

Training to Create Business Branding for BTPN Syariah Customers in Tambaksari District, Surabaya

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ABSTRACT

The Micro, Small and Medium Enterprises (MSME) sector has an important role in economic growth. On the other hand, the micro business sector has several advantages compared to businesses with large capacity. The advantages of this sector are its ability to absorb labor and use local resources, and its business is relatively flexible. PT Bank BTPN Syariah Tbk is a Sharia banking company that provides entrepreneurial assistance to business actors through accompanying facilitators from internship participants in the Certified Independent Study Internship (MSIB) program. The aim of this activity is to find out how to empower Micro, Small and Medium Enterprises (MSMEs) and its impact on the economic growth of BTPN Syariah customers in Tambaksari District. The method used is the ABCD (Asset Based Community Development) method, which is a community empowerment design that uses assets, with data collection techniques through observation and documentation. The results of the activities achieved show that empowering MSMEs has a positive impact on rural economic growth through increasing production, income and welfare of BTPN Syariah customers in Tambaksari District.

Keywords: MSMEs, Training, Business Branding

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INTRODUCTION

Micro, Small and Medium Enterprises (MSMEs) have important potential in driving the economy at the local level and are often located in rural areas or local communities. With the existence of Micro, Small and Medium Enterprises (MSMEs), wealth and economic resources can be spread more evenly throughout the region and support local economic development. When the economic crisis hit Indonesia some time ago, the Micro, Small and Medium Enterprises (MSME) sector proved to be stronger in facing the crisis when many large-scale businesses went bankrupt and even stopped producing. Currently, Micro, Small and Medium Enterprises (MSMEs) have participated in increasing regional and national income. Micro, Small and Medium Enterprises (MSMEs) are a form of small community business whose establishment is based on someone's initiative. Most people think that Micro, Small and Medium

Enterprises (MSMEs) only benefit certain parties (Chabib, Febrianti, et al., 2016). In fact, the existence of Micro, Small and Medium Enterprises (MSMEs) can help the local economy improve. The existence of Micro, Small and Medium Enterprises (MSMEs) is not only carried out by business actors but also needs to get support from other parties such as the Government, private sector, banking and non-banking and also within the scope of universities so that Micro, Small and Medium Enterprises (MSMEs) can grow their businesses better and develop over time (Christina & Dian, 2020).

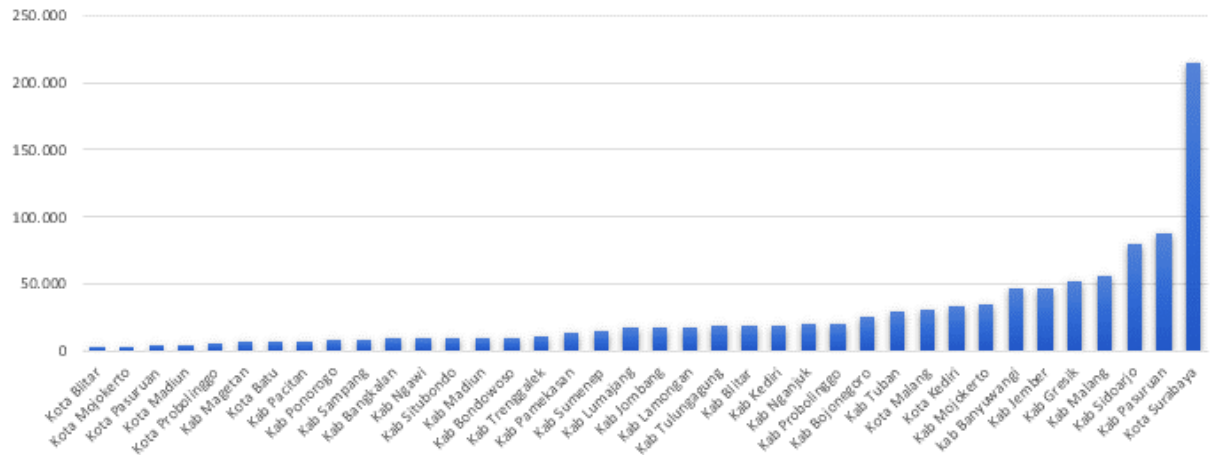


Figure 1 Distribution of Value Added Cooperatives and MSMEs in 38 Regencies/Cities (in billions)

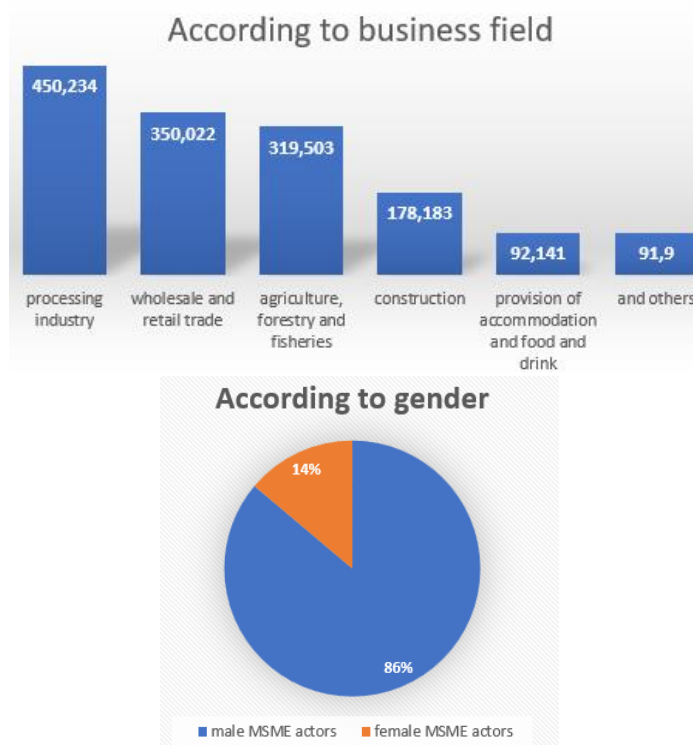


Figure 2 Distribution of Gross Value Added of Cooperatives and MSMEs in East Java
 Source: Dinas Koperasi dan UMKM Kota Surabaya

Based on the data above, the City of Surabaya occupies the top position in the distribution of gross added value of cooperatives and MSMEs in 38 regencies/cities in East Java. Having many MSMEs in the city of Surabaya can help create financial sustainability because economic risks are more distributed, not just concentrated in a few large companies. MSMEs are often the backbone of the local economy by making a significant contribution to a city's GDP (Gross Domestic Product). They create job opportunities, increase population income, and move the wheels of the economy. In addition, MSMEs often require a high level of flexibility, so many women are involved in MSMEs because they can overcome the challenges of their dual roles as mothers and workers.

PT Bank BTPN Syariah Tbk is a company operating in the sharia banking sector. There is no interest charged for Sharia banking services, this is what differentiates Sharia banks from other conventional banks. This company focuses on serving products such as collecting funds, serving savings, and financing for underprivileged families to improve the local economy. Distribution of financing to underprivileged communities has not been carried out by many banking industry players until now. Administrative problems make it difficult for MSME players to apply for additional capital from the bank. This makes MSMEs often called unbankable (Renny, 2017). Therefore, BTPN Syariah considers financing for underprivileged communities to have the potential to increase economic turnover. There is an internship program held by PT Bank BTPN Syariah Tbk, namely the Bestee program. This Bestee program provides assistance to Micro, Small and Medium Enterprises (MSMEs) by accompanying facilitators who involve apprentices from the Certified Independent Study Internship (MSIB) program through entrepreneurship training to increase insight and knowledge. With this program, it is hoped that it can increase production and income of BTPN Syariah customers, which is the driver of the rural economy in Tambaksari District, Surabaya City.

Tambaksari District is part of the eastern part of Surabaya City. Tambaksari District consists of 8 Villages, namely: Dukuh Setro Village, Gading Village, Kapas Madya Baru Village, Pacarkeling Village, Pacarkembang Village, Ploso Village, Rangkah Village, and Tambaksari Village. In each sub-district there are many MSMEs who are BTPN Syariah customers. On average, BTPN Syariah customers are women, especially productive housewives as financing customers. There are not many banks that specifically target financing for housewives. BTPN Syariah chose housewives after going through studies that showed Indonesian women play an important role in the family economy. The dominance of women in managing family finances is considered strategic for smooth financing installments.

Table 1 Data on BTPN Syariah Customer MSMEs

Name	Type of MSME
Yuni	Accessories seller
Andriani	Chocolate ice seller
Winarti	Penyetan food stall
Rency	Coffee shop
Hikmatul	Grocery stall
Komariah	Children's snack seller
Paenah	Side dish seller
Siti	Penyetan food stall
Moawanah	Orange ice seller
Devy	Meatball tofu seller
Dya	Moist cake seller

Source: Primary Data Processed

Empowerment refers to a person's ability, especially weak groups, to have access to productive sources that enable them to increase their income (Murdani, et al., 2018). Empowering businesses to improve the economy is the main focus of this activity. If the Micro, Small and Medium Enterprises (MSME) sector can be managed well, it will certainly be a huge advantage for economic growth both regionally and nationally. This sector is one of the largest contributors to the country's Gross Domestic Product (GDP) value and is also an effective solution to economic problems for all small and middleclass people. Here it is hoped that Micro, Small and Medium Enterprises (MSMEs) customers of BTPN Syariah will become more active in playing a role in driving the rural economy. Apart from that, the empowerment of MSMEs carried out by accompanying facilitators is based on various problems including low human resources, unequal access to education, lack of business branding, difficulty in accessing capital, low income, and lack of knowledge and access to technology. Reflecting on the background above, it is necessary to empower MSMEs to improve the rural economy in Tambaksari District, Surabaya City.

The role of the accompanying facilitator is very important because it contributes directly to empowering Small, Micro and Medium Enterprises (MSMEs) customers of BTPN Syariah. Mentoring is needed as a form of economic empowerment through training and coaching in terms of materials, facilities, processes and delivering results that have shown significance in the impact of the business (Boby & Tri, 2023). Mentoring for MSMEs needs to be carried out to overcome the problems faced by MSMEs related to the lack of knowledge of MSME actors in managing MSMEs (Christina & Dian, 2020). Mentoring carried out by accompanying facilitators focuses on entrepreneurial assistance by providing materials to increase knowledge and support business owned by BTPN Syariah customers. Through this community service activity, it is hoped that innovative solutions can be found that can increase the capacity and competitiveness of MSMEs, so that they can have a positive impact on economic growth at the village level.

METHODS

The method used in carrying out this community service program is the ABCD (Asset Based Community Development) method, which is a community empowerment

plan that uses assets. Assets themselves can be interpreted as the potential that society has, namely wealth that is intended to encourage empowerment activities. This wealth can be in the form of: caring, friendship, intelligence and others. Currently, the interpretation of the concept of empowerment is no longer aimed only at weak groups or groups with low potential, but at groups that already have the potential to solve problems. This can be used to support community groups to maximize the potential they already have. The facilitator can identify existing possibilities and link them to other resource systems

The location of the mentoring activities that the author carries out in this community service program is in Tambaksari District, Surabaya City, which empowers MSMEs for BTPN Syariah customers and is carried out from August 2023 to December 2023. In implementing this community service program there is a flow of Micro Business empowerment activities, Small and Medium Enterprises (MSMEs) as follows:



Figure 3 flow of community service program activities

The data collection techniques in this activity are through observation and documentation.

a. Observation.

According to Sugiyono (2018:229) observation is a data collection technique that has specific characteristics when compared with other techniques. Collecting data by observation means making direct observations of objects. Observations were carried out by observing businesses owned by BTPN Syariah customers and then carrying out a SWOT analysis. SWOT analysis resulting from direct observation is used to evaluate various factors that influence the performance of an MSME, including strengths, weaknesses, opportunities and threats.

b. Documentation.

According to Sugiyono (2018:476) documentation is a method used to obtain data and information in the form of books, archives, documents, written numbers and images in the form of reports and information that can support research. With documentation, the results of activities will be more reliable. and considered relevant to the problem being studied. In the activities that the author carries out, documentation is carried out when providing business assistance with MSME actors, such as taking geotagging photos, providing materials and carrying out practices.

RESULT AND DISCUSSION

The role of Micro, Small and Medium Enterprises (MSMEs) as drivers of the local economy can be seen from various things such as local economic empowerment, MSMEs are often run by communities in rural areas where the income generated by MSMEs continues to circulate and supports local economic growth. Apart from that,

MSMEs are the main factor in the emergence of new jobs at the local (rural) level. By starting micro businesses, MSMEs create work opportunities for the local community, specifically in Tambaksari District, Surabaya City. MSMEs also provide opportunities for individuals to maximize their skills, both in production, financial management and marketing. This can make Human Resources higher quality. By providing employment opportunities to the community, MSMEs are considered to be able to grow per capita income at the local level and tend to improve the quality of life of the community. Through Micro, Small and Medium Enterprises (MSMEs) in rural communities, BTPN Syariah business customers can feel like they have an active role in developing their own economy.

Micro, Small and Medium Enterprises (MSMEs) empowerment activities that have been carried out by the author based on the stages of activities carried out have provided positive results for economic growth in rural areas. The following is a description of the activities so far:

1. MSME Problem Identification Stage

At the MSME Problem Identification stage, the author, who acts as a companion facilitator, makes introductions to previously selected BTPN Syariah customers. This aims to get to know each other before carrying out business assistance. After that, continue with collecting data using the interview method and carrying out business identification with the aim of finding out what problems are faced by business actors. Apart from the interview method, the author also uses an observation method, namely a direct survey to the place of business. The observation method allows the author to obtain data directly from the business being observed. This can produce more precise and accurate data because it does not involve taking questionnaires or samples which could allow for data inaccuracies. After conducting a business survey, it is followed by a SWOT analysis of MSMEs run by BTPN Syariah customers, this is intended to find out the actual conditions faced by customers when running their business.

2. Preparation Stage for MSME Assistance

The preparation of business assistance as a form of MSME empowerment carried out by the author is adjusted to the results of problem identification that has been previously analyzed. In preparation for this assistance, everything needed during the assistance is prepared carefully, such as selecting recommendation modules that are appropriate to the customer's conditions and the media for delivering the material. Surabaya city MSMEs on average have the same problem as each other, namely not having a business identity. This can lead to a number of weaknesses such as lack of recognition in the market, lack of buyer attraction, and ineffectiveness in carrying out promotions. Therefore, the business identity recommendation material is obtained by the majority of customers.

3. Material Delivery Stage

At this stage the accompanying facilitator delivers the material to the customer directly. The material also varies according to recommendations that customers have received at previous meetings. Facilitators deliver material well

and clearly to customers so that the entrepreneurship knowledge taught can also be well received by customers. The aim of providing this material is that it is hoped that BTPN Syariah customer MSMEs will be aware of the importance of business identity in running MSMEs as drivers of the local economy. Because having a business identity will help the customer's business to differentiate itself from competitors, giving consumers a reason to choose the customer's product or service.



Figure 4 Process of Providing Entrepreneurship Material to BTPN Syariah Customers

4. Implementation Stage

The implementation of the material delivered to customers can be of various types. As an example of a business identity, the output of business identity material can be banners, banners, logos, business names, slogans and brand packaging. In implementing a material, the author helps customers in creating a business identity according to the business run by the customer, of course with the approval and criteria desired by the customer. With output such as banners, posters, logos, business names, slogans and brand packaging, it is hoped that BTPN Syariah customer MSMEs can increase sales so that income will increase. The more Micro, Small and Medium Enterprises who are aware of the importance of business empowerment, the more the rural economy will improve.



Figure 5 customer conditions before business branding training is carried out



Figure 6 customer condition after business branding training is carried out

5. Monitoring and evaluating assistance

During the MSME empowerment activities, monitoring and evaluation activities were also carried out with mentors from BTPN Syariah. Mentoring and evaluation are two different but complementary factors in the context of individual development, especially in the work environment. Mentors from BTPN Syariah will monitor and direct their mentees to carry out mentoring in accordance with BTPN Syariah's mission. Apart from monitoring their mentees, mentors also carry out evaluations every week which aim to improve performance during mentoring

This rural economic empowerment activity through the MSME mentoring program for business actors of BTPN Syariah customers ran smoothly because it was supported by the enthusiasm of customers who were enthusiastic about studying the entrepreneurship material presented. This was proven by their enthusiasm during the question and answer session where they asked various questions about entrepreneurship so that their businesses could progress and develop further. Thus, Micro, Small and Medium Enterprises (MSMEs) not only provide economic benefits, but

also have a positive impact in strengthening the foundation of the local economy as a whole.

CONCLUSION

Based on business empowerment activities through mentoring MSME actors by accompanying facilitators in Tambaksari District, Surabaya City, business mentoring activities can be carried out smoothly and receive a positive response from BTPN Syariah customers. BTPN Syariah's mission in empowering MSMEs can be said to be successful because all customers accompanied by accompanying facilitators have implemented the entrepreneurship materials well and according to directions. Through this business assistance activity, the accompanying facilitators understand directly the conditions of BTPN Syariah customers' micro businesses in Tambaksari District, Surabaya City. Both accompanying facilitators and BTPN Syariah customer business actors gain knowledge. Where the business actors themselves gain knowledge about entrepreneurship material that will support their business to be even better, while the accompanying facilitators gain knowledge through sharing sessions with customers regarding the businesses they have run so far. It is hoped that from this mentoring program, BTPN Syariah customer MSMEs can continue to apply the material they have learned so far in the businesses they run. It can also be concluded that the effect of this mentoring activity can increase the income of BTPN Syariah customer MSMEs in Tambaksari District, Surabaya City and also have an impact on improving the local economy as a whole.

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