

ANALYSIS OF THE APPROPRIATE FINANCING PROGRAM (FUTURE PACKAGE) MOBILE MARKETING SYARIAH (MMS) SENDANG AGUNG PT. BTPN SYARIAH CENTRAL LAMPUNG

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Abstract

The right financing program is a future package product, this product is a financing package consisting of funding, savings, insurance for customers who die and compensation for the husband of the customer who dies, this study aims to analyze the right financing program (future package) mobile marketing sharia (MMS) Sendang Agung Central Lampung PT BTPN Syariah Central Lampung, the method used in this study is descriptive qualitative by explaining the flow and scheme of the integrated btpn syariah program, using observation techniques, in-depth analysis by describing the results of the observation, the results of this study conclude that the future package is an integrated btpn syariah program given to a group of women in rural areas who want to try to have a dream to change their lives with financing facilities provided through the MMS team placed in Central Lampung, the community can start a business or add capital to develop a business

Keywords: Empowering bankers.

Introduction

Islamic banking is one of the national banking systems whose activities are based on sharia principles or Islamic legal principles regulated in the fatwa of the Indonesian Ulema Council such as the principles of justice and balance (adl wa tawazan) welfare (maslahah), universalism (alamiyah) and does not contain gharar maysir, usury, zalim, and objects that are forbidden (Maimun and Tahira, 2022), in addition to implementing sharia banking principles, it provides financial programs and services for productive underprivileged women and obtains business capital as well as provides entrepreneurial mentoring training

In addition to providing access to financial services to the community, BTPN also provides opportunities for customers to improve their skills, gain new insights and a deeper understanding of certain industries or fields that provide long-term benefits in the form of power modules provided by field officers so that BTPN Syariah provides full support directly to customers (financial inclusion) in the Division only carried out by women, because this program is specifically an empowerment program for women, even 90% of employees owned by BTPN Syariah are women (BTPN Syariah, 2018).

The funding provided by BTPN Syariah is the PMD (future package) program which is a special financing product for productive underprivileged women using the wakalah wal murabahah contract (Ajeng, 2019). In general, what is meant by financing is funding carried out by financial institutions (Islamic banking). There are two benefits that customers get when they participate in this sharia financing program. The first benefit is getting business capital and protection in the form of insurance if the partner or the customer himself dies, the second benefit is getting free business training through the Sahabat Daya program according to (Idrus, 2020).

BTPN Syariah provides assistance in the form of a capacity building program (power training) with a formal group system and meetings held every two weeks. Community officers provide emotional support and motivation to customers to continue to develop and achieve their goals with constructive and caring guidance and encourage creativity among customers by applying critical thinking and problem-solving approaches (Nabood and Liao, 2021). Encouraging innovation and creativity among customers by applying thinking, problem-solving approaches taught in the PMD program aims to form individuals who are not only committed but also have a strong vision to encourage personal development (Suhendar and Ronaldo, 2021).

Based on the background of the problem above, the author raises the title (Analysis of the right financing program for future packages), By providing financing for micro and small businesses, this program helps customers to improve and develop their businesses, BTPN Syariah provides easy access to financing from conventional financial institutions, especially for underprivileged women, providing fair and transparent

financing, in accordance with sharia principles, the financing provided does not charge interest but uses an agreement that does not harm both parties.

Literature review

The right financing program (PMD) at BTPN Syariah is a form of financing service that is in accordance with sharia principles to help people who need access to business capital, especially for customers from the community, this program aims to improve customer welfare by providing easy, safe financing, and in accordance with sharia provisions, financing provided using sharia contracts such as murabaha (buying and selling with a profit margin) which in the contract explains that in the sale of goods with the provision that the buyer (Customer) will pay the price plus the profit (Margin) agreed upon by both parties (Bank & Customer) character.

Transparency of all costs and profits in the murabaha contract must be clear and transparent to both parties, there is no usury, the profits obtained from the murabaha contract must not be calculated as interest (RIBA) but as part of the selling price, because all costs and profits must be clear, customers can understand exactly what they are paying, Thus the murabaha contract is one of the mechanisms in Islamic banking that allows financial transactions to run in a halal and fair manner for all parties involved musyarakah (profit sharing), is an agreement in Islamic law that involves two parties to collaborate in a business venture with the aim of sharing profits and losses, an agreement between the parties regarding the distribution of profits and losses and the contribution of each party, each party provides capital which can be in the form of money, goods, or services used to run a joint business, musyarakah is often used in various types of businesses including agriculture, trade and industry as a fundraising in addition to the BDKS Program also supports the right financing program to build customer enthusiasm to advance their business, especially to help develop MSMEs, One of the main objectives of this program is to improve the quality of services provided to the community. This can include training for customers, increasing service accessibility and ensuring that the programs provided to customers really reach those in need. In addition to providing direct financing, the main objective is to empower the community so that they can be more independent and able to improve their quality of life through entrepreneurial skills programs. BDKS itself is as follows dare to try, discipline, hard work, help each other

BDKS is a good example of how various parties can work together to help people in need in a structured and systematic way. To become a future package customer at Bank BTPN Syariah, there are several general requirements that must be met. The following are some of the applicable requirements. Indonesian citizens, prospective customers must be at least 17 years old or married if under 17 years old, and must be at least 59 years old, prospective customers must have valid identification such as an ID card, and prospective customers must live in the operational area of Bank BTPN Syariah, prospective customers must also prepare documents such as photocopy of KTP, photocopy of Family Card and other supporting documents

After the customer has prepared the documents, the field officer (Community officer) will start conducting a survey, prospective customers must demonstrate a commitment to using bank products and services effectively and responsibly, prospective customers must have sufficient economic capacity to fulfill the obligation to return funds.

Future package financing (PMD) is one of the products of fund distribution as micro business capital for women who use akad, the financing ceiling is usually adjusted to the customer's business capacity and can be used for various business needs, ranging from purchasing merchandise to increasing production capacity, the financing repayment period can be adjusted to the customer's ability so that it does not burden the customer in making payments.

The application process is carried out easily, often through field officers who go directly to the customer's business location, these officers assist customers in the verification process and financing application, customers only need to show proof of the business they run and the verification process is carried out based on business potential and ability to repay the financing, some PMD financing does not require physical collateral which makes it easier for small communities to apply for financing who may not have assets to be used as collateral.

Benefits for customers, customers can get financing with uncomplicated terms with simple procedures and financing that is distributed on time can help customers overcome working capital problems or business development quickly, some customers who are relatively new to running micro businesses may face difficulties in returning financing, especially in the midst of economic uncertainty, so that financing can provide maximum positive impact, assistance or coaching is also needed for customers in managing their financial business.

Research methods

This research was conducted by applying qualitative methods or called field research, namely studying the process of financing future packages at BTPN Syariah Bank, research conducted on the actual conditions or real conditions that occur in society to find out and find facts and data that are true. This method emphasizes more on a deep understanding of a phenomenon or problem being studied, rather than simply collecting numbers or statistics.

With this approach, researchers can understand the context, complexity, and variation in a phenomenon or problem and gain rich and deep insights aimed at providing an accurate picture of the phenomenon or problem being studied, the characteristics or attributes possessed by the subject or object. Thus, the descriptive approach in research focuses on a systematic description or description of the subjects and objects being studied, the descriptive approach is often used to describe the situation, condition or characteristics of a population, event or particular phenomenon in this study.

This study will convey everything related to the object of research descriptively based on actual events in the field, the data used is divided into 2, namely primary and secondary data, primary data is obtained through interviews, and documentation with individual or group observations, this analysis technique uses qualitative analysis, the data that has been collected will be analyzed using this method, the results of the interview will be described and interpreted with a normative approach, the purpose of this interpretation is to answer the problem being studied, namely regarding the benefits of being a customer at BTPN Syariah, precisely in the right program for financing future packages, the main objective of this program is empowerment (Sukarto, 2024) the concept of women's empowerment is basically a new paradigm of development that better situates the characteristics of people centered, participatory empowering sustainable.

This program also emphasizes the importance of sustainable and resilient business practices in accordance with sharia principles that emphasize justice, balance, social welfare, aiming to create a better future for society by providing easy, fair and sustainable financial alternatives.

Discussion Results

MMS (Mobile marketing syariah) is a branch office of Bank btpn syariah located in villages. MMS functions to serve and provide capital loans to underprivileged communities, especially mothers who want to open a business or develop their business. BTPN syariah is a subsidiary of Bank Tabungan Pensiun Nasional Syariah (BTPN) which was established in 2014. BTPN syariah is the 12th sharia bank in Indonesia, to support its business activities until the end of 2020. This company has 23 branch offices, 41 operational functional offices, 3 non-operational functional offices, 26 sharia bank services. BTPN syariah has embraced and reached segments that have not been touched by banking, namely the inclusive community segment (BTPN syariah 2010).

This program covers various Sharia finances, this program is one of the programs offered by sharia insurance companies, this component ensures that the PMD program can function properly and meet customer needs, With this mechanism, BTPN Syariah aims to provide financial protection to stable customers and still respect the principles of Islamic economics, To assess a program we can use several factors such as the success of the program itself whether the set target is achieved, the level of satisfaction with the program, the relationship between output and input and whether the overall goal has been achieved, the definition of the program according to (Fariz, 2023).

Measuring the activities of a program, whether it is successful or not, ensuring that all financing activities are in accordance with economic principles, ensuring that the customer's business has the potential for sustainability and provides a reasonable return without violating the principles, identifying and measuring the risks associated with the BTPN Syariah program and assessing the effectiveness of the risk control strategies implemented (Campbell, 1998). BTPN Syariah helps the development of MSMEs in Indonesia by providing funding,

Assessing the management and leadership capabilities in implementing and monitoring the BTPN Syariah program effectively, this measurement can be done through customer satisfaction survey methods, financial data analysis and internal audits as well as independent assessments, by conducting regular measurements, and ensuring that the BTPN Syariah program runs according to plan and achieves the goals that have been implemented in Mms Sendang Agung, as part of BTPN Syariah is a form of mobile-based marketing that operates under the auspices of the Central Lampung branch office according to (Hutagalung, 2021).

In the context of providing funds where the Bank provides all the capital and the customer manages the business, the profits obtained are shared according to the agreement, this involves cooperation between the bank and the customer, both parties contribute and share profits and risks according to the proportion of

each contribution, the Bank provides funds to customers and customers return according to the financing tenor that has been agreed upon by both parties, in addition, Bank BTPN Syariah also provides other products such as sharia savings or also commonly called wadiah deposits which are designed to meet the financial needs of individuals and businesses in accordance with sharia provisions

This sharia mobile marketing aims to provide sharia financing services to customers who are groups with specific financing needs. In Mms Sendang Agung there are 1500 customers in the right group of sharia financing organized into 30 centers, these customers are involved in various types of businesses such as home industry, grocery stores, convenience stores, culinary, livestock, agriculture and other businesses besides that there are 6 employees working at Mms Sendang Agung consisting of senior community officers and 5 community officers the role of these employees is to provide services and support to customers in terms of sharia financing and developing their businesses. This sharia mobile marketing aims to provide sharia financing services to customers who are groups with specific financing needs. In Mms Sendang Agung there are 1500 customers in the right group of Islamic financing organized into 30 centers, these customers are involved in various types of businesses such as home industry, grocery stores, convenience stores, culinary, livestock, agriculture and other businesses besides that there are 6 employees working at Mms Sendang Agung consisting of senior community officers and 5 community officers the role of these employees is to provide services and support to customers in terms of Islamic financing and developing their businesses.

Based on the quote, the following is a table of data from the results of field observations when the author conducted the research. study:

Table 1 Number of customer business

Number of Centres	Number of Customers	Customer Business	Percentage %
70 Centres	1500 Customers	- Home industry	10%
		- Roadside necessities	15%
		- Shop grocery	15%
		- Culinary	15%
		- Farm	5%
		- Agriculture	25%

Source: data is managed by author

Some people in Sendang Agung sub-district, Central Lampung, choose the BTPN Syariah program because the process is easy, with adequate requirements and funding that is in accordance with the customer's business and payment ability. The reasons people choose to become BTPN Syariah customers are inability to meet submission requirements at other banks, customers at Mms Sendang Agung may experience difficulties in meeting the requirements needed to apply for financing or credit at other financial institutions, ease of applying for financing at BTPN Syariah: Financing that suits the needs of each type of customer, easy payment methods and provides financial literacy education to its customers and Business Capital Difficulties:

Almost all customers of the Sharia financing group at Mms Sendang Agung experienced difficulties in applying for financing at other banks and also because the requirements were impossible for the community to fulfill.

In today's increasingly customer-focused business, service management is key to success. By prioritizing customer satisfaction, managing service quality, driving innovation, and creating competitive advantage, service management helps organizations stay relevant, address market challenges, and achieve sustainable growth (Marjukah, 2023).

From here, it can be seen that sharia financing from BTPN Syariah is a more feasible option for customers in Mms Sendang Agung because it may have requirements that are more in line with their conditions and needs, such as flexibility in lower interest rate collateral, as well as simpler application procedures. The BTPN Syariah Future Package program is an initiative designed by BTPN Bank to provide more inclusive and sustainable financial solutions, especially for the lower middle class. This program aims to strengthen access to sharia banking and promote more responsible financial practices aimed at providing provisions for developing women's abilities in entrepreneurship (Ainul, 2018).

Knowledge in managing their business, increasing productivity, reducing the risk of loss, and increasing business sustainability, by analyzing both sides, the study can holistically assess how effective the right sharia financing program is in supporting the economy of customer families in Mms Sendang Agung, Central Lampung.

Conclusion

The Btpn Syariah Future Package Financing Program is an initiative designed to provide financing solutions in accordance with sharia principles with a focus on the needs of individuals and families. The following is a conclusion from the Analysis of the Right Financing Program at Btpn Syariah. This program aims to assist customers in planning their future finances by using sharia products such as the Murabaha agreement. The Murabaha and Musyarakah agreements reflect Btpn Syariah's commitment to supporting the financial well-being of customers and are beneficial to customers. This program provides benefits to customers by providing more affordable financing and in accordance with their financial capabilities. In addition, this program also helps customers manage their daily cash flow and achieve long-term financial goals such as children's education, buying a house or developing a business. This assistance is provided directly by the community officer who is tasked with providing services to Btpn Syariah customers.

One of the main advantages of this program is the application of sharia principles that ensure that all financial transactions are carried out transparently and fairly, this includes the prohibition of usury (interest), gharar (uncertainty), this program encourages partnerships between BTPN Syariah and its customers by working together both parties can design optimal financial solutions and share risks and benefits. This program reflects the commitment of sharia banking to sustainability and inclusive economic growth.

Overall, the BTPN Syariah Future Package Financing Program is an effective initiative in supporting the financial well-being of its customers, with a sharia-based approach and a focus on individual needs, this program plays an important role in achieving long-term financial goals and improving the quality of life of customers. This program is considered effective based on several evaluation factors including good socialization, customer satisfaction, achievement of program objectives, and adequate input output results, women's economic empowerment This program pays special attention to women's economic empowerment, which is an important step in reducing gender disparities and strengthening the local economy

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