabilization. Participants associated campus activity with higher customer flows and stronger demand, which plausibly supports income growth. Yet the absence of financial records, a comparison area, or repeated quantitative measurements prevents a causal estimate. This distinction is essential. University-impact studies can easily overstate multipliers if they count spending that would have occurred locally anyway or if they do not specify an appropriate counterfactual.

The strength of the qualitative evidence lies elsewhere. It identifies who appears to benefit, through what type of activity, and by what mechanism. These insights can guide a subsequent quantitative design. A follow-up study could collect monthly revenue, employment, rent, and land-price data from businesses at different distances from the campus; compare those trends with a similar non-campus area; and use pre- and post-activation data to estimate changes more rigorously. This would complement the present study rather than replace it.

4.5 Studentification and the Distribution of Benefits

The rise in land values and changes in neighborhood structure show why local economic growth should not be evaluated only through business creation. Student demand can improve property income and create rental markets, but it can also raise entry costs for households and businesses. Wilkinson and Greenhalgh (2024) show how sustained student-housing demand can increase house prices and rents and intensify competition for property. Garton (2026) similarly finds a positive relationship between university-led neighborhood change, studentification, and rent prices.

This concern is particularly relevant because Ngabiyanto and Atmojo (2026) document studentification and speculative housing in Semarang, Indonesia. Their findings demonstrate that university expansion in the Global South can interact with property markets in ways that redistribute benefits toward investors and landlords. The Banjarbaru study does not show the same level of evidence, but its observations of rising land prices and social change point in a similar direction. These signals should be treated as an early governance issue rather than as an argument against campus development.

A balanced policy approach would seek to preserve the positive demand effects while limiting exclusionary consequences. Local government can monitor land-use change and rental conditions, improve transport so that economic activity is not concentrated in a very narrow ring around the campus, and ensure that commercial development complies with planning and environmental standards. The university can coordinate with neighborhood representatives and business groups to identify emerging pressures. Such measures would help convert campus growth into a more inclusive local-development strategy.

4.6 Policy Implications

Four policy implications follow from the findings. First, university-community-government coordination should be institutionalized. A regular forum could identify business needs, mobility problems, waste issues, housing pressures, and opportunities for local procurement. Second, micro and small enterprises around the campus should receive targeted capability support, including bookkeeping, digital commerce, product quality, business licensing, food safety, and access to appropriate financing. Third, local planning should anticipate studentification by monitoring rental conversion, land prices, and neighborhood accessibility rather than responding only after housing pressures become severe. Fourth, the local impact of the campus should be measured periodically using both qualitative and quantitative indicators, including business counts, employment, revenues, rental prices, land values, and resident perceptions.

These recommendations are consistent with the broader shift in higher education policy from viewing universities solely as producers of graduates toward recognizing them as territorial institutions with responsibilities to the places in which they operate (OECD, 2024; Shyiramunda & van den Bersselaar, 2024). They are also appropriate for a campus located in a growing city such as Banjarbaru, where educational expansion interacts with broader urban development.

4.7 Limitations and Future Research

This study has several limitations. The source manuscript does not report the number or demographic profile of interview participants, making it impossible to assess sample breadth. The timing of fieldwork is also not specified. Income effects were not measured using verified financial records, and the study did not use a comparison neighborhood or a pre-development baseline survey. Consequently, the findings cannot establish the magnitude of economic change or isolate the campus effect from other changes in Banjarbaru's urban economy. The study also does not distinguish systematically between landowners, tenants, long-term residents, newer residents, and different business sizes, even though these groups may experience campus development differently.

Future studies should address these limitations through mixed methods. A household and business survey could quantify revenue, employment, rent, and land-value changes. Spatial analysis could map business density and land-use change by distance from the campus. Longitudinal interviews could examine whether early entrepreneurs remain competitive as larger investors enter the area. Research in Islamic economics could additionally examine financing structures, halal business practices, fairness in rental and commercial contracts, and whether the distribution of campus-generated gains is consistent with broader objectives of social welfare and equitable development.

5. Conclusion

The development of UIN Antasari Banjarmasin Campus II has contributed to a visible transformation of the surrounding local economy. The arrival and regular presence of students created a new concentration of demand that supported the emergence and expansion of boarding houses, food businesses, laundry services, photocopying and printing services, and small retail trade. Local residents and business operators described stronger customer flows and more stable income opportunities, indicating that the campus functions as a demand-generating economic anchor at the neighborhood scale.

At the same time, the development process is not economically neutral. Rising land prices and changes in the social structure of the surrounding area suggest that the same forces that create opportunities can also produce uneven benefits. The key policy challenge is therefore not simply to maximize commercial growth but to manage the relationship between the university and its locality so that economic gains are sustainable and broadly shared.

The findings support an approach in which the university, local government, and community jointly manage campus-linked development. Enterprise support, inclusive housing and land-use planning, infrastructure improvement, local procurement, and systematic impact monitoring can strengthen the positive effects while reducing future pressures. Because the study is qualitative and does not quantify before-and-after income, its principal contribution is to identify mechanisms and lived economic changes that can inform more rigorous future measurement of the campus's local economic impact.

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