

Collaboration Between Facilitator and Social Media officer in Introducing Daya Market Through BPTN Syariah's Sahabat Daya Program

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Abstract

The development of increasingly sophisticated technology requires MSME players to understand increasingly sophisticated technology. The development of technology that has brought many changes to society, the emergence of media has its own impact on life in this world. Everyone can use social media easily. In this case, the rapid development of information technology encourages the economy to develop with the existence of Islamic economics in Islamic banks. PT Bank BTPN Syariah Tbk is a company engaged in the Islamic financial sector. One of the programs initiated by BTPN Syariah bank is Pasar Daya, a program owned by BTPN Syariah organized by Daya. The main objective of this program is to maximize the potential of *Access to Market* (market access) for customers. The method used in conducting this community service program is to use the ABCD (*Asset Based Community Development*) method.

Keywords: BTPN Syariah, Sahabat Daya, Market Power, Mentoring

INTRODUCTION

The development of the Indonesian economy over time has undergone a transformation in the pattern of economic growth, which focuses on increasing the real sector and improving the quality of production of services and goods that are more accepted by the state. This change is matched by the adoption of technology, where the development of information technology and digitalization has become a key driver in various aspects of economic activity. Such technology integration includes the use of digital platforms to promote products, modernize production processes, and improve efficiency in the delivery of goods. With these developments, the Indonesian economy is not only boosting its real sector, but also utilizing technology as a strategic tool to improve competitiveness, efficiency, and product quality, forming a strong foundation for sustainable economic growth.

In the current era of globalization, the development of globalization is progressing at a rapid pace, creating a significant impact in various circles of society. The use of cellular phones has permeated all ages, from children to adults. This phenomenon has

resulted in the community, especially Micro, Small and Medium Enterprises (MSMEs) players, being faced with demands to understand and master the system of using *ecommerce and social media* which have become an integral part of everyday life. The development of increasingly sophisticated technology emphasizes the need for understanding for business actors regarding the use of digital platforms. A number of leading *e-commerce* applications such as Shopee, Lazada, Tokopedia, Bukalapak, and others have become an integral part of daily routines, reinforcing the role and influence of globalization in shaping the way we interact with the world of business and consumption.

The rapid development of technology and the process of digitalization has become a major driver for economic development, especially in the context of Islamic economics implemented by Islamic banks. PT Bank BTPN Syariah Tbk, as a company operating in the Islamic financial sector, is a significant representative of this transformation. The bank not only plays a role in providing Islamic financial services, but also stands out as the only bank in Indonesia that relies on raising funds from families and the well-off. This uniqueness allows PT Bank BTPN Syariah Tbk to effectively channel these funds to underprivileged families through sharia financing that is in accordance with the principles of Islamic finance. Thus, through the utilization of technology and sharia economic approach, Bank BTPN Syariah participates in shaping and promoting sustainable economic growth in Indonesia.

BTPN Syariah customers in the Jogoroto area still face significant challenges, which can be attributed to several key factors. First, the low level of socialization of customers' business development in the area has a negative impact on their business progress. Lack of information and understanding of opportunities and changes in the local market can hamper the potential for economic growth in the area. Secondly, the low level of education is a major obstacle in achieving business development. A lack of understanding of current developments and market needs can be a significant barrier to business development, as well as hindering the ability to create new product innovations. Therefore, it is clear that BTPN Syariah customers in the Jogoroto area need a comprehensive mentoring program to improve their business understanding, raise their education level, and encourage product innovation, so that they can optimize their business potential despite the challenges they face.

BTPN Syariah's mentoring program, Sahabat Daya, is a structured initiative that involves collaboration with universities and their students. This program focuses on volunteer activities, especially in assisting customers in the aspect of entrepreneurship (btpnsyariah.com, 2023). Sahabat Daya provides a golden opportunity for customers or underprivileged communities to develop their businesses more advanced. Involving the role of universities, this program invites selected students to do internships and provide guidance to BTPN Syariah customers who are underprivileged. In this mentoring activity, materials are provided that are tailored to the needs of the customers, as well as assisting them in applying the materials to their business development. The importance of this aspect is not only limited to providing assistance, but also includes evaluating the potential of the customer's business, including the possibility of entering a wider market. Thus, BTPN Syariah's Sahabat Daya program proves to be a proactive step in providing holistic support, not only in terms of business knowledge and skills, but also in opening up new opportunities for customers to enter broader and more competitive markets.

One of the flagship initiatives introduced by Bank BTPN Syariah is the Daya Market Program, a program conducted by Daya, an affiliated entity of the bank. The main objective of the program is to tap into the *Access to Market* potential of its customers through the Instagram *platform*, while presenting a digital catalogue of products from customers collected through participation in the program. The main target audience for Pasar Daya is BTPN Syariah customers who own their own businesses, including micro, small and medium enterprises. The program is designed to cover almost all of the bank's customers in Java, Sumatra, and Kalimantan, with the aim of expanding market reach and providing special support to women entrepreneurs in developing their businesses. Through a digital approach and curated product catalog, Pasar Daya is a strategic step to increase the visibility and marketing of customers' products, creating wider growth opportunities in the local and regional economy.

In the process of assisting customers in the Jogoroto area, the customers have varying businesses that affect the difference in income for each customer. The following is customer data along with the business and income earned in table 1:

Table 1. Data of BTPN Syariah bank customers who participated in the mentoring program.

No.	Customer Name	Business	Income per week	Power market entry
1	Nanik	Making bags and wallets	Rp. 2,000,000	Power Market
2	Honey	Furniture	Rp. 1,000,000	Power Market
3	Pur	Pastries	Rp. 450,000	Power Market
4	Wiji	Banana chips	Rp. 830,000	Power Market
5	Qul	Rambak crackers	Rp. 2,300,000	Power Market
6	Fauzi	Wooden furniture	Rp. 3,000,000	Power Market
7	Susti	Wooden furniture	Rp. 4,000,000	Power Market
8	Nur	Peyek crackers	Rp. 700,000	Power Market
9	Wati	Pentol crackers	Rp. 800,000	Power Market
10	Alfi	Pillows and bolsters	Rp. 750,000	Power Market
11	At	Vegetable Seller	Rp. 3,000,0000	No Power Market
12	Laila	Catering	Rp. 3,000,000	No Power Market
13	Juariyah	Building tools	Rp. 2,500,000	No Power Market
14	Sulis	Catering	Rp. 1,800,000	No Power Market
15	Sukis	Warung	Rp. 1,100,000	No Power Market
16	Sumini	Retail store	Rp. 780,000	No Power Market
17	Nida	Food stalls	Rp. 900,000	No Power Market
18	Rina	Wallet	Rp. 1,200,000	No Power Market
19	Siti	Furniture seller	Rp. 3,000,000	No Power Market
20	Nur	Tailor	Rp. 350,000	No Power Market
21	Sri	Shop	Rp. 1,500,000	No Power Market

22	Sunar	Traveling salesman	Rp. 400,000	No Power Market
23	Nanda	Catering	Rp. 1,800,000	No Power Market
24	Suparmi	Catering	Rp. 1,800,000	No Power Market
25	Rofi'ah	Food stalls	Rp. 750,000	No Power Market
26	Rulik	Catfish farm	Rp. 2,000,000	No Power Market
27	Kaslik	Tailor	Rp. 400,000	No Power Market
28	Mirah	Chicken farming	Rp. 1,500,000	No Power Market

Based on the table above, there are several categories of businesses run by MSME players in the Jogoroto area who join BTPN Syariah customers and participate in mentoring. Both product and service businesses run by BTPN Syariah customers are retail stores, catering, wooden furniture, crackers, chips, traveling vegetable sellers, household furniture sellers, tailors, breeders, food stalls and many others. The table above explains that the income of each customer varies depending on the business being run. The table above also shows that only some of the customers' businesses can enter the power market, which has met the criteria to enter the power market. The criteria that must be met by customers to enter the power market are that the products or services produced are durable and can be delivered, the products or services produced are the result of their own production or services and not the production or services of others, are still BTPN Syariah customers, and participate in the mentoring program. One of the customers who meet the criteria to enter the power market is Mrs. Nanik. Mrs. Nanik herself produces the bags and wallets that she will sell, starting from the cutting process to the product packaging process. From the table above, we can see the percentage of customers who meet the criteria for the power market. The percentage can be seen as in the diagram below.

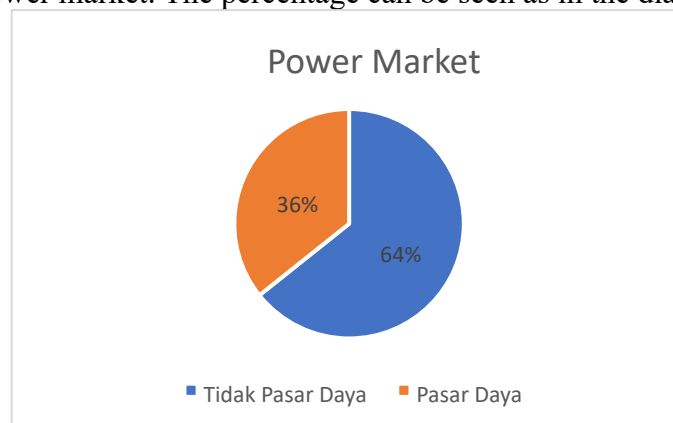


Image 1. BTPN Syariah Customer Diagram

From the diagram above, it can be seen that while there are 28 BTPN Syariah customers in the Jogoroto area, only 10 of them are registered in Pasar Daya because they meet the criteria set by the program. This data provides a clear picture of the proportion of customers who are involved in the Pasar Daya program and those who are not, with only 36% of the total customers successfully meeting the requirements and participating in the program.

Looking at these results, it can be detailed that 64% of BTPN Syariah customers in the Jogoroto area are not registered in Pasar Daya. This creates a difference in characteristics and economic potential between these two customer groups. To increase customer participation and involvement in programs such as Pasar Daya, the implementation of a mentoring program is a necessity. With the mentoring program, it is expected that customers can gain extensive knowledge and skills related to business management, enabling them to better manage their businesses and encourage sustainable economic growth.

METHODS

The method adopted in the implementation of this community service program is the ABCD (*Asset Based Community Development*) method, a community empowerment concept that focuses on the potential or assets owned by the community. Asset is defined as the potential that already exists in the community, including wealth such as care, togetherness, intelligence, and so on. There are four criteria that underpin the application of the ABCD concept, namely *Problem Based Approach*, *Need Based Approach*, *Right Based Approach*, and *Asset Based Approach* (Selasi et al., 2021).

The implementation of business mentoring activities involves a number of customers with a meeting schedule of four times a week. The meetings focused on business development and grouping customers based on the criteria to join the Pasar Daya program at BTPN Syariah. Before starting the mentoring, the facilitators conducted a preparation phase that involved gathering materials to be delivered to the customers, ensuring understanding of the issues faced by the customers, and mentoring with mentors who have experience in related fields.

The implementation phase is the core of mentoring activities, where facilitators interact directly with BTPN Syariah customers to provide guidance, assistance, and solutions aimed at improving the quality and sustainability of customers' businesses. The monitoring stage is then carried out to identify obstacles that arise during the mentoring, involving mentors to find the best solution to overcome the problems faced. Thus, the ABCD method is a solid foundation for realizing community empowerment by utilizing local potential.

In carrying out this community service program, the flow of implementation of this activity program is as follows:



Image 2. Thinking Framework

RESULTS AND DISCUSSION

Currently, the meaning of the concept of empowerment is no longer only aimed at groups that are considered weak or have low potential, but also at groups that already

have potential so that they can overcome the problems they face. This approach serves to facilitate community groups to maximize their potential. The facilitator is responsible for identifying available potentials and connecting them with other resource systems (Rahman, 2016). The location of this community service program is PT Bank BTPN Syariah, an Islamic bank.

In the Sahabat Daya program, mentoring is conducted through four meetings a month. This activity involves 12 BTPN Syariah customers with micro businesses each month, and the meetings last for 30 minutes to 1 hour so as not to interfere with the customers' activities. The meetings are adjusted according to the customers' agreement on the most convenient day and time. The program consists of four stages of meetings:

First Meeting: The facilitator introduces the customer to build rapport. Next, information gathering or assessment is conducted with questions about the customer's business, constraints faced, length of business, type of business, income, business identity, promotion strategy, production duration, and so on. The facilitator uses this information to create a SWOT analysis and determine the next steps.

Second Meeting: The facilitator delivered materials based on the assessment results. The material is tailored to the needs of customers, one of which is social media digital marketing material. Customers are given an understanding of the use of social media to sell online at no cost. The facilitator explains the applications that can be used and how to manage them. Customers who meet the criteria are proposed to enter the power market. **Third Meeting:** Program implementation after customers understand the power market. Facilitators assist customers in implementation, including making banner designs, Business Identification Number (NIB), shopee, power market, product photos, and business catalogs. As in the following picture:



Image 3. Before Power Market Entry

From the picture, it can be seen that customers still use methods that are not effective in selling the goods produced because customers only make products when they get orders from vendors who ask to make products.

The fourth meeting: in the mentoring program is the closing stage which aims to evaluate the implementation of the materials and practices that have been provided throughout the program. This stage shows clear changes between the conditions before and after the mentoring. Customer mentoring activities for four meetings aim to provide support in developing and motivating the businesses run by customers.

The enthusiasm of the customers was evident, showing that they were greatly helped by the knowledge and information gained during the mentoring program. The customers actively implemented the materials provided, especially the micro business owners who paid close attention to the materials and actively asked questions to the facilitators.

For example, a customer who runs a bag sales business asked a question after the material was given, wanting to know how to register and join the Shopee platform. The facilitator readily assisted the customer in the process of registering a Shopee account. To date, the customer's business not only markets its products through direct sales at vendors, but also through the Shopee platform. This proves that mentoring has had a positive impact, expanding market reach and increasing the competitiveness of customers' businesses in the digital era.

Outcome evaluation and monitoring. The facilitator and SMO (Special Mission Officer) explain to eligible clients to enter the power market, including the mechanism, how it works, benefits, and questions to ask. Once the requirements are met, the SMO sends the information to the daya market team. This mentoring program is expected to help BTPN Syariah customers manage their businesses, especially those who have little knowledge about business development.

Products produced by customers who meet the criteria of the daya market, also enter the daya market the customer not only sells on shopping applications but also in the daya market and is assisted by BTPN Syariah to be able to develop their business. Here is a photo of one of the products from the daya market:



Image 4. After Power Market Entry

The Pasar Daya program has a positive impact on customers who are selected to enter it. Among the benefits obtained by customers are increased sales and income,

improved ability to market products online, and introduction of products produced to a wider market. The program also provides opportunities for customers to expand their business scope.

The Daya market is a manifestation of Bank BTPN's commitment to sustainably increase customer capacity, provide opportunities for growth, and create a more meaningful life. Daya is the Unique Value Proposition (UVP) for Bank BTPN and its subsidiaries in implementing their vision and mission to improve the quality of life of customers and the people of Indonesia. Bank BTPN, through Daya, is also committed to supporting the government and the global community in achieving the Sustainable Development Goals.

In the context of Pasar Daya, the women customers have no difficulty in marketing their products. They only need to make products or fulfill orders from buyers, while BTPN assists in receiving orders, shipping goods, and other aspects. BTPN's presence helps protect customers from the risk of fictitious or fraudulent orders. Products that enter Pasar Daya are promoted not only through the Instagram feed, but also live on the platform. Thus, this program opens up new opportunities for customers to market their products effectively and safely.

CONCLUSIONS

The Sahabat Daya program also involves the role of universities by involving their students to conduct internships in mentoring customers in BTPN Syariah who are underprivileged. The mentoring activities include providing mentoring materials according to the needs of the customers and helping to apply the mentoring materials in their business. This program assists customers by introducing the Daya market to customers. In this Sahabat Daya program, it provides opportunities for customers or underprivileged communities to be able to develop their businesses to be more advanced and the Daya market program itself to maximize the potential of Access to Market (market access) for customers through the Instagram channel, and presents a digital catalog containing customer products collected through this program.

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