

Increasing Sales Through E-Commerce for MSMEs BTPN Syariah Pasar Kliwon District, Surakarta City

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ABSTRACT

MSMEs are important in advancing the economy in Indonesia today, even though they still face various challenges, one of which is a lack of market access. To overcome this challenge, it is important for MSME players to utilize digital technology that has developed, such as e-commerce. Bank BTPN Syariah has created mentoring programs such as the Friends of Power program through accompanying facilitators from Certified Independent Study Internship (MSIB) participants. The aim of this activity is to determine the income growth of Micro, Small and Medium Enterprises (MSMEs) and develop their businesses in Pasar Kliwon District. The method used is the ABCD (Asset Based Community Development) method, which is a design for community empowerment using assets and data collection techniques through observation and documentation. This shows that the use of digital technology, especially e-commerce, can have a significant impact in developing their business and increasing the income of MSME customers of BTPN Pasar Kliwon District.

Keywords: BTPN Syariah, E-Commerce, Mentoring, MSMEs

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| Received: 22.07.2024 | Revised: 13.09.2024 | Accepted: 04.10.2024 | Available online: 05.10.2024 |
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Suggested citations:

Candraningtyas, C.V, et al (2024). Increasing Sales Through E-Commerce for MSMEs BTPN Syariah Pasar Kliwon District, Surakarta City. *International Journal of Community Service*, 03 (02), 216-223. DOI: 10.55299/ijcs.v3i2.997

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INTRODUCTION

Micro, Small and Medium Enterprises (MSMEs) have become an important part of the national economic system and are capable of accelerating economic growth through the mission of providing business and employment opportunities, increasing people's income, playing a role in increasing foreign exchange earnings and strengthening the national economic structure. However, MSMEs in Indonesia also still face various challenges, one of which is the lack of market access, so it is important for business actors to be able to utilize digital technology that has developed nowadays, such as e-commerce, for micro business actors who are BTPN Syariah customers in Pasar

Kliwon District, Surakarta City. can take advantage of this mentoring program which can help customers to increase their business opportunities by utilizing e-commerce. However, there are still many MSMEs who are BTPN Syariah customers who have not utilized digital technology properly. One of the important things in marketing that must be considered is utilizing digital marketing on the e-commerce platform so that it can be implemented into a strategy to increase the visibility and sales of products owned by BTPN Syariah customer MSMEs in the digital market which is increasingly developing and has competitiveness. micro businesses in the e-commerce market.

The existence of a program from BTPN Syariah, namely business assistance through the Sahabat Daya program, has quite a significant impact felt by Bank BTPN Syariah MSME customers in developing their businesses and increasing their income. Sahabat Daya is a customer financing empowerment program for MSME players organized by Bank BTPN Syariah to improve customer capabilities in a sustainable manner, providing opportunities for MSME players for growth and a more meaningful life.(BB Syariah, 2022). This Sahabat Daya program provides easy access to market development knowledge through training and business development assistance. This Sahabat Daya program has one of the programs to increase the MSME potential of BTPN Syariah customers, namely an individual mentoring program through the "Kita Bestee" platform by carrying out mentoring activities carried out by students providing material tailored to the problems and needs of BTPN Syariah MSME players.(BB Syariah, 2022).

Kliwon Market is one of the sub-districts located in the city of Surakarta. The Kliwon market has great potential to become the center of economic growth in Surakarta, especially in the creative industry sector with various types of products produced. The most important product is the batik industry, batik is one of the industrial sectors that can support regional economic growth and is also the main staple as a very important asset to encourage the economy. Batik is one of the souvenirs that must be brought by tourists who come to Surakarta because the city of Surakarta is famous for its batik which has various motifs and various colors.(Astutiningrum, 2019). Until now, the batik industry can add economic value and can increase the income of the people of the Kliwon Market area, Surakarta city through increasing employment opportunities. Which means increasing welfare and reducing poverty in the Pasar Kliwon District area. The majority of BTPN Syariah customers in Pasar Kliwon sub-district as MSMEs have relied on their business as the main source of income to meet their individual living needs. Micro, Small and Medium Enterprises (MSMEs) have become one of the main sources of the economy in various countries, including Indonesia. MSMEs have a very important role in creating jobs, increasing economic growth and improving community welfare(Arifin et al., 2019). With the increase in the MSME sector, it has a big influence and has a positive impact on the welfare of society.

Marketing is essential in running a business in order to achieve predetermined targets. Marketing can be interpreted as a process of identifying consumer needs for goods or services, so that an exchange process occurs between producers and consumers.

Marketing of MSME products owned by BTPN Syariah customers in Pasar Kliwon District is still not optimal because most MSME players do not understand and utilize currently rapidly developing technology, such as e-commerce, which can cause MSME income movements to be less stable. So the process of utilizing technology or

digitizing MSMEs is a big challenge for MSME players in the region. The government has taken various methods to encourage and support the digitalization of MSMEs, such as increasing the use of technological developments, one of which is by utilizing e-commerce so that MSMEs who are BTPN Syariah customers do not depend on conventional marketing and their businesses have their own competitiveness in the e-commerce market. Their business is also becoming more widely known in various regions. Therefore, assistance is needed to increase the sales income of MSME customers of BTPN Syariah, Pasar Kliwon District, Surakarta City.

According to Depta (2004), mentoring is an activity in empowering the community by placing mentoring staff who act as facilitators, communicators and dynamists. Mentoring is an effort by another person to voluntarily accompany a person or group in solving the problems of each individual or group and achieving the desired goals. With assistance, we can provide solutions to various problems being faced by MSMEs. There are still many MSME players who have limited knowledge to maximize income. With this assistance, MSMEs will be helped to create seller accounts in the form of e-commerce

Table 1. Asset Data and Customer Understanding

| session | date | Number of Customers | Assets (%) | Comprehension (%) |
|---------|---------------------|---------------------|------------|-------------------|
| 1 | March 4 – March 24 | 12 | 60% | 50% |
| 2 | March 25 – April 28 | 12 | 50% | 60% |
| 3 | April 29 – May 19 | 12 | 45% | 40% |
| 4 | May 20 – June 7 | 7 | 30% | 40% |

PROBLEM

Community service activities are carried out at MMS, Pasar Kliwon District. Figure 2 shows a map of the MMS area in Pasar Kliwon District. The problem that exists among BTPN Syariah customer MSMEs in service locations is that there are still many BTPN Syariah customer MSMEs who do not yet understand the importance of utilizing and understanding digital marketing which is currently developing, such as e-commerce, so that their businesses can develop more widely and can increase their income.

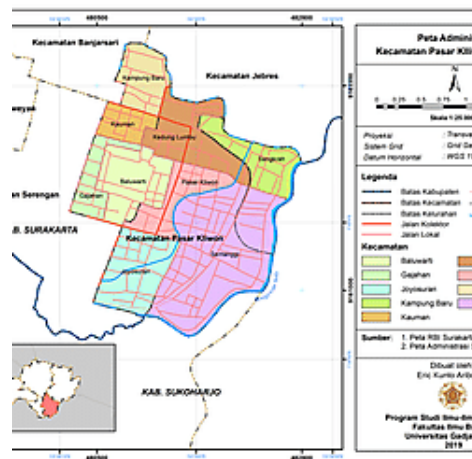


Figure 1. Map of Pasar Kliwon District

METHODS

The method used in carrying out community service activities uses the ABCD (Asset Based Community Development) method, which emphasizes asset-based community development. Assets can be interpreted as the potential that society has as the main capital in increasing community empowerment. With this method, we look at it from the perspective that a society must have something that can be empowered. It's just that awareness of this potential is often invisible because of the pressure and reluctance to rise from the comfort point that has become a habit. The essence of empowerment is to make people aware of problems and able to solve them through their abilities. The facilitator can identify existing problems and connect them to other resource systems.

The location of the mentoring activities that the author carries out in this community mentoring program is in Pasar Kliwon District, Surakarta City, empowering MSMEs who are BTPN Syariah customers and will be implemented from February to June 2024. In carrying out this community service activity there is a flow of activities to empower Micro, Small and Business Enterprises. Medium (UMKM) as follows:



Figure 2. Flow of activities

RESULT AND DISCUSSION

BTPN Syariah created the Sahabat Daya program to increase the income of MSME customers by launching the "Kita Bestee" application. This application includes various materials with various ways to increase the quality and income of customers' businesses. This mentoring program activity was carried out during an internship at BTPN Syariah which was held in Pasar Kliwon District, Surakarta City. Figure 2 shows the MMS map in Pasar Kliwon District.

In carrying out this mentoring program activity, mentoring targets of customers who have a business have been determined every month for five months with 4 sessions and 4 meetings in one month. Mentoring activities are carried out for 30 minutes to 1 hour to be effective.

The aim of providing assistance for BTPN Syariah MSME customers is to be able to take advantage of technological developments in their business so that they can expand marketing and increase their business income. The importance of utilizing e-commerce digital marketing for MSME players so that they do not depend on conventional marketing or being clustered in one place so that they can increase the income of MSME players who are BTPN Syariah customers.

The results obtained during the mentoring program can be said to be successful because BTPN Syariah customers who are MSMEs are able to directly implement the material taught by the facilitator. Such as marketing products using social media (Instagram and Tiktok) and e-commerce platforms such as Shopee, Lazada, and Tokopedia. Once BTPN Syariah customers who are MSMEs use e-commerce, they can expand their business market regionally and can increase sales quite significantly. Even though the results were successful, this research also had various challenges faced by BTPN Syariah MSME actors adapting to the use of digital marketing technology.

Over time, BTPN Syariah customers can develop their business more widely because they have gained new insight and knowledge regarding material related to their business. By implementing the material during the mentoring process, it can become a new advantage in advancing their business in the future. With that, hopeWith this program, customers can expand their business market and increase their sales results significantly. The following is a description of the activities during this program:

- **MSME Problem Identification Stage**

The first activity carried out by the author as an accompanying facilitator was to introduce the BTPN Syariah customers who had been previously selected. This was to get to know each other before this activity took place. After that, he identified business problems by observing businesses owned by BTPN Syariah customers to find out the problems faced by business actors and to provide solutions for customers according to the problems they faced. After conducting direct observations with MSME players, it was followed by a SWOT analysis of the businesses run by BTPN Syariah customers, this was to find out the conditions they faced when running their businesses.



- **Material Delivery Stage**

At this stage of delivering the material, as an accompanying facilitator, he delivers the material directly to the customer. This material is appropriate to the needs or problems being faced by MSME players. The facilitator conveys the material well and clearly to the customers so that the entrepreneurship knowledge taught can be well received and can be understood easily. By providing this material, the aim is to make MSME customers of BTPN Syariah aware of the importance of marketing by utilizing digitalization. Because by utilizing digital technology such as e-commerce, customers can expand their business market and increase their income.



- **Implementation Stage**

Implementation of material that has been delivered directly to customers, such as creating e-commerce. There are still many MSME players in Pasar Kliwon District who lack the ability to utilize digitalization technology that has developed at this time, resulting in them still using sales methods in groups in one place and lacking market access, resulting in income not growing. So, with the output of e-commerce creation for MSMEs, it is hoped that it can expand the market, have competitiveness in the market, and increase income. The more micro, small and medium business actors who are aware of the importance of business empowerment, the more income in rural areas can be increased.



- **Mentoring and Mentoring Evaluation**

As long as the MSME empowerment activities take place, mentoring and evaluation of this activity is carried out by BTPN Syariah mentors to direct the MSME mentors to carry out mentoring in accordance with existing regulations. Apart from that, there is also an evaluation carried out by the BTPN Syariah mentor according to the schedule proposed by the mentor in order to improve the performance of the MSME facilitators during the mentoring until the completion of this program.



CONCLUSION

The role of mentoring for BTPN Syariah customer MSMEs in improving business marketing strategies is very important and with the mentoring program, most MSMEs feel helped by the information that has been provided. So that facilitators can carry out their role with customers to provide information about marketing strategies. Marketing strategy is the main thing that must be paid attention to by MSME players

because it is very important to increase income and expand marketing within a region or region.

Suggestion

For the BTPN Syariah bank, researchers hope that they will continue to improve the quality of the "Kita Bestee" application so that customers can understand the application more easily so that the businesses owned by customers will grow rapidly.

For the customers, the researchers hope that BTPN Syariah customers can make good use of the "Kita Bestee" application which has been taught, not only used but can be implemented directly with the material already in the application so that their business continues to grow and can expand the market.

Acknowledgments

We would like to express our sincere gratitude to Bank BTPN Syariah for their support and commitment to empowering Micro, Small, and Medium Enterprises (MSMEs) in Pasar Kliwon District, Surakarta City. Our heartfelt thanks go to the facilitators from the Certified Independent Study Internship (MSIB) program for their invaluable assistance and dedication during the mentoring process.

We are also grateful to the MSME owners who participated in this program, whose enthusiasm and willingness to learn made this research possible. Their insights and feedback were instrumental in shaping our understanding of the challenges and opportunities in the e-commerce landscape.

Lastly, we would like to acknowledge the East Java "Veteran" National Development University for providing the resources and environment that facilitated this research.

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