

## Expansion of Sharia Financial Inclusion Through Optimization of *Laku Pandai* in MSMEs Partners PT. Bank Syariah Indonesia, Tbk

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### Abstract

*MSMEs make an optimal contribution to the Indonesian economy. However, currently one of the problems of MSMEs is that they do not have access to products and services to Sharia finance. The majority of MSMEs are also still focused on the main business and have not generated much fee-based income to support their results. The community service team proposed a solution to the problem by implementing Laku Pandai to solve the problem. The output target to be achieved is journal publication, being able to implement Laku Pandai as access to Islamic financial services, and getting fee-based income from its operations. Activities begin with initial surveys, planning activities with partners, implementing activities as well as evaluation and follow-up plans. Activities will be carried out with the active role of partners until partners can apply output targets independently.*

**Keywords:** MSME, Sharia Financial Inclusion, Digitalization, Sharia Economic

### Abstrak

UMKM memberikan kontribusi optimal terhadap perekonomian Indonesia. Namun saat ini salah satu permasalahan UMKM adalah belum memiliki akses terhadap produk dan layanan keuangan syariah. Mayoritas UMKM juga masih fokus terhadap bisnis utama dan belum banyak menghasilkan feebased income untuk menunjang penghasilannya. Tim pengabdian kepada masyarakat mengajukan solusi atas permasalahan tersebut dengan melakukan implementasi Laku Pandai untuk menyelesaikan permasalahan tersebut. Target luaran yang akan dicapai adalah publikasi jurnal, mampu mengimplementasikan Laku Pandai sebagai akses layanan keuangan syariah serta mendapatkan feebased income dari operasionalnya. Kegiatan dimulai dengan survei awal, perencanaan kegiatan bersama mitra, pelaksanaan kegiatan serta evaluasi dan rencana tindak lanjut. Kegiatan akan dilaksanakan dengan peran aktif mitra sampai mitra mampu mengaplikasikan target luaran secara mandiri.

**Kata Kunci:** UMKM, Inklusi Keuangan Syariah, Digitalisasi, Ekonomi Syariah

## Pendahuluan

### 1. Situation Analysis

Micro, Small, and Medium Enterprises (MSMEs) have the maximum contribution to the nation's economy. The number of MSMEs in May 2021 was 64.2 million with a contribution to GDP of 61.07% or worth Rp. 8,573 trillion. MSMEs can absorb 97% of the total workforce and collect 60.4% of the total investment (RI, 2021). MSMEs are strongly supported by the government because they can support sustainable economic growth. Capital support is endeavored by Bank Indonesia by issuing Bank Indonesia Regulation Number 23/13/PBI/2021 which requires banks to disburse MSME loans of at least 20% in 2021 and 30% in 2024 (B. Indonesia, 2021).

Indonesia with the largest Muslim population in the world has great attention to Islamic banking. Currently, attention to Islamic banks is focused on PT. Bank Syariah Indonesia, Tbk (BSI) as a result of the merger of Bank Mandiri Syariah, BNI Syariah, and BRI Syariah on February 1, 2021. As of September 2022, BSI has assets of IDR 280 trillion (B. S. Indonesia, 2022). Until the end of the third quarter of 2022, BSI's attention to MSMEs was reflected in Microfinance products which grew by 22.35% (Handayani, 2022). BSI makes MSMEs in the Special Region of Yogyakarta (DIY) as one of its strategic financing sectors (Republika, 2021) which is known as one of the MSME centre provinces. In 2020, DIY had 287,682 MSMEs (DIY, 2021) with banking financing of Rp. 17.1 trillion (DIY, 2021). BSI has an MSME Centre in Yogyakarta which functions as an effort to increase the capacity and capability of business actors so that a superior and quality MSME ecosystem is formed.

Economic development must be carried out in line with the large potential of MSMEs. One of the strategies for the economic empowerment of MSMEs is through Islamic financial inclusion. Inclusion has an important role in advancing the economy because it can reduce poverty and inequality, and stabilize the financial system to create community welfare (Keuangan, 2021). Islamic financial inclusion is simply described by conditions where every member of society has access to various formal Islamic financial services. Efforts to optimize financial inclusion are facilitated by digitalization (Tasmilah, 2022) which makes it easy to provide online access to financial services (Keuangan, 2021). The term financial inclusion became a trend after the 2008 crisis which affected the bottom of the pyramid (low and irregular-income groups, those living in remote areas, disability, marginal communities, and workers without legal documents) who were generally unbanked which were recorded very high outside developed countries.

The existence of the BSI MSME Centre will be a strategic partner in solving the problem of access to Islamic finance for MSMEs, especially those engaged in retail sales such as “Toko Klontong” and “Warung”. BSI's MSME partners can be used as Sharia financial agents through the *Laku Pandai* product. *Laku Pandai* is abbreviated from Officeless Financial Services in the Framework of Financial Inclusion, namely the Financial Services Authority (OJK) Program for the provision of banking services or other financial services through cooperation with other parties (bank agents), and is supported by the use of information technology facilities (Keuangan, 2022). The *Laku Pandai* program will open access both for

MSMEs themselves and the surrounding community. The digital aspect carried out in *Laku Pandai* will facilitate its operations so that it becomes more effective and efficient. With the implementation of *Laku Pandai*, MSMEs will get additional fee-based income in addition to their daily core business. Ease of access through digitalization will foster Sharia financial inclusion from unbanka



segmentation (Basrowi et al., 2020; Fadillah, 2021).

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Figure 1 : Training and mentoring activities for MSME partners of MSME Center BSI Yogyakarta

2. Partners Issues
  - a. There is a partner problem, namely the lack of access to Islamic finance, making the growth of MSMEs less than optimal. With the provision of Islamic financial inclusion through *Laku Pandai*, MSMEs can get easy access to Islamic finance without being limited by distance and office hours.
  - b. Not optimal digital MSME financial transactions in accepting payments from consumers. Cash-based transactions are still a massive practice among MSMEs. This is seen as less adaptive to the development of digital transaction technology where people have reduced cash transactions. This condition results in the cancellation of transactions from consumers who do not carry cash.
  
3. Problems Solutions
 

The solutions offered to the problem of access to Islamic Financial Inclusion are:

  - a. Training and assistance in the implementation of *Laku Pandai* in the form of the BSI Smart system (*Laku Pandai*) to MSMEs partners of BSI MSME Centre partners engaged in retail sales.
  - b. Training and assistance in the implementation of QRIS (QR Code Indonesian Standard) (B. Indonesia, 2022) as a medium for digital financial transactions to MSMEs partners of BSI MSME Centre engaged in retail sales.
  
4. Target output related to partners
  - a. The implementation of BSI Smart *Laku Pandai* services at MSMEs partners of BSI MSME Centre engaged in retail sales.
  - b. BSI MSME Centre partners engaged in retail sales have implemented QRIS as a medium for digital/non-cash financial transactions.

## Method of Service

### 1. Implementation

Table 1 : Implementation

No	Partners Issues	Solutions Offered	Types of Expertise Required
1.	Partners have not yet gained access Islamic Financial Services	Training and mentoring in the implementation of <i>Laku Pandai</i> - BSI Smart	Extension workers who understand the implementation of <i>Laku Pandai</i> . The Community Service team plans to collaborate with professionals who already understand the implementation of <i>Laku Pandai</i>
2.	Partners have not been optimal in carrying out financial transactions digitally	Training and mentoring in the implementation of digital transactions through QRIS	Extension workers who understand the implementation of digital financial transactions through QRIS. The Community Service team plans to collaborate with professionals who already

			understand the implementation of QRIS
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## 2. Partners Participation

The implementation of the Community Service program activity is carried out in stages in collaboration between the Community Service team, students, and partners with the following steps:

- a. The Community Service team conducted an initial survey of the location of the partners to find out the conditions, problems faced, and the potential of the partners that could be developed.
- b. After the proposal is approved, the team will plan the implementation of the program by following the schedule of mentoring, socialization, training, and evaluation. In addition, the team will also determine the duties and responsibilities of implementing activities so that all programs can be carried out properly.
- c. Partners are involved in the process of activities from planning to implementation of activities. The Community Service team always coordinates with partners to understand and implement all methods until they can implement them independently.
- d. The Community Service team always conducts periodic evaluations to monitor the progress of the Community Service program.
- e. During the program, partners always actively participate in various activities and discussions to explore and optimize their business potential. On the other hand, partners participate in providing places and schedules during Community Service activities.
- f. At the end of Community Service activities, partners are expected to be able to understand the urgency of Islamic financial inclusion and implement *Laku Pandai* and QRIS.

## 3. Program Implementation Evaluation

Evaluation is carried out periodically and continuously. Every time a task is completed, the Community Service team conducts an evaluation meeting. Evaluation includes the smooth implementation of activities, obstacles faced, problems that have not been found solutions, and follow-up plans. The results of the evaluation meeting are entered into a logbook for monitoring and documentation purposes. At the end of the Community Service implementation, the Community Service team assisted by students conducted a thorough evaluation. Evaluation is carried out regarding the effectiveness and objectives that have been achieved from these activities. The implementation of this final evaluation was also carried out by an assessment team from LPM Muhammadiyah University of Yogyakarta.

After the activity is completed, the Community Service team will encourage the realization of cooperation between partners and the Sharia Economics Study Program for the development of student entrepreneurship. The relationship between the Community Service team will continue to monitor the development and explore further cooperation for the development of the Sharia Economics study program.

## Results and Discussion

### 1. Training and Mentoring for the Implementation of *Laku Pandai*

a. Material Formulation

This stage has been carried out by the implementer by formulating training materials that are following the needs of partners in the implementation of *Laku Pandai*. The formulation of material has a strategic role so that the results of the training can be a solution to the problems faced. In the implementation of *Laku Pandai*, knowledge, and skills are needed to operate an Android smartphone to support smooth transactions. The challenge faced is that partners are not yet familiar with digital transactions. This condition can be overcome by simulating experiments using a backup account. This stage has been carried out in coordination with the speaker in the training as intended

b. Training Implementation

Training and mentoring have been carried out with the following data:

Table 2 : Data of the implementation of training and mentoring

Training Name	:	Training and Mentoring for the Implementation of <i>Laku Pandai</i> .
Location	:	Omah Tobong Sidokarto, Godean, Sleman, SpecialArea of Yogyakarta
Day/Date	:	Thursday, April 13, 2023
Duration	:	120 Minutes
Presenters	:	<ul style="list-style-type: none"> <li>- Syah Amelia Manggala Putri, S.El., M.E.I.</li> <li>- Aqidah Asri Suwarsi, S.El., M.E.I.</li> <li>- Rofiul Wahyudi, S.E.I., M.E.I.</li> <li>- Eka Jati Rahayu Firmansyah, S.H.I., M.E.I. Deputy Deputy Director of Sharia Financial Inclusion, National Islamic Economic and Finance Committee (KNEKS).</li> <li>- Funding Officer PT. Bank Syariah Indonesia KCP Godean 1.</li> </ul>
Participants	:	Community Service Partners

c. Training Implementation Evaluation

The evaluation is carried out to ensure that the training output is following the partner's expectations. The results of the evaluation will show whether the implementation of the training is following field conditions and can help solve the partner's problems that have been faced.



Figure 2 : Training and mentoring in the implementation of *Laku Pandai*

## 2. Training and Mentoring of Digital Transaction Implementation (QRIS)

### a. Material Formulation

This stage has been carried out by the implementer by formulating training materials that are following the needs of partners in the implementation of transaction digitization. The formulation of material has a strategic role so that the results of the training can be a solution to the problems faced. In the implementation of transactions, knowledge, and skills are needed to interpret the daily record monitoring application posted through the Android application. The challenge faced is that partners are not yet familiar with the standard financial records. This condition can be overcome by conducting simulations and active assistance to partners. This stage has been carried out in coordination with the speaker in the training as intended.

### b. Training Implementation

Training and mentoring have been carried out with the following data:

Table 3 : Data of the implementation of training and mentoring

Training Name	:	Training and Mentoring on Digital Transaction Implementation (QRIS).
Location	:	Omah Tobong Sidokarto, Godean, Sleman, SpecialArea of Yogyakarta
Day/Date	:	Thursday, April 13, 2023
Duration	:	120 Minutes
Presenters	:	<ul style="list-style-type: none"> <li>- Syah Amelia Manggala Putri, S.E.I., M.E.I.</li> <li>- Aqidah Asri Suwarsi, S.E.I., M.E.I.</li> <li>- Eka Jati Rahayu Firmansyah, S.H.I., M.E.I. Deputy Director of Sharia Financial Inclusion, National Islamic Economic and Finance Committee (KNEKS).</li> <li>- Funding Officer PT. Bank Syariah Indonesia KCP Godean 1.</li> </ul>
Participants	:	Community Service Partners

### c. Training Implementation Evaluation

The evaluation is carried out to ensure that the training output is following the partner's expectations. The results of the evaluation show that it will show whether the implementation of training is following field conditions and can help solve the partner's problems that have been faced.





Figure 3 : Training and mentoring in the implementation of digital transactions (QRIS) and *Laku Pandai*.

## Conclusions

All activities planned have run smoothly. Implementation of training and assistance in the implementation of digitization of transactions (QRIS) and *Laku Pandai* has been carried out well. *Laku Pandai* training and implementation is a solution to the limited access of MSMEs to Islamic financial services. Meanwhile, training and assistance in the implementation of digitizing transactions (QRIS) is a solution for digital payment facilities from buyers to make transactions easier. Partners are very aware of the urgency of access to Islamic finance and the digitization of transactions in business management. Both activities improve the quality of MSME business management to increase income.

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