

## Information Media Innovation as a Support for the Development of BTPN Syariah MSMEs in the Kromengan Region, Malang Regency

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### ABSTRACT

This community service aims to develop and implement innovations in the use of information media to support the development of Micro, Small and Medium Enterprises (MSMEs) which are customers of the Sharia National Retirement Savings Bank (BTPN) in the Kromengan area, Malang Regency. This service proposes innovative strategies such as optimizing the use of information technology to support the marketing and promotion of MSME products. Service steps include identifying the needs of MSMEs, analyzing existing information media, developing innovative strategies based on the identified needs, and implementing training and mentoring for MSME owners in implementing this strategy. Monitoring and evaluation are conducted periodically to measure the impact of information media strategies on increasing the sales and visibility of MSMEs in the Kromengan area. The method used is the asset-based community development (ABCD) method, which is an approach model that emphasizes one point of purpose, namely the inventory of assets that support community empowerment activities and shows that the use of innovative strategies in information media can significantly increase market access and sales of MSMEs in the Kromengan area.

**Keywords:** information media innovation, MSMEs, BTPN Syariah, business development, Malang Regency

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### INTRODUCTION

Since BTPN syariah became the Sharia business unit of PT Bank Tabungan Pensiunan Nasional Tbk (now called "PT Bank BTPN Tbk") in 2010, BTPN Syariah has embraced a segment that banking has not yet entered: inclusive society. In accordance with its mission to provide empowerment and financial literacy activities to this segment of women, BTPN Syariah also provides access, services and banking products in

accordance with Sharia principles and empowers women to realize their dreams of living better and stronger (B.B. Syariah 2021). Financial institutions, both banks and non-banks, are busy providing financing to their customers, which is not much different from one institution to another, but BTPN Syariah has its own advantages compared to other institutions.

There are five advantages of BTPN Syariah BTPN Syariah is the only Islamic bank that focuses on serving the segment of productive underprivileged people (financial inclusion) throughout Indonesia, which is interesting because most Islamic banks in Indonesia avoid services in this segment. Syariah is the only Islamic bank that prioritizes empowerment for women based on Sharia principles. Ninety percent of the employees owned by BTPN Syariah were women. Bank BTPN Syariah is the only Islamic bank that provides opportunities for all high school graduates to have careers in the banking world. BTPN Syariah has proven itself to be a bank that can give birth to a new generation of bankers in serving the productive underprivileged community. BTPN Syariah as a new bank continues to strive to provide superior products that prioritize meeting customer needs to have a better life. Focusing on empowering productive underprivileged customers, BTPN Syariah has two main products funding and financing. These two products aim empower productively underprivileged families. The description is as follows

a. Funding

Funding customers are also given the widest opportunity to contribute to empowering millions of productive underprivileged families in Indonesia so that their lives become more meaningful. #Deminiatbaik can be realized faster, and the bank also provides types of funding products with competitive profitsharing through convenience-oriented services and customer satisfaction. This is evidenced by the performance of competent #bankirpemberdaya, good reputation, sound financial performance and transparency of the bank in managing its funds.

b. Financing

By applying Sharia principles, banks provide a variety of financing products and services and open access to financial services for productive underprivileged women to obtain business capital as well as provide training and assistance deminiatbaik so that it can be realized faster. This is in line with the bank's vision to become the best Islamic bank for inclusive finance and to change the lives of millions of Indonesians. Guided by this vision, the bank also develops financing products and services that best suit the needs of this segment.

PT Bank BTPN Syariah has a program called Sahabat Daya. Sahabat Daya is a sustainable and measurable BTPN Syariah bank customer financing empowerment programme. Daya is a manifestation of Syariah's commitment to building customer capabilities in a sustainable manner, providing opportunities for growth and a more meaningful life. The Daya program provides easy access to knowledge and markets through financial management support and training, business development, and community capacitybuilding. One power program is individual mentoring, which has a more specific depth of material and a more intensive mechanism. This program is divided into two inspirational customer assistance and bestee assistance. The Bestee program is a mentoring program that is integrated with our Bestee platform where mentoring activities are carried out by students with materials tailored to customer

needs. The program collaborates with third parties such as non-profit organizations, educational institutions, and other institutions that share the same vision and mission. (btpnsyariah.com 2023)

Bank Tabungan Pensiunan Nasional (BTPN) Syariah, with a focus on empowering the community's economy through inclusive financial services, is an important partner for MSMEs in various regions, including Kromengan in the Malang Regency. (BTPN syariah. com, 2022). BTPN Syariah not only provides access to capital but also various supporting programs to increase the managerial and marketing capacity of MSMEs. Micro, Small, and Medium Enterprises (MSMEs) play a strategic role in the Indonesian economy, particularly in creating jobs, increasing people's incomes, and strengthening local economic resilience. The Malang Regency, one of the regions with great MSME potential, is no exception to the challenges faced by this sector in facing global competition and information technology advancements. In today's all-connected digital era, information media have become one of the most effective tools for promoting products and increasing business visibility. Social media, websites, e-commerce platforms, and various other digital channels offer MSMEs great opportunities to reach a wider market, both at the local and international levels. However, not all MSMEs can optimally utilize information media to support their business development. (Ramadayanti, 2019)

Kromengan one of the regions in the Malang Regency faces similar challenges in terms of MSME development. MSME owners in the region need to have a deep understanding of how to strategically utilize information media to increase market penetration and strengthen product branding. (Sugiyono, 2013). Therefore, this community service will focus on developing innovations in the use of information media as the main support for the development of BTPN Syariah MSMEs in the Kromengan area of Malang Regency. By identifying needs, developing innovative strategies, and providing appropriate training, it is hoped that this service will make a significant contribution to improving the competitiveness and sustainable growth of MSMEs in the region. Through close collaboration among BTPN Syariah, MSME owners, and local communities, this service is also expected to provide valuable lessons for the development of MSMEs in other regions that face similar challenges in this digital era.

Thus, it can be concluded that this service not only has the potential to improve the welfare of the local economy but also to empower MSMEs in facing the dynamics of the increasingly complex and connected global market. According to economists, MSMEs are business sectors with own characteristics. Some experts define MSMEs as business units with a limited number of employees, relatively low production levels, and limited operational scales. (Wijanarko, 2020) However, the definition of MSMEs also involves factors of income, assets, and turnover. Professor A described MSMEs as business units that have a maximum of 50 employees and assets of no more than 500 million rupiah. Professor B emphasizes the level of turnover more, with MSMEs having an annual turnover of less than 2 billion rupiah. Experts have also acknowledged that MSMEs play an important role in the economy. In this context, MSMEs are often considered to be the backbone of the economy because of their significant contribution to economic growth, job creation, and increased community income. It should be noted that the definition of MSMEs can vary depending on the

country and institution where the definition was issued. Therefore, it is important to understand the perspectives of experts and context in which the definition is used. With a deeper understanding of the meaning of MSMEs according to experts, we can appreciate the role and contribution of MSMEs to our country's economy. (Nur Sarfiah et al., 2019).

The most important aspect of this mentoring is how the facilitator is able to deceive the customers of MSME actors, which means helping MSME actors to increase their sales through information media innovations, such as making and installing banners for business diversification, creating shoopee accounts, creating business locations on Google Maps, making packaging logos, teaching how to do financial bookkeeping, and others.

## METHOD

The approach used in this service is the assetbased community development (ABCD) method, which is an approach model that emphasizes one point of purpose, namely the inventory of assets that support community empowerment activities. The assets in question are the potential owned by the community, which can be in the form of skills and wealth to encourage empowerment activities. This method aims to identify, develop, and implement innovations in the use of information media to support the development of MSMEs that are customers of BTPN Syariah in the Kromengan area, Malang Regency. The main goal of this service is to increase the accessibility, visibility, and competitiveness of MSMEs through innovative information media strategies. According to Sukardi, literature studies are the basis or foundation for building theoretical foundations, thinking frameworks, and determining provisional conjectures for research hypotheses. The steps in the implementation of this service include Preparation, Planning, Implementation, and Periodic Monitoring.

Preparation (Data collection)	Planning (Survey)	Implementation (Practice)	Periodic monitoring (Review)
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By following these steps, the service is expected to make a real contribution to increasing the competitiveness and growth of BTPN Syariah MSMEs in the Kromengan area, Malang Regency through the implementation of an innovative and effective information media strategy. This service monitoring not only focuses on the effectiveness of the information media strategy implemented but also on the level of participation and satisfaction of MSMEs in the development process. This evaluation will help to determine the sustainability and potential scale of the innovations that have been implemented.

Session	Date	Number of customers	Asset (%)	Comprehension (%)
1	04 March – 22 March 2024	9	75%	15%
2	March 25 – April 19, 2024	7	40%	50%

3	April 22 – May 10, 2024	5	50%	41%
4	May 13 – May 31, 2024	4	68%	22%

*Table 1. Asset data and customer understanding*

## RESULTS AND DISCUSSION

This customer mentoring program was carried out by Bank BTPN a few years ago, and some customers or MSME actors could feel the results of before and after mentoring. The results of the flow of the activities above can be described as follows:

### A. Preparation

This activity is carried out by collecting customer data that will be accompanied and observed by the CO or communication officer. Starting with visiting the regional branch office, followed by a discussion about active and inactive customers. Some customers who are active have trading businesses, whereas others do not. After discussion, determine the active customer and then provide the business address and type of business. There are various types of customer trade, including shop stall owners, restaurant owners, laundry service entrepreneurs, brick farmers, moss farmers, catfish farmers, used goods collectors, and many more.

### B. Planning

This flow activity continues preparations, namely a survey of business addresses, seeing firsthand the type of business of customers, and arranging a meeting schedule for the first activity, namely mentoring with customers in the Kromengan Malang area. Planning is carried out carefully so that implementation can be carried out in accordance with the expectations.

### C. Implementation

The implementation can be divided into the following stages:

#### a. Assessment

Assessment is the process of considering information related to individuals or situations to carry out assessments, while customer assessment is the collection of customer data such as the type of business, business revenue, operating hours, customer personal data, and digital savviness. All of this is needed for an archive and smooth implementation of activities.

#### b. Provision of necessities

After the assessment is complete, the customer receives assistance materials according to the customer's needs. The materials obtained are various, for example, interior design, online promotion, business identity, business diversification, business licensing, and traditional marketing. This was given with a period of 30 – 60 min.



Figure 1. Submission of Assistance Materials

c. Practice and results

The mentoring material provided to customers will be realized through practice and results. Practice is carried out by customers directly as an implementation of the material obtained. This practice involves various aspects, such as the creation of business identities such as banners, logos, and business brands, as well as the creation of promotional materials such as pamphlets that can be shared through various online platforms such as WhatsApp, Facebook, social media, and marketplaces. The results of this activity included physical aspects and material understanding. Physically, it can be seen that the change from the customer's place of business who previously did not have a business identity to an identity after receiving assistance and the results will be installed as a form of innovation in the development of MSMEs. The details of the accompanying customers are as follows

Customer	Mentoring materials	Practice	Sales target
1	Business identity	Logo creation	Villagers
2	Business diversification	Renovation of the venue	Neighbors
3	Online promotion	Creating Gmaps	Villagers
4	Business identity	Banner creation	Villagers
5	Building interior	Area cleaning	Neighbors
6	Business diversification	Logo creation	Out-of-town buyers
7	Bookkeeping	How to take notes in a book	Elementary school children
8	Business identity	Banner creation	Random visitors
9	Online promotion	Creating Gmaps	Out-of-town buyers
10	Online promotion	Shopee creation	Villagers
11	Business identity	Banner creation	Nearby visitors
12	Business diversification	Poster installation	Nearby visitors
13	Online promotion	Shopee creation	Villagers
14	Business identity	Banner creation	Nearby visitors
15	Online promotion	Shopee creation	Random visitors
16	Business identity	Logo creation	Nearby visitors

17	Business diversification	Poster installation	Nearby visitors
18	Business identity	Banner creation	Children of students
19	Business identity	Logo creation	Nearby visitors
20	Business identity	Logo creation	Nearby visitors
21	Business diversification	Poster installation	Nearby visitors
22	Online promotion	How to register for Gojek	Out-of-town buyers
23	Business identity	Banner creation	Nearby visitors
24	Online promotion	Poster creation	Nearby visitors
25	Business diversification	Poster installation	Nearby visitors

Table 2. Accompanying customer data



Figure 2. Results of customer practice

d. Closure and evaluation

Periodic evaluation and monitoring were performed at this stage. Monitor whether previously poorly known businesses become more well-known and crowded after the launch of the assistance. Customers also gain additional understanding of materials, such as tricks to retain customers, strategies to attract new customers, and other tips that are very useful for the development of the customer's business. At this stage, a program closing meeting was held, where the customer officially ended the mentoring program by completing a closing survey.

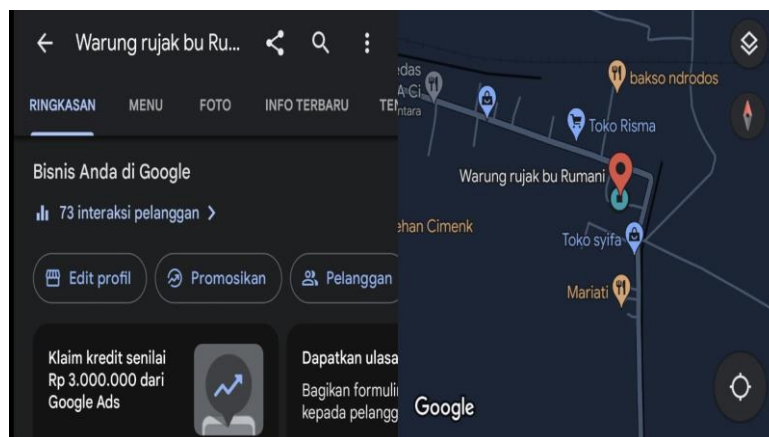


Figure 3. Results and evaluation

#### **D. Periodic monitoring**

It is carried out at the final stage, where this activity is used as a reference to determine whether there are changes before and after the implementation of assistance and provision of MSME materials to customers.

### **CONCLUSION**

This study shows that the use of information media innovations can be significant in supporting the development of MSMEs (Micro, Small and Medium Enterprises) in the Kromengan area, Malang Regency, especially those related to services from BTPN Syariah. This research highlights the importance of applying information technology, such as digital platforms and social media, as a tool to improve information accessibility, product promotion, and services to MSME actors. In, traditional promotions are a reference for customer MSME development innovations at Bank BTPN Syariah.

The results of this study indicate that the adoption of technology in the form of information media innovation can reduce barriers to accessing information and improve the efficiency of communication between Islamic banks and MSME actors. This has the potential to increase the competitiveness of MSMEs in local and regional markets and provide significant benefits for economic growth and community empowerment in the area.

In addition, the implementation of information media innovation can also strengthen Syariah's branding and positive image as a bank committed to the development of MSMEs through an inclusive and sustainable technology approach. Thus, the conclusion of this journal confirms that the strategy of using information technology to support MSMEs can be a relevant and effective model for other regions to increase local economic capacity.

#### **Funding Statement**

A Funding Statement is a section in a scientific publication or research report that explains the source of funding used to support the research or project. This statement aims to ensure transparency about who provided the funding and whether there are any potential conflicts of interest related to the funding. Common Elements in a Funding Statement: 1) Funding Source: Identifies the agency, organization, or individual who provided the funding. 2) Grant or Funding Number: Includes the reference number for the funding, if applicable. 3) Scope of Funding: Describes which aspects of the research or project were supported by the funding (e.g., laboratory costs, data collection, or publication). 4) Conflict of Interest Disclosure: If the funding source has a vested interest in the research outcomes, this should be disclosed.

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