

Socialization of the Bestee Ku Platform to BTPN Syariah Customers to Improve MSMEs in Seririt District, Bali

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ABSTRACT

Socializing a Bestee Ku application in the community empowerment program that has joined BTPN SYARIAH, where this application is very useful and useful in developing the business of customer mothers, in the Bestee Ku platform there is learning material about a business for small, medium, and above with the aim of increasing customer knowledge regarding the tips of customer mothers in doing business in the Seririt sub-district area. This research uses the ABCD (Asset Based Community Development) method, which is a concept of community empowerment by developing the Bestee Ku platform, because it is related to the progress of MSMEs for customer mothers who have businesses and join BTPN SYARIAH which specifically creates an application called Bestee Ku, with the existence of This Bestee Ku program is also related to student internships at BTPN SYARIAH, one of which is as a facilitator accompanying customers whose aim is to help develop the businesses of customer mothers, as well as always providing direction and motivation in business, each student also accompanies customer mothers for 1 month 4 times meetings and they help each other to improve the business of customers and students and also gain new experiences, insights, relationships and knowledge.

Keywords: BTPN Syariah, Bestee, MSMEs, Development

Received:	Revised:	Accepted:	Available online:
12.12.2023	16.12.2023	19.12.2023	20.12.2023

Suggested citations:

Wardhana, SS., et al (2023). Socialization of the Bestee Ku Platform to BTPN Syariah Customers to Improve MSMEs in Seririt District, Bali. *International Journal of Community Service*, 02 (02), 221-231. DOI: 10.55299/ijcs.v2i2.707

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INTRODUCTION

The progress of MSMEs in improving the economy in Indonesia has changed from year to year, basically MSMEs are enterprises or businesses founded by individuals, groups, small business entities or households, the existence of MSMEs in Indonesia is very much taken into account in order to advance the economy. is in Indonesia. The strong commitment from the government has encouraged the development of MSMEs, as well as the fact that MSMEs have good prospects for being further empowered. This interest is related to the current condition of the national

economy and has not been convincing for several years. This is because there are still many problems that MSMEs themselves have to face, some of which can be classified into two main problems, namely financial and non-financial problems (management organization). With optimism regarding the growing role of MSMEs, as well as the potential that the Indonesian nation actually has, it is necessary to formulate and explain the implementation of clear strategies and programs to achieve this. For this purpose, what is needed is support from the Government and from other stakeholders such as Bank Indonesia, banking, non-bank financial institutions and the world.

Banks are a type of financial institution that collects funds from the public in the form of debits and lends them back in the form of credit or other services to improve a person's quality of life (Renny, 2023). Banking institutions become inseparable partners of society, meeting society's monetary needs. PT BTPN Syariah offers murabahah financing as one of its micro businesses. BTPN Syariah also provides training to its customers who have MSMEs.

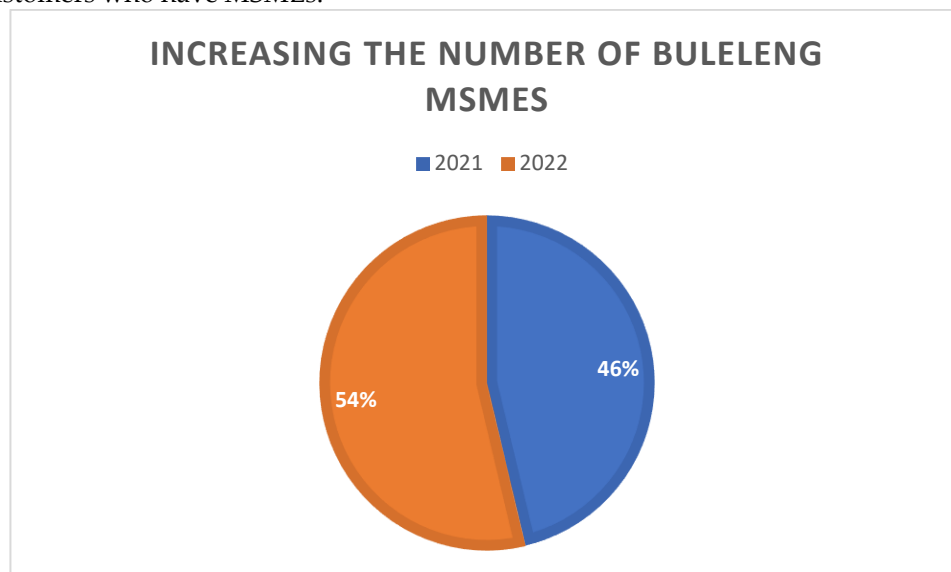


Figure 1. Increase in the number of Buleleng MSMEs.
Source: Reported from the news (Balitbang, 2021).

Based on data from the Buleleng Regency Department of Trade, Industry and MSME Cooperatives, the number of MSMEs increases every year. In 2021 it will be 45%, and in 2022 it will be 54%. So it can be said that MSMEs in 2021-2022 will experience an increase of 8%.

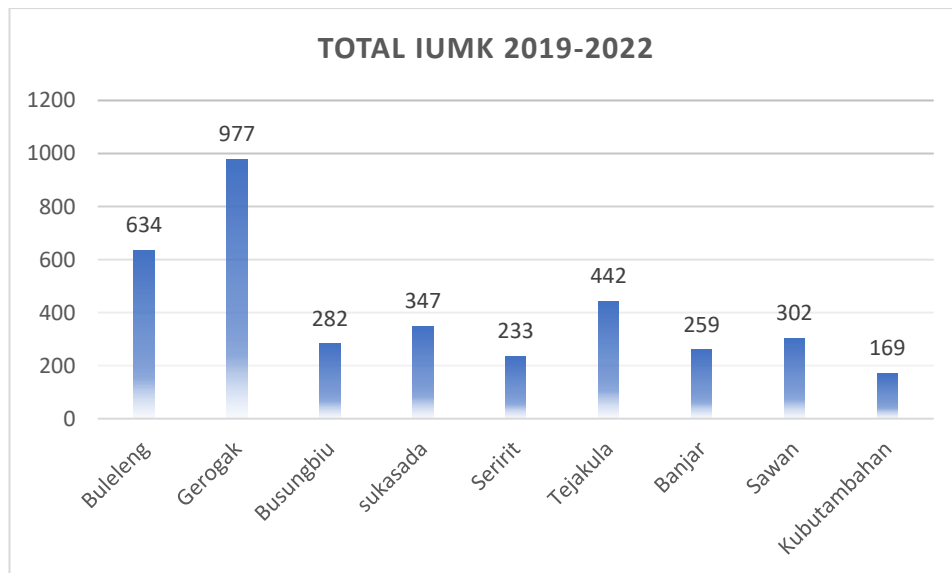


Figure 2. Number of IUMK 2019-2022 Buleleng

Source: (Based on data from the Department of Trade, Industry and Cooperatives).

If we look at the data on the number of IUMKs for 2019-2022, it can be seen that the highest number of businesses with permits are in Gerogak District with 977 IUMKs and the lowest number of businesses are in Kubucepatan District with 169 IUMKs and also Seririt District with 233 IUMKs.

In developing MSMEs in Seririt sub-district, Bank Btpn Syariah plays a very important role in improving its customers' businesses. Regarding the presence of BTPN Syariah, we welcome it because banking has a vital and strategic role in supporting economic development. One of the real roles of banking as a provider of financial services is to distribute funds to people who need business capital, both on a micro, small and medium scale. Distribution. To improve MSME customers, Bank Btpn Syariah is holding an internship program for students aimed at empowering mothers of underprivileged customers.

Empowerment can be done with customer assistance such as the program owned by BTPN Syariah. According to the Ministry of Agriculture (2004) Mentoring is an activity in empowering the community by placing assistant staff who act as facilitators, communicators and dynamists. A mentor can be said to be successful if he does several things, such as delivering material to the community and providing suggestions for facilities to support mentoring activities (Binaswadaya, 2005:16).

The Seririt community generally has various types of businesses, including weaving, culinary, services, animal husbandry and agriculture. In running their businesses, customers have not been able to maximize production and sales due to several factors that hinder customers' businesses, such as low levels of human resources (HR), not having mentors/teachers in the business sector and limited knowledge of technology.

To handle this problem, Btpn Syariah launched the Bestee Ku application. The Bestee Ku application is a One Stop Digital Learning application that provides access to Btpn Syariah customers to be able to learn independently about entrepreneurship,

which aims to increase customer capacity by receiving intensive assistance or learning independently which is expected to have a direct impact on increasing income. With the Bestee Ku platform, it is hoped that it can improve the human resources (HR) of the community in Seririt sub-district. Apart from getting material from the facilitators, customers are expected to be able to learn independently using the Bestee Ku application media which can be downloaded using each customer's personal smartphone. In the Beste Ku application there is a lot of material in the fields of weaving, culinary, services, agriculture and animal husbandry.

The introduction of the Bestee Ku application can be carried out by the accompanying facilitator during the first meeting with customer assessment, SWOT analysis, and also installation of the Bestee Ku application to the customer. To start learning, customers will be guided by a facilitator during four meetings a month. After that, customers can learn independently using the Bestee Ku application. With the Beste Ku application, it is hoped that it can increase the knowledge of soft skills and hard skills of Btpn Syariah customers so that customers can improve their business and maximize profits so that they can improve the economy of the Seririt Community.

METHODS

The method used in this research is the ABCD (Asset Based Community Development) method, which is a concept of community empowerment by developing the Bestee Ku platform. Bestee Ku itself is an application to support and support the business development of Btpn Syariah customers. There are 4 (four) criteria for applying the ABCD concept, namely: Problem Based Approach, Need Based Approach, Right Based Approach, Asset Based Approach (Selasi et al., 2021).

The location of this research was carried out directly in the Seririt Bali area, which relies on BTPN SYARIAH in MMS Seririt Bali. The reason why research was carried out in this area is because there are many BTPN SYARIAH customers and many of these customers already have permanent businesses that comply with Islamic religious law. Apart from that, in the Seririt area, there are many female customers who use the bestee platform for independent learning in improving their business tips, so that researchers can easily find out how to implement the bestee platform application at BTPN SYARIAH.

In implementing the community service program, the implementation flow is as follows:

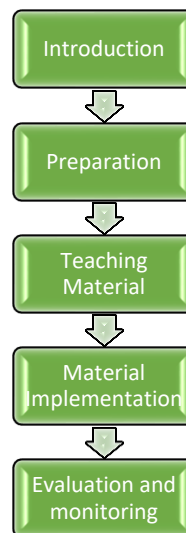


Figure 3. Flow of community service activities.

RESULT AND DISCUSSION

This community service activity is realized in the form of socialization of the Bestee Ku platform, with the aim of increasing the knowledge and skills of micro, small and medium enterprises (MSMEs) in Seririt District. The flow of implementing the community service program is as follows:

1. Introduction

Before going to further steps, the first step that can be taken when implementing the program is an introduction. Facilitators can introduce themselves to customers so that MSME players can get to know us better. The facilitator can introduce himself, name, place of residence, and also the internship profession. After the self-introduction, the facilitator completes a customer assessment in the form of personal data and the business being run, in order to expedite the material recommended during platform socialization.

The facilitator introduces the Bestee Ku application to customers. The facilitator explains the function, use and benefits of the Bestee Ku application. My Bestee application provides various business materials such as crafts, culinary, trade, agriculture and animal husbandry. Apart from that, with the Bestee Ku application it is hoped that customers can learn independently, and can increase customer knowledge, customers are expected to be able to implement it for the development of their business. So, it is hoped that customers can improve their quality and skills for entrepreneurship. The Bestee Ku application provides material in the form of articles and videos.



Figure 4. Customer business introduction



Figure 5. Introduction to the Bestee Ku application

2. Preparation

In the era of globalization, technological progress is experiencing a significant transformation, one of the striking transformations is the increasingly rapid development of smartphones. To support smooth socialization, you must ensure that the smartphone is used by customers. Even though technology has developed rapidly, not all customers follow technological developments. For example, people who live in remote areas or the elderly are mostly still behind in terms of knowledge of technology. The Bestee Ku application can be downloaded via Playstore for Android smartphones and Appstore for iOS smartphones. The facilitator must ensure that the smartphone is used by the customer. If the customer does not have a smartphone or the smartphone is old school, not Android or iOS, then the customer cannot install the application but the customer can still learn to use the facilitator's smartphone.

Installing the Bestee Ku application can be done if the customer uses Android or IOS. The facilitator helps install the application and also registers the customer's account using the number that was registered during the customer assessment.

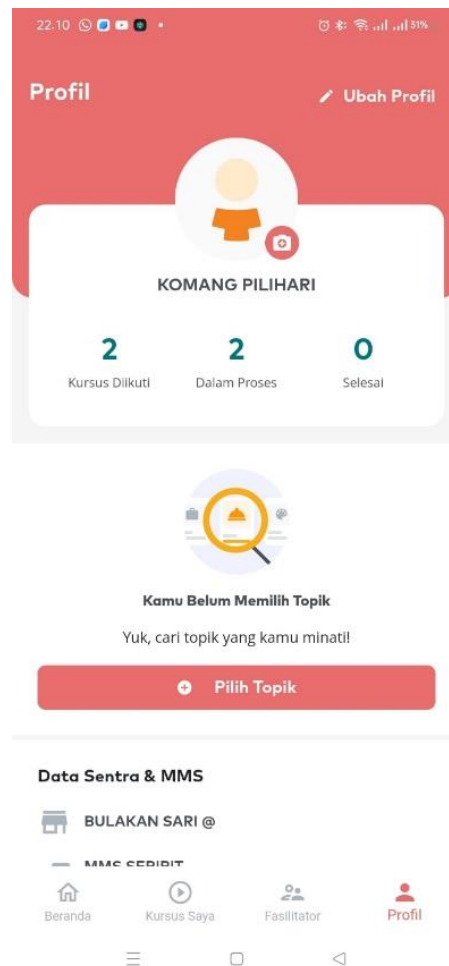


Figure 6. Customer account registration to the platform

3. Teaching Material

The material that can be disseminated is tailored to each customer's business, by choosing according to the customer's type of business, such as crafts, trade, agriculture and animal husbandry. For customers who I provide assistance, the material I provide is as follows:

a. Creation of Brand Business Identity

Creating a brand identity is very important for customers whose businesses do not yet have a brand identity, because having a brand identity can differentiate one product from another.

b. Creating Promotional Media with the Canva Application

Promotion is very important to attract consumers to buy the products we sell, therefore the Bestee Ku platform has provided material in the form of creating promotional media using the Canva application.

c. Simple Bookkeeping

Making simple bookkeeping is very important for business people to know how much profit they make and the flow of money in and out. The Bestee Ku application also has material available in it.



Figure 7. Teaching materials available on the Bestee Ku platform

4. Material Implementation

To find out how far the customer understands the material provided by the facilitator, the customer is required to implement the material that has been provided. One of them is by creating a business identity, promotional media or simple bookkeeping. With the help of a facilitator, customers create promotional media using the Canva application, the procedures for which are available on the Bestee Ku platform. After that, the facilitator helps the customer to print the practice results and provides the results to the customer.



Figure 8. before having a banner



Figure 8. after printing the banner

5. Evaluation and Monitoring

Mentoring activities run smoothly, although sometimes undesirable obstacles still occur. Evaluations are carried out once a week on Fridays with the mentor, by discussing problems faced during mentoring regarding MSME customers. Apart from that, mentoring practices are also carried out with other fellow facilitators.

In this community service, students provided outreach and accompanied 32 customers for 4 months. Students made observations from the start of the mentoring to the end of the mentoring session at Btpn Syariah. Starting from what the customer's business conditions were like before the socialization, during the socialization, until the end of the socialization. Students implement the material obtained with customers, then how much influence does the socialization of the Bestee Ku platform have on the customer's business from the introduction process to the final process of implementing the material through practice.

The impact of the Bestee Ku application on the business development of Btpn Syariah customers in Seririt sub-district is very large. Btpn Syariah customers before the assistance and introduction of the Bestee Ku application did not have sufficient knowledge about business, such as their business identity only focused on producing and selling their products. Promotion is also very important, because with food promotions it will be possible to increase sales results, where consumers who previously did not know the customer's product will be able to find out about the product being sold. In the Bestee Ku application there is also material regarding creating product promotions through the Canva application. Before the introduction of the Bestee Ku application, customer finances were still not neatly organized. In the Bestee Ku application, bookkeeping material has also been provided where customers can learn to record financial flows so that customers' finances are more neatly organized and clear after practicing the available material.

The main objectives of Bank Btpn Syariah in carrying out new innovations in creating the Bestee Ku application are as follows:

1. Increase the Human Resources (HR) of Btpn Syariah customers in Seririt District, most of whom are underprivileged women who live in remote areas.
2. Providing material to customers on how to improve skills in entrepreneurship correctly.
3. Provide knowledge of increasingly advanced technological developments, which can be applied in customers' businesses.

CONCLUSION

The socialization of the Bestee Ku platform carried out by students as accompanying facilitators is one of the efforts to increase MSME customers of Btpn Syariah in Seririt District, especially customers in remote areas. This is very necessary to support the progress of customers' businesses, so that in the future it is hoped that customers' businesses can develop more rapidly than before. With the Bestee Ku platform, it is hoped that customers can learn independently about business tips, not only the business they are running, but customers can learn about other businesses they are interested in. This socialization aims to increase customer knowledge, increase customer skills and creativity. It is hoped that with the completion of the socialization, human resources will increase and the business will become more profitable.

Thank-you note

The author would like to thank all parties who have supported and helped so that the implementation of BTPN Syariah customer MSME assistance activities can be carried out quite well.

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