

Influence of Financing, Financial Management and The Role of The Assistant Facilitator Customer Business Development (Case Study on BTPN Syariah MMS Metro Center Customers)

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Abstract. This research aims to determine the influence of financing, financial management and the role of accompanying facilitators on customer business development (case study of BTPN Syariah MMS Metro Center customers). This type of research uses quantitative research with a descriptive statistical approach. The data used in this research is primary data with data collection techniques using questionnaires with a population of 120 respondents from Bank BTPN Syariah MMS Metro Pusat customers. The sampling technique in this research used the Random Sampling Technique, which is a random sampling of the population without paying attention to the strata within the population, thus obtaining a sample of 54 respondents. The results of this research show that financing has an influence on customer business development. Financial management influences customer business development. The role of accompanying facilitator influences customer business development. Financing, financial management and the role of accompanying facilitators influence the business development of Central Metro MMS customers.

Keywords: Financing, Financial Management, Role of Facilitator and Customer Business Development.

1. Introduction

Currently, banking has a very crucial role in a country's economy. The effectiveness and efficiency of the banking system in a country towards improving that country's economy. Banking institutions are the core of the financial system in every country. Banks are financial institutions that are a place for individuals, private business entities, state-owned companies, and even government institutions to store the funds they have. Through credit activities and various services provided, banks serve financing needs and streamline payment system mechanisms for all economic sectors [1].

MSMEs are the basis of the people's economy, where MSMEs play a very important role in national economic development because they can expand employment opportunities, provide

comprehensive economic services, have a role in the process of equalizing and increasing people's income, encourage economic growth and are able to realize the stability of a country. The role of MSMEs in national economic development is very important and strategic. MSMEs play a role in distributing development results and have proven to be unaffected by the crisis. Apart from playing a role in absorbing labor and economic growth, MSMEs were able to stand strong when the crisis occurred in 1997-1998. After the economic crisis that occurred that year, the number of MSMEs continued to increase. It has been proven that in 2017, MSMEs were able to absorb a workforce of more than 107 million [2].

Based on the results of the pre-survey on January 3 2024, initial findings by Mrs. Tri Dwi Lestari as Business Manager of Bank BTPN Syariah MMS Metro Pusat, there are still many customers who have not been able to make good use of the financing provided for their businesses. One of the reasons for this comes from customers' lack of knowledge in marketing their business, lack of capital in their business and poor financial management.

Several previous studies [3]; [4]; [5] showed that the data was obtained by questionnaire so that the results were not optimal, fraud in data collection was at risk of occurring. Meanwhile, in this research, the data was obtained through direct observation at the customer's house so that the data obtained was concrete. The author only examines financing for customer business development, whereas in this research we examine financing, financial management and the role of customer assistance [3].

Meanwhile [4] In this research, it was carried out during Covid 19 conditions so that financial management training was less than optimal due to limited interaction. Meanwhile, this research was carried out during normal conditions, so that when author visited customers it could run smoothly. Research [5] This research shows that assistance already uses power-efficient applications, but many customers still have difficulty adapting to this application, and of course it also becomes a barrier when the customer's house is in a remote area so the internet connection is less stable. Therefore, the use of this application is still considered less than optimal. However, in this research, assistance was carried out manually and using an approach by providing services for making banners and so on, so that the MSMEs that were established were better known by the public and of course the income obtained would be maximized. According to previous research from [3] , mentoring only helps MSMEs become better, whereas in this research it helps MSMEs develop better.

Based on the background descriptions of the problem above, the researcher approached customers through direct assistance to the customer's location to find out how the business developed before and after financing and financial management. For this reason, financing, financial management and the role of accompanying facilitators need to be proven in their influence on customer business development.

2. Literature Review

Banking efforts to develop the community's economy are by understanding community behavior in order to meet financing needs. Financing is a banking activity in distributing funds to parties in need [1]. As has been mentioned, the role of banking is really needed by MSMEs to deal with the obstacles they are experiencing, such as capital constraints in the midst of the Covid-19 pandemic. In its development, there are still many obstacles for MSMEs in accessing financing sources from formal institutions. The financial institution that is currently believed to be able to help in empowering the economy of rural communities is the National Pension Savings Bank (BTPN). National Pension Savings Bank is one of the financial institutions that built BTPN Syariah specifically to focus on serving the poor or people in rural areas and poor urban communities [6].

BTPN Syariah is the 12th sharia commercial bank in Indonesia, where BTPN Syariah has the principle of being able to develop a good life for all millions of Indonesian people [5]. Bank BTPN Syariah implements comprehensive principles regarding finance by providing financial products and services which can be provided to female customers, namely underprivileged communities and remote communities that cannot yet be reached. PT Bank BTPN Syariah also holds simple training such as internships carried out by students or referred to as accompanying facilitators which aims to help MSME customers develop, maintain and advance community livelihoods or businesses so that Bank BTPN can continue to develop a better community. healthy through the programs provided.

BTPN Syariah officers or what are usually called Central Metro MMS Facilitators, which are currently running well, have also been chosen as one of the areas targeted by BTPN Syariah in empowering and increasing the capacity and skills of customers in running their business so that it can develop sustainably and open wider market access. both offline and online as an effort to empower the community to improve the standard of living of the community and provide opportunities to run micro businesses which are a source of income for the community [7]. This mentoring consists of two types of programs, namely individual mentoring and group mentoring. Individual mentoring itself is an inspirational customer mentoring program carried out by the Bank for inspirational customers. The activities carried out are in line with the financial package provided by BTPN Syariah. The Group Mentoring Program is provided intensively to customers whose businesses are consistently growing and also empowering residents around where they live and run their businesses. The empowerment activities provided are in the form of entrepreneurship training [3].

3. Research Methods

The research was conducted using a quantitative approach method. Quantitative methods are research that emphasizes the analysis of numerical data processed using statistical methods.

Basically, quantitative methods are carried out in inferential research (in the context of hypothesis testing) and rely on the conclusion that results from rejecting the hypothesis with zero probability. Quantitative methods will obtain the significance of the relationship between the variables studied [12].

The data used in this research is primary data with data collection techniques using questionnaires. The sampling technique in this research used the random sampling technique, which is one of the quantitative sampling methods allowing every member of the population an equal chance of being selected [13].

4. Results and Discussion

According to [13] Regression analysis shows the direction of the relationship between the dependent variable and the independent variable. Is there a positive or negative influence on the independent variable and the dependent variable?

Table 1. Multiple Linear Regression Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1	(Constant)	5.253	7.644		0.687
	Total_X1	0.002	0.298	0.002	0.994
	Total_X2	0.569	0.272	0.459	2.090
	Total_X3	0.290	0.185	0.239	1.563

Source: SPSS 25 Output (2024)

$$Y = 5.253 + 0.002X1 + 0.569X2 + 0.290X3$$

The explanation of the equation is as follows:

- 1) The constant is 5.253, this shows that if X1, X2 and X3 have a value of 0, then the Y value remains 5.253.
- 2) Based on variable X1, the results of the regression test show that variable X1 has a positive regression coefficient with a value of b = 0.002, meaning that if there is an increase in the value of variable.
- 3) Based on variable X2, the results of the regression test show that variable X2 has a positive regression coefficient with a value of b = 0.569, meaning that if there is an increase in the value of variable.
- 4) Based on variable X3, the results of the regression test show that variable X3 has a positive regression coefficient with a value of b = 0.290, meaning that if there is an increase in the value of variable.

Discussion

Financing for Customer Business Development

Based on the research results from the t test, it was found that the t value for financing was 3,674, while the T table was 3,179. This finding shows that the tcount value is greater than Ftable, and the t value has a positive value. This shows a positive relationship between financing and customer business development. The results of hypothesis testing in Table 17 also show significance for financing for customer business development, with a significance value of 0.001. This value is smaller than 0.05, so H₀₁ is rejected and H₁ is accepted. From this analysis, it can be concluded that financing has an influence on customer business development.

Based on research by [4], results obtained from the t count> t table test with a significance of 0.000 <0.1. This shows that financing influences business development. This research aims to examine the influence of BTPN Syariah financing on the development of customers' micro businesses at BTPN Syariah Mobile Marketing Syariah Malingping. The research results show that there is a significant influence between BTPN Syariah financing on the development of customers' micro businesses. The calculated t value of 11.806 is greater than the t table of 1.660, indicating a significant relationship. In addition, the regression equation obtained is $8.162 + 0.632X$, with an R square value of 0.587, which means that 58.7% of micro business development variables are influenced by financing. Based on the Crowding Out Effect theory quoted in the context of business financing, it shows that excessive external financing can reduce incentives for business owners to use personal capital or seek capital from other sources that may be more efficient. This can lead to dependence on external financing and reduce innovation and efficiency in business development.

The Balanced Scorecard theory proposed by [7] and quoted in Balanced Scorecard is a strategic management tool that measures organizational performance from four perspectives: financial, customer, internal processes, and learning and growth. Kaplan and Norton introduced this concept in the early 1990s to help organizations measure performance more comprehensively. Apart from that, the Pecking Order Theory proposed by [8] and quoted in Pecking Order Theory states that companies prefer to fund their investments with internal sources (retained earnings) first, then debt, and finally equity. This is caused by asymmetric information costs associated with each funding source. Based on the four theories that have been explained, in business development, finances really determine how big or small the income that will be obtained. This is very important in terms of financing or debt as well as external financial factors, how to manage finances and having skills in financial management itself certainly determines how a business can develop.

Financial Management for Customer Business Development

Based on research results from the f test, it was found that the t-count value for financial management was 3,863, while the t-table was 3,179. This finding shows that the tcount value is greater than f-table, and the t value has a positive value. This shows a positive relationship between financial management and customer business development. The results of hypothesis testing in Table 1 also show significance for financial management on customer business development, with a significance value of 0.000. This value is smaller than 0.05, so Ho1 is rejected and Ha1 is accepted. From this analysis, it can be concluded that financial management has a positive effect on customer business development.

Based on research by [7], shows that the results of the regression coefficient obtained indicate that financial management is a more dominant factor in influencing business development. Financial management and business development are important for MSME owners to implement. Based on the theory put forward by [14]. Cash flow quoted in that good financial management is an important indicator of a company's financial health. [9] emphasize that effective management of operational, investing, and financing cash flows ensures that a company has sufficient liquidity to support daily operations, pay down debt, and invest in growth opportunities, all of which support business development. Apart from that, the trade-off theory cited in states that companies balance the costs and benefits of using debt and equity in their capital structure. Good financial management helps companies determine the optimal combination of internal and external financing, thereby reducing capital costs and increasing company value, which has a positive impact on business development.

The Role of Accompanying Facilitator in Customer Business Development

Based on the research results from the t test, it was found that the t value for financial management was 3.503, while the T table was 3.179. This finding shows that the tcount value is greater than Ftable, and the t value has a positive value. This shows a positive relationship between the role of accompanying facilitator and customer business development. The results of hypothesis testing in Table 7 also show significance for the role of accompanying facilitator in customer business development, with a significance value of 0.001. This value is smaller than 0.05, so Ho1 is rejected and Ha1 is accepted. From this analysis, it can be concluded that the role of accompanying facilitators influences customer business development. Based on research by [3] shows that the results of this research prove that with assistance provided by facilitators, namely students, customers can maintain and even increase the business of productive underprivileged customers of BTPN Syariah in this digitalization era.

Based on the theory put forward by [10] regarding Motivation Theory quoted in that a person's needs and satisfaction encourage them to achieve. Co-facilitators can provide motivational encouragement to clients by recognizing their achievements, providing positive feedback, and helping them overcome obstacles. This can increase customer motivation to work harder in

developing their business. Apart from that, based on the theory put forward by [11] in Capacity Building Theory in that capacity development refers to the process of increasing the ability of individuals and organizations to achieve their goals effectively. Co-facilitators can assist in developing clients' capacity by providing training, guidance, and resources necessary to improve their managerial and technical skills.

Financing, Financial Management, and The Role of Accompanying Facilitator in Customer Business Development

Based on the research results from the t test, it was found that the tcount value for financing, financial management and the role of accompanying facilitator, namely the Fcount value, was 12.130 with a significance of 0.000. $F_{count} 12,130 > F_{table} 3,179$ thus, it can be concluded that there is a significant positive influence of variables X1, X2 and X3 simultaneously on Y so that H4 can be accepted. Based on the Local Economic Development Theory put forward by [15] in, local economic development can be improved through competitive business clusters. Accompanying facilitators can help small businesses connect with these clusters, while appropriate financing and good financial management can increase business competitiveness, which ultimately encourages local economic development. In addition, financing provides the capital necessary for investment and expansion, enabling businesses to grow and develop, effective financial management ensures that resources are used efficiently, reduces risk, and increases profitability, the role of a co-facilitator through providing guidance, knowledge, and access to Networks can empower entrepreneurs, increase social capital, and open new opportunities for business development.

5. Conclusions

By referring to the results of the research described above regarding financing, financial management, and the role of accompanying facilitators in customer business development, it can be concluded as follows: Financing influences customer business development. Financial management influences customer business development. The role of the accompanying facilitator influences the development of the customer's business. Financing, financial management and the role of the accompanying facilitator influences the development of the customer's business Bank BTPN Syariah should continue to increase access to financing for customers. Apart from that, introducing more varied financing products according to customers' business needs

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