

Analysis Of The Role Of Facilitators In Increase Customers' Business Income In PT. Bank BTPN Syariah Tbk. In Besitang

Siti Nurhaliza Rambe¹, Sahnan Rangkuti², Al Firah³

¹²³Management Study Program, Faculty of Economics and Business,

Dharmawangsa University, Indonesia

Corresponding Email: alfirah41@dharmawangsa.ac.id

ABSTRACT

This study aims to determine how the role of facilitator assistants in increasing the income of umkm customers at PT Bank BTPN Syari`ah, what are the obstacles to the role of facilitator assistants in increasing the income of umkm customers at PT Bank BTPN Syari`ah, and what solutions can overcome the obstacles experienced by facilitator assistants in increasing the income of umkm customers at PT Bank BTPN Syari`ah. The type of data used in this research is qualitative data. Data collection methods using interviews and documentation. The informants used in the study were 8 people who were part of the company, namely senior business manager, business manager, community officer, mentor, facilitator and customer. The results of this study indicate that the role of the facilitator of PT Bank BTPN Syari'ah in Besitang is quite good, but not yet maximized as a whole. There are still obstacles that occur in the mentoring process, one of which is limited resources, limited abilities and knowledge, limited budget and others. In facing these obstacles, a solution is needed so that the assisting facilitator can process well in assisting the business of PT Bank BTPN Syari'ah customers in Besitang. Solutions that can be done to overcome these obstacles include improving the skills and knowledge of facilitator assistants, applying for a budget to the company to help smooth the mentoring process and other solutions.

Keywords: *Facilitator, Increasing Income and Customers.*

INTRODUCTION

Background of the Problem

PT Bank BTPN Syariah Tbk. as one of the pioneers in the Islamic banking sector, focuses its services on productive underprivileged customers. The bank not only provides access to capital, but also facilitates its customers by conducting a mentoring program as an important component in creating a healthy and sustainable business ecosystem for its customers, called Facilitator Pendamping. Here, the mentoring facilitator acts as a key element to encourage customers to increase their business income through strategic guidance, both in terms of business management and the application of shariah principles.

During the implementation of the business assistance program, so far the program has shown quite positive results, with changes or improvements in the businesses of assisted customers, as we can see some process data before and after assistance in improving customer businesses.

Customer Business Income

No.	Before the Mentoring Process (Per Customer)	After the Mentoring Process (Per Customer)
1.	Rp. 3,000,000,-	IDR 3,500,000
2.	IDR 5,000,000	IDR 5,000,000
3.	IDR 2,500,000	Rp. 3,000,000,-
4.	IDR 1,500,000	IDR 1,500,000
5.	IDR 3,500,000	IDR 3,800,000

Source: Facilitator of PT Bank BTPN Syari'ah in Besitang (2024).

However, it is still necessary to conduct further analysis to find out the role of assisting facilitators in increasing customer business income. Because there are still some obstacles in the program, because not all businesses customers get positive results after the mentoring period, there are still some customer businesses whose results are less or not even positive.

This means that in accordance with the results of the initial observations made, that the role of the assisting facilitator has not been maximized, because there are obstacles in the mentoring process, such as, facilitators lack of motivating customers in developing their business, lack of knowledge of facilitators in the process of assisting so that the objectives to be achieved are not carried out, and lack of using language that can be understood by customers, moreover the assisted customers mostly come from remote areas with minimal knowledge, especially business knowledge.

Bank BTPN Syaria'h has not yet established this mentoring program, as the company only focuses on providing financing to its customers, especially underprivileged customers. In the last two years, PT Bank BTPN Syariah Tbk. has established the role of facilitator as a liaison between banking institutions and their customers. However, there have not been many empirical studies that directly measure how this assistance contributes to the increase in customer business income. This personalized mentoring approach is expected to overcome the obstacles that often hinder micro-entrepreneurs in developing their business.

The problems experienced by the micro-enterprises of underprivileged customers of PT BANK BTPN Syari'ah Tbk. are quite diverse and quite complex. For example, limited capital, the quality of human resources, especially entrepreneurial spirit, mastery of digital technology and information, business structure, management systems and business networks with outside parties. All of these problems greatly affect the level of income experienced by customers of PT BTPN Shari'ah Tbk. In Besitang.

THEORETICAL STUDIES

Business

Safitri (2022: 112) business is "an activity that includes production and

distribution activities using energy, mind and body to achieve a goal".

When running a business, individuals or organizations need to manage resources effectively, handle risks and uncertainties, and improve the quality of products or services produced. Furthermore, enterprises must have the ability to adapt to market and societal changes, innovate, and become more efficient. Therefore, entrepreneurial activities can be highly beneficial and profitable, not only for the owner, but also for society and the economy as a whole.

Types of Business

Businesses can be categorized into several types, each with different characteristics and objectives. Small and Medium Enterprises (SMEs) are one type of business that has a small to medium scale, with a limited number of employees and relatively small capital. SMEs are usually owned and operated by individuals or families, and have a strategic role in the national economy. In addition to SMEs, there are also other types of businesses such as large businesses, micro businesses, medium businesses, and cooperative businesses.

Liswati (2021: 202) there are 3 types of business

1. Service Businesses. Service companies are companies that provide various kinds of services in accordance with their fields. Examples such as GO-JEK Indonesia Tbk, providing transportation services, Tokopedia Tbk, providing online shop services and XL Axiata Tbk, providing telecommunication services.
2. Merchandising Businesses. A trading company is a company that resells goods that it has bought from other parties to customers. This means that a company does not produce its own goods, but buys ready-made goods from other parties, then sells them to customers, for example, such as Indomaret Tbk, selling food products and daily necessities.
3. Manufacturing Businesses. A manufacturing company is a company that produces its own merchandise. This means that a company that has basic raw materials / raw materials (inputs) which are then processed (process) to produce finished goods (outputs) that are ready to be sold and used by customers, for example, such as Indofood CBP Sukses Makmur Tbk and Unilever Indonesia Tbk, selling cosmetic products and household goods.

Business Objective

Nurmayanti (2024: 8), the general purpose of business is "to get profit, market share and achieve the sustainability of the business being run". While the specific objectives of the business according to Margie in Nurmayanti's book (2024: 8), "the specific objectives of the business vary, depending on what the business owner is targeting, such as creating a good *image*, the best product quality, the fastest service, friendliness, a wide range, *best seller* products, the lowest prices, the most complete spare parts and others".

Income Increase

Revenue is the result received by an individual or entity in return for economic activity, either in the form of money or goods. This income is derived from the delivery of certain goods, services or rights and can come from various sources, such as wages, salaries, rent, interest, commissions, fees and profits.

Dwi Martini in Hidayati's book (2023: 128) revenue is "income that comes from the normal activities of an entity and refers to different terms such as *sales, fees, interest, dividends and royalties*".

Types of Revenue

Erizal (2024: 18-19) income is classified into several parts, namely:

1. Salaries and Wages, are rewards earned after a person has done work for another person that is given in an agreed time, be it per hour, in one day, one week or one month.
2. Income from Own Business, is the total value of production minus expenses.
3. Income from Other Businesses, this income is obtained without pouring labor and is usually in the form of side income such as renting out assets owned such as houses, livestock and other goods.

Factors Affecting Income

Factors that affect a person's income include capital, length of business, working hours, and level of education. In addition, a person's income is also influenced by their skills, expertise, employment opportunities, and the amount of capital invested. The greater the investment made, the greater the income generated in a certain period.

Assistance Facilitator

Septiarti (2024:69) states that the facilitator is "the leader of the mechanism from the pre-assistance stage to the post-assistance stage, a moderator in a discussion or deliberation and also as a source of information which of course still involves community participation".

A facilitator can be summarized as someone who plays a dual role, namely as a guide and companion in a group activity or process. Facilitators are tasked with helping and guiding individuals or groups in carrying out certain activities or endeavors, with a focus on managing and smoothly exchanging information, as well as ensuring the achievement of common goals.

The facilitator also serves as a source of information, but still involves the active participation of all group members to ensure that the process goes well and goals can be achieved effectively. The facilitator ensures that each individual has an equal opportunity to contribute, and that the activities can proceed with clear and purposeful goals.

Community Empowerment

Afriyansyah, et al (2023: 03), community empowerment is "an effort to prepare the community along with efforts to strengthen community institutions so that they have the ability to realize progress, independence, and welfare in an atmosphere of sustainable social justice".

The definition of community empowerment is a process that aims to provide strength or power to weak or underprivileged community groups so that they can live independently and fulfill their basic needs, such as clothing, food, shelter, education, and health. This empowerment focuses on increasing the capacity of the community to achieve welfare and independence, as well as creating sustainable social justice.

RESEARCH METHODS

This research was conducted at PT Bank BTPN Syari'ah in Besitang, Jl. Medan - Banda Aceh, Neighborhood II Srimulyo, Bukit Kubu Village, Besitang District, Langkat Regency, North Sumatra Province, Postal Code 20859. Data collection techniques: interviews, questionnaires (questionnaires), documentation. The data sources used are secondary and primary data.

Research Informants

1. Victorya Br Sembiring: *Branch Manager of PT Bank BTPN Syari'ah Tbk.* in Besitang.
2. Henny: *Community Officer of PT Bank BTPN Syari'ah Tbk.* In Besitang.
3. Sepris Yonaldi: Mentor Assistance Facilitator
4. Geosella Agatha: Assistance Facilitator
5. Muhammad Rizal: Assistance Facilitator
6. Paini: Customer of PT Bank Btpn Syari'ah Tbk.
7. Masrah: Customer of PT Bank Btpn Syari'ah Tbk.
8. Jumiati: Customer of PT Bank BTPN Syari'ah Tbk.

DISCUSSION

The Role of Facilitator at PT Bank BTPN Syari'ah Tbk. In Besitang

Facilitator assistants are the spearhead in bringing the bank closer to MSME customers. They are tasked with assisting customers directly, providing guidance on how to manage their businesses well, and providing information on Bank BTPN Shari'ah products that can help advance their businesses. Through this role, facilitators can directly contribute to improving business operational efficiency, reducing waste, and opening new market opportunities.

Facilitators need to be able to understand the context of each client's business. They need to customize their approach and strategies based on the specific needs of each client's business. This requires facilitators to have extensive

knowledge and skills in analyzing business problems and providing appropriate solutions. The facilitator's role in educating clients on the importance of good financial management is also vital, especially in terms of capital planning and utilizing business profits for reinvestment. The assistance provided by facilitators is not only about capital assistance, but also about how customers can improve the quality and competitiveness of their products in the market.

The role of the facilitator to BTPN Syariah customers in Besitang can be said to be quite effective and has an effect on increasing customer business income. However, there are still some customers who do not feel the effectiveness and usefulness of the facilitator's role. This is due to the lack of maximization carried out by the assisting facilitator in assisting customers.

Constraints Experienced by Assistance Facilitators in Increasing the Business Income of Customers of PT Bank BTPN Syari'ah Tbk. In Besitang

The following are some of the obstacles experienced by assisting facilitators in increasing the business income of PT Bank BTPN Syari'ah Tbk. customers in Besitang:

1. **Limited Resources.** Limited resources, such as budget, time and manpower, can make it difficult for facilitators to provide effective assistance to clients. Facilitators may also face situations where they have to prioritize clients who need the most help, but do not have enough resources to assist all clients in need.
2. **Skills and Knowledge Limitations.** Facilitators may not have sufficient knowledge of areas such as financial management, marketing and technology, which can make it difficult to provide effective assistance. Facilitators may also not have sufficient skills to address the problems faced by clients, especially if the problems are complex.
3. **Limited Access to Information and Networks.** The co-facilitator may not have access to sufficient information about markets, industry *trends*, etc., which could help the client in developing the business.
4. **Time Limitations.** Facilitators may not have enough time to provide effective assistance to clients, especially if clients have complex needs. Moreover, the facilitator must divide his/her time among the clients he/she is assisting on the same day.
5. **Budget Limitations.** Facilitators do not have enough budget to provide effective assistance to clients, especially if clients require operational assistance that costs money. In dealing with these constraints, facilitators need to develop effective strategies to overcome these constraints. Thus, the facilitator can provide more effective assistance to customers and help increase the business income of BTPN Syari'ah customers in Besitang.

REFERENCES

- Khoriah, Nikmatil, Renny Oktafia. 2023. "Capacity Building for Micro, Small and Medium Enterprises through the Role of Facilitator Assistance at BTPN Syari'ah Sukapura". *Journal of Progressive Community Service*. Vol. 7 No. 4.
- Ningtyas, Kusuma, Andramaya, Siti Ning Farida. "The Role of Facilitator Assistance to Increase Income and Skills of BTPN Syari'ah Customers in Wiyung Subdistrict Entrepreneurship". *Journal of Public Accountant*. Vol. 2 No. 1.
- Sahputra, Ngatno, Budi Antoro, Zulham. 2021. "Analysis of Strategies for Strengthening Small and Medium Enterprises during the Covid-19 Pandemic in Medan City". *Scientific Journal of Batang Hari University Jambi*. ISSN 1411-8939.
- Tampubolon, Azari, Ayu, Umar Hamdan Nasution, Sarah Nasution. 2024. Analysis of the Role of Facilitator Assistance in the Development of MSMEs at PT. Bank BTPN Syari'ah in MMS Labuhan Deli ". *Journal of Dharmawangsa University*. Vol. 18. No. 2.
- Thansen, Kanna. 2021. Analysis of Product Distribution Barriers in the Delivery of Goods During the Covid-19 Pandemic Outbreak at PT. Mas Makmur Medan. Thesis Faculty of Economics and Business