



THE CONTRIBUTION OF BPRS BHAKTI SUMEKAR PRATAMA GILI GENTING BRANCH IN IMPROVING THE PERFORMANCE OF MSMEs

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ABSTRACT

This study aims to analyse the contribution of BPRS Bhakti Sumekar Pratama Gili Genting Branch in improving the performance of MSMEs in the islands through sharia financing and integrated business coaching. This research method uses qualitative field research through observation and interviews with BPRS employees, customers, and the local community. Data analysis techniques include data reduction, data presentation, drawing conclusions, and triangulation of data sources using Nvivo 12 Pro. The results of this study indicate that BPRS Bhakti Sumekar Pratama Gili Genting Branch contributes to improving the performance of MSMEs through two financing programmes, Mitra UMKM and Berani Mekar, as well as through guidance and mentoring. Factors influencing BPRS contributions are internal, such as human resources, product agreements, services, and location. External factors such as the absence of direct competitors, government policies, bad credit, and limited direct transportation. The contribution of BPRS to MSME players has an impact on increasing income and business management. The contribution of BPRS to local economic development through financing to MSME players has an impact on productive businesses by meeting the needs and providing employment opportunities for the local community.

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1. INTRODUCTION

MSMEs are an important sector in the Indonesian economy because they contribute significantly to economic growth and community welfare by providing goods and services that support purchasing power and the sustainability of the domestic market (Janah & Tampubolon, 2024). MSMEs also play an important role in employment, thereby helping to reduce unemployment and contributing to poverty alleviation (Hermawan et. al., 2024). Thus, MSMEs contribute to equitable development by promoting economic growth in various regions and reducing disparities between regions.

MSMEs dominate Indonesia's economy across various sectors, contributing significantly to GDP and absorbing a large workforce. (Lubis & Salsabila, 2024). Based on data, the MSME sector contributes around 60% to the national GDP and employs more than 90% of Indonesia's workforce (Laksmiana, et. al., 2024). The contribution of MSMEs to East Java's GRDP reached 59.18% (Wijayanto, 2024). MSMEs contribute 2% to the GRDP of Sumenep Regency (BPS Sumenep, 2024). With this significant contribution, MSMEs play a strategic role in driving national and regional economic growth.

Despite playing an important role in the economy, MSMEs face the major challenge of limited access to capital, which hinders their performance and competitiveness (Aini, 2023). To that end, BPRS, as a sharia financial institution, provides financing in accordance with sharia principles to facilitate access to capital for MSMEs, while also prioritising social empowerment objectives in addition to profit (Ahmad, 2022). BPRS is a sharia financial institution that operates in accordance with Law No. 21 of 2008 by providing interest-free financing for MSMEs. As well as playing a role in strengthening the Islamic banking system in supporting equitable economic growth (Fauzi, et. al., 2024). One institution that plays a role in assisting MSMEs is BPRS Bhakti Sumekar, which provides financing and guidance to the community.

BPRS Bhakti Sumekar provides financing for MSMEs through murabahah and mudharabah agreements in accordance with sharia principles to increase income and develop micro businesses, as well as providing guidance to improve the capacity of MSMEs (Toha & Ariga, 2023). BPRS Bhakti Sumekar improves community welfare through financing, micro-business empowerment, entrepreneurship education, and social programmes for poverty alleviation (Sahfira & Rialdy, 2025). BPRS Bhakti Sumekar Pratama Gili Genting Branch contributes to the economic development of the islands by providing easily accessible financing for MSME players in Gili Genting District.

Before the arrival of BPRS Bhakti Sumekar Pratama Gili Genting Branch, the local community relied on loans from conventional banks in Sumenep or from neighbours to meet their business capital needs. Since 2018, BPRS Bhakti Sumekar Pratama Gili Genting Branch has supported the development of MSMEs through murabahah and mudharabah-based financing in accordance with sharia principles to encourage sustainable business growth and local community welfare.

Based on the above background, this study aims to examine “**The Contribution of BPRS Bhakti Sumekar Pratama Gili Genting Branch in improving the performance of MSMEs**”. This is important considering the significant role of character and interaction in business success.

2. RESEARCH METHODS

This research method uses qualitative research. According to Sugiono (2020) Qualitative research is a method of studying objects in their natural conditions with the researcher as the main instrument, using triangulation techniques, inductive analysis, and focusing on meaning rather than generalisation. According to (Moleong, 2013) Field research in qualitative methods is conducted through direct observation in natural environments, followed by detailed recording, coding and analysis of data. The location of this research is at BPRS Bhakti Sumekar Pratama Gili Genting Branch.

The data source is the main data obtained from the informants' statements or actions through interviews and observations, which are then recorded in writing or recorded as a result of direct interaction observations (Moleong, 2007). The data used in this study are primary and secondary data. Primary data were obtained directly through interviews and observations of informants such as BPRS employees, customers, and the community. Meanwhile, secondary data were obtained from supporting references such as books, articles, journals, and scientific papers relevant to the research topic.

To understand the contribution of BPRS Bhakti Sumekar Pratama Gili Genting Branch in improving the performance of MSMEs, this study used two stages of data collection: *First*, field observations to understand the overall social context (Prastowo, 2012). *Second*, interviews as an interactive technique for obtaining in-depth and comprehensive information (Komariah, 2011).

Qualitative data analysis in this study refers to Miles and Huberman's theory in Sugiono (2013) Includes data reduction, data presentation, drawing conclusions, and triangulation of data sources to obtain a comprehensive understanding. This process aims to organise information into patterns and themes with validation through comparison of theory and initial data. The analysis is assisted by NVivo 12 Pro software.

Table 1. Data source

No	Informant	Informant statement	Purpose of the Interview
1	KEY (Employee of BPRS Bhakti Sumekar Pratama Gili Genting Branch)	<ul style="list-style-type: none"> Mr. Dwi Jatmiko Efendi (Head of BPRS) Mr. Rahmad (AO lending BPRS) Mr. Ahamad Ardiyanto (Admin BPRS) 	To gather information about the programme implemented by BPRS Bhakti Sumekar Pratama Gili Genting Branch for people who borrow capital.

2	<p>MAIN</p> <p>Community (borrowers of capital to build businesses)</p>	<ul style="list-style-type: none"> • Mr. Kholil (Mitra UMKM Financing) • Ms. Fariha (Mitra UMKM Financing) • Mr. H. Mumip (Mitra UMKM Financing) • Mr. Edi (Mitra UMKM Financing) • Mr. Abdullah (Berani Mekar Financing) • Ms. Karmini (Berani Mekar Financing) • Ms. Ida (Berani Mekar Financing) 	<p>To explore information related to the contribution of BPRS Bhakti Sumekar Pratama Gili Genteng Branch in providing business capital for borrowers and the response of MSME players to BPRS assistance.</p>
3	<p>ADDITIONAL</p> <p>Local community</p>	<ul style="list-style-type: none"> • Mas Ento (Local Community) • Ms. Halima (Local Community) • Mas Muhlis (Local Community) • Mas Fauzan (Local Community) 	<p>To explore information related to the implications of the contribution of BPRS Bhakti Sumekar Pratama Gili Genteng Branch in improving the performance of MSMEs towards local economic development.</p>

3. RESULT AND ANALYSIS

3.1. The Contribution Of BPRS In Improving The Performance Of MSMEs

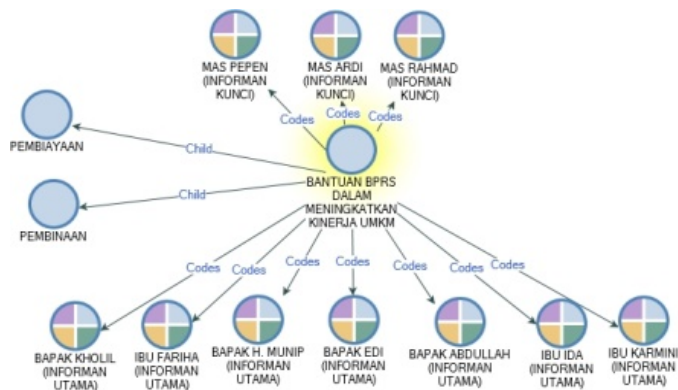


Figure 1. BPRS Assistance to MSME Actors

Based on interviews with informants, it can be seen that BPRS Bhakti Sumekar Pratama Gili Genteng Branch assists MSME players with two main programmes, namely financing and guidance. Based on information from key informants, BPRS Bhakti Sumekar plays a role in supporting the growth of MSMEs on Gili Genteng Island through the Mitra UMKM and Berani Mekar financing programmes, which aim to increase capital, income and business sustainability. This Mitra UMKM Financing can be accessed by completing the legal requirements (family card, identity card, marriage certificate, and business certificate from the village office) and collateral (land certificate or vehicle registration certificate), with a ceiling of up to 50 million and a margin of 0-6% per annum. Priority is given to businesses that are already operating and have adequate collateral. Meanwhile, key informants (MSME actors) stated that financing from BPRS was very helpful in increasing capital, smoothing production, increasing sales, and creating jobs.

The Berani Mekar programme from BPRS Bhakti Sumekar Gili Genteng provides unsecured financing of up to 5 million rupiah with a 0% margin for traditional market traders and street vendors. This programme is easily accessible by fulfilling the legal requirements (family card, identity card, marriage certificate, and business certificate from the village office). thereby strengthening capital and increasing the income of customer businesses.

To access these two types of financing, customers use Murabahah or Mudharabah contracts. Based on this statement, BPRS provides sharia financing products such as murabahah, musyarakah, and mudharabah to support MSMEs that have difficulty accessing funds from conventional banks, with an easier and simpler application process (Lubis, 2024).

The second programme is coaching. BPRS Bhakti Sumekar provides ongoing coaching to MSME players during disbursement and repayment periods to ensure productive use of funds, maintain business sustainability, and improve managerial capacity. Initial guidance focuses on preventing consumptive use of funds, while guidance during monthly instalment payments focuses on regular evaluation and providing input to support business development and smooth payments. This is as stated in the study Purnama, et. al. (2024) In addition to providing financing, BPRS also acts as a social mediator by providing training and consultation to MSME players to improve their business capacity and competitiveness.

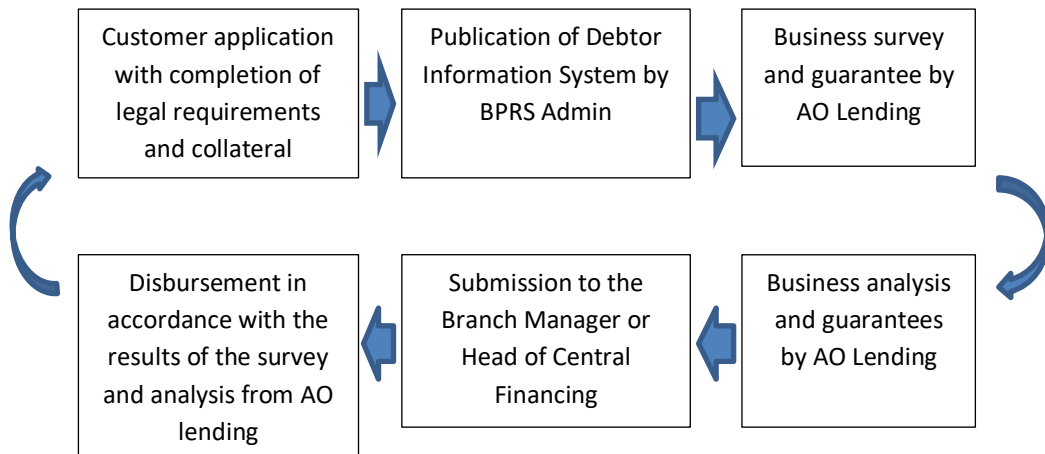


Figure 2. Loan process for customers of BPRS Bhakti Sumekar

3.2. Factors Affecting the Contribution of BPRS in Improving the Performance of MSMEs

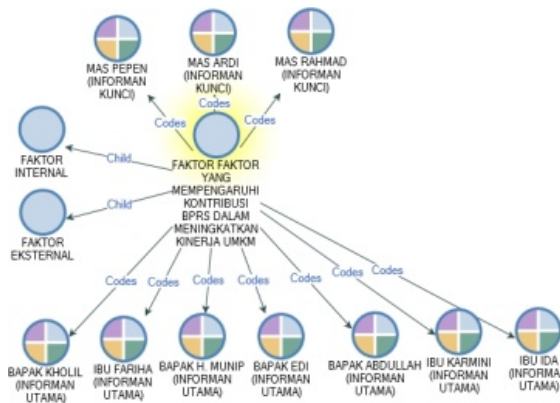


Figure 3. Contribution Factors of BPRS to MSME Actors

Based on the exploration diagram above, there are two factors that influence the contribution of BPRS Bhakti Sumekar Pratama Gili Genteng Branch in improving the performance of MSMEs, namely internal and external factors. According to Juwaini (2023) Factors influencing the contribution of BPRS in supporting MSMEs include internal and external factors. This can affect the strength and weaknesses of BPRS in contributing to MSME players.

There are four internal factors that influence the contribution of BPRS Bhakti Sumekar Pratama Gili Genteng Branch to MSMEs, namely: *First*, human resources are considered effective, communicative, and responsive, despite challenges such as dual roles, which can still be overcome with effective task distribution. *Second*, the selection of murabahah and mudharabah contracts is tailored to the type of business and customer needs to ensure the effectiveness of financing. *Third*, the service is considered good, supported by good communication from employees and the BBS Mobile application serving customers digitally, as well as regular

supervision from the head office to evaluate branch office services. *Fourth*, the strategic location of the office facilitates customer access and supports service efficiency, although challenges such as weather still need to be anticipated.

Meanwhile, there are four external factors that influence BPRS Bhakti Sumekar's contribution to improving the performance of MSMEs. *First*, without direct competitors, BPRS has a competitive advantage through its Berani Mekar programme and fast, simple, and sharia-compliant administrative procedures, which maintain customer satisfaction and enable it to face potential competition. *Second*, as a member of LPS and registered with OJK, BPRS is required to comply with government and OJK financial reporting standards, which encourages procedural adjustments for efficiency and regulatory compliance. *Third*, customer arrears are classified into five collectability categories, and non-performing loans impact the ability to disburse new financing. Solutions are implemented through monitoring and a humane communication approach. *Fourth*, the lack of direct transportation between Gili Genting and Gili Rajhe islands hinders services, so BPRS relies on sea and land travel as well as the BBS Mobile digital application to facilitate customer transactions and administration.

3.3. Response and Adaptation of MSMEs to the Contribution of BPRS Bhakti Sumekar Pratama Gili Genting Branch

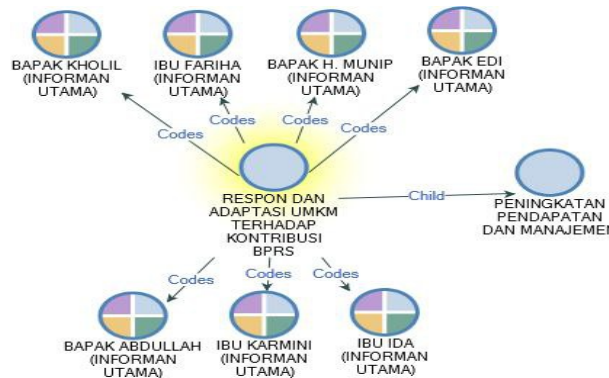


Figure 4. Response and Adaptation of MSMEs to BPRS Contributions

Based on observations and interviews with informants, MSME actors showed positive responses to financing programmes provided by BPRS, such as Mitra UMKM and Berani Mekar. One form of adaptation that has been implemented is the use of financing funds as additional business capital. The capital was used to increase inventory, expand production capacity, and meet raw material requirements. Among them, the ones that saw an increase were sales volume and revenue. Thus, financing from Mitra UMKM and Berani Mekar plays an important role in encouraging the growth and development of MSME businesses. This is in line with the opinion Zaenal (2012) that there are several indicators to measure the performance of MSMEs, including profit growth, increase in the number of customers, increase in sales, and growth in assets.

Furthermore, regarding the response and adaptation of MSME actors to guidance from BPRS, they follow the directions and input to use business capital for productive needs rather than consumptive needs. This has led to improvements in the management of MSMEs, such as the targeted use of capital for productive rather than consumptive needs and the timely payment of instalments.

Table 2. Increase in Income of MSME Actors

No	Nama usaha	Nama pembiayaan	Jumlah pembiayaan	Penghasilan awal	Perkembangan penghasilan	Presentase
1	Toko kelontong dan percetakan	Mitra UMKM	25.000.000	750.000	1.200.000	60 %
2	Usaha ikan teri	Mitra UMKM	25.000.000	950.000	1.500.000	67 %
3	Warung makan	Mitra UMKM	10.000.000	500.000	900.000	80 %
4	Toko material	Mitra UMKM	25.000.000	900.000	1.600.000	78 %
5	Pedagang siomay dan batagor	Berani mitra	5.000.000	250.000	400.000	60 %
6	Pedagang pasar tradisional	Berani mitra	5.000.000	300.000	550.000	83 %
7	Pedagang basreng ikan	Berani mitra	5.000.000	200.000	350.000	75 %

3.4 The Implications of BPRS Contributions in Improving the Performance of MSMEs for Local Economic Development

Based on observations and interviews with BPRS employees and MSME actors, the implication of BPRS's contribution to local economic development is to provide financing and guidance to MSME actors to be used as productive businesses, both to meet needs and to provide employment opportunities for the local community. So that the local community can meet their daily needs and earn additional income by working in MSMEs. Thus, the contribution of BPRS to MSME players has a significant impact on the sustainable local economy. As stated in Pasaribu & Indra (2024) BPRS supports local economic growth by providing financial access to MSMEs, which creates jobs and increases community income.

4. CONCLUSION

Based on the results of the research and discussion above, it can be concluded that the contribution of BPRS Bhakti Sumekar Gili Genting Branch in improving the performance of MSMEs is through MSME Partner and Berani Mekar financing as well as coaching. This Mitra UMKM Financing can be accessed by completing the legal requirements (family card, identity card, marriage certificate, and business certificate from the village office) and collateral (land certificate or vehicle registration certificate). The financing limit is up to 50 million with a margin of 0-6% per annum. For Berani Mekar financing, which is specifically for traditional market players and street vendors who meet legal requirements such as being a UMKM partner and without collateral. The guidance provided consists of instructions and input from BPRS employees during fund disbursement and monthly instalment payments. However, the contribution of BPRS is influenced by internal factors such as human resources, product agreements, services, and location. As well as external factors such as the absence of direct competitors, government policies, bad credit and direct transportation constraints. This factor can impact the strengths and weaknesses of BPRS in making contributions. The response and adaptation of MSMEs to the capital provided by BPRS is to increase their stock, production, and sales. This has resulted in a significant increase in MSME income. Guidance and input from BPRS employees can also contribute to improving MSME management, such as the targeted use of capital for productive needs rather than consumptive needs and timely instalment payments. The implication of BPRS's contribution to local economic development is that the financing provided to MSME players is used productively so that it can help the local community in meeting their needs and increasing their income by working in MSME players.

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