

## PROFICIENT Community Service

### Upgrading Business Identity of BTPN Syariah Customers Through MSME Mentoring Program in Cigudeg Bogor District.

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#### ABSTRACT

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*One of the weaknesses of micro, small and medium enterprises actor is that they often ignore the importance of business identity as a promotional medium for their business. This is due to the lack of knowledge and skills for making these promotional media. Therefore, assistance is needed for business actors related to upgrading their business identity which can be provided through the Community Service Program as an activity of the MSIB Kampus Merdeka program in collaboration with BTPN Syariah. There is an increase in knowledge and skills from BTPN Syariah customers, which is micro-business actors as recipients of mentoring material on the urgency of identity, and the result is the implementation or practice of teaching the material in the form of their business promotion banners.*

*Keywords: business identity, BTPN Syariah, MSIB Kampus Merdeka*



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#### A. INTRODUCTION

Bank Tabungan Pensiunan Nasional (BTPN) Syariah is part of the BTPN group that focuses on sharia financial services. Community service by BTPN Syariah is conducted as part of its commitment to provide sharia-compliant financial services to the people of Indonesia. By providing sharia financial products and services, BTPN Syariah seeks to fulfill the needs of people who wish to use sharia-compliant financial services. Through community service

programs, BTPN Syariah also aims to improve financial literacy and financial inclusion in Indonesia, and support the development of sharia economy in the country.

BTPN Syariah provides business loans to underprivileged women customers productive/micro business owners with the purpose of improving the quality of life of underprivileged housewives. Based on data obtained from one of BTPN Syariah's customers Syariah that the amount of credit assistance from Rp 3,000,000 to Rp 10,000,000 depending on the agreement. Minimum period of up to 1 (one) year for business capital needs. Customer Bank BTPN Syariah make payments in installments every two weeks for one year or once for 15 (fifteen) days. Credit assistance is used to improve an existing business or for capital to open a new business (Salsablila, Novel, & Syentia, 2023).

BTPN Syariah has a unique business model that is different from most Indonesian banks. They choose their business segment are women from productive underprivileged families. BTPN Syariah has a way to optimize the progress of its customers' Micro Small and Medium Enterprises (MSME) with an empowerment program through regular periodic training and mentoring in the fields of financial knowledge, entrepreneurship, and health (Pratama & Takarini, 2023).

On the other hand, there is Magang & Studi Independen Bersertifikat (MSIB) program from Kampus Merdeka which provides opportunities for students to gain work experience in companies, listed in program Kampus Merdeka such as state-owned enterprises, private companies, and startups. Later, students get details of activities to the competencies developed during the internship period. Certified internship opportunities at BTPN syariah are open nationally for active students and meet the requirements and criteria of BTPN syariah which aims to improve the business of BTPN syariah customers or MSME customers. One of these internship programs is the Daya Bestee Program, which is part of the Community Service Program aimed at improving the quality of MSMEs. The Bestee program is an empowerment program conducted by university students. Mentoring BTPN Syariah customers on a one-on-one basis with measurable impact. This program provides an opportunity for students to be directly involved in providing added value to ultra-micro segment customers (BTPN Syariah, 2023)

The role of MSMEs is not only as a driver of the economy, MSMEs, which previously received the title as a business sector driving the national economy, have now received a new assessment as an opening for employment for the community. A business that is managed on a small to large scale, of course, requires labor to assist in managing the business. There is also the role of MSMEs in Indonesia, which has reached 99% of all business units, because MSMEs are spread in various places. MSMEs even reach remote areas so that people do not need to go to the city to find a decent livelihood.

MSMEs are generally entrepreneurs in the form of individuals or entities whose capital is relatively small. One of the main capitals of MSMEs is creativity and human resources, which are better known as labor-intensive businesses. The businesses run by these entrepreneurs prioritize operations, so bookkeeping or administration is often neglected. Bookkeeping or administration is an additional burden that must be borne by MSMEs, especially those that

are not yet in production. It cannot be denied that MSMEs play a role in driving the national economy. This is because MSMEs contribute to Gross Domestic Product (GDP) and employment (Hidayati & Irawati, 2021).

Business identity is also very important for MSMEs because it can help improve their image, differentiate themselves from competitors, increase consumer confidence, facilitate marketing, and describe their business values and philosophy. In addition, business identity can help differentiate and position their business in the market. Here are some reasons why business identity is important for MSMEs:

1. Business identity helps create a strong brand image in the minds of consumers. With a consistent identity, consumers will more easily recognize and remember the products or services of these MSMEs.
2. A unique business identity can help MSMEs differentiate themselves from competitors. By having a strong identity, MSMEs can attract the attention of consumers who are looking for something different.
3. A clear and consistent identity can increase consumer confidence in MSMEs. Consumers tend to trust and feel more comfortable transacting with businesses that have a clear identity.
4. A good business identity can also facilitate the marketing process. With a strong identity, MSMEs can more easily market their products or services and attract potential customers.
5. Business identity can also reflect the values and business philosophy of MSMEs. With the right identity, MSMEs can communicate the values they want to convey to consumers.

Based on this explanation, the Community Service activities carried out by Merdeka Belajar Kampus Merdeka (MBKM), particularly MSIB which involve students as facilitators or assistants and lecturers from various campuses as mentors or supervisors in collaboration with BTPN Syariah bank aim to improve the quality of MSMEs, one of which is in Cigudeg sub-district, Bogor Regency, to understand business identity or business brands for upgrading MSMEs in this globalization era.

## **B. IMPLEMENTATION METHOD**

There are several stages in starting mentoring of Certified Independent Study Internship (MSIB) activities with partner BTPN Syariah (Adzanis & Fitriana, 2024), namely:

1. The introduction stage to customers aims to get to know each other and get an emotional approach by observing, conducting a business assessment, and making a SWOT analysis which aims to determine the recommendation material that will be given to customers so that their business will grow.
2. Teaching Material to customers is carried out with predetermined material to help customers better understand what needs are needed, how to overcome things or various kinds of problems faced in the customer's business and how to develop their business.
3. Review of Material Customers which is re-study the material that has been given and provide a review of the material that has been taught at the previous meeting so that

customers understand the material more deeply so that it can be implemented optimally in their business.

4. Material Implementation which is Practicing material from the results of mentoring with the material that has been taught, such as making banner designs or promotional designs in sofffile form so that they have material as a business identity or a form of promotion on social media so that they are increasingly developed and known by many people.
5. Evaluation Stage At this stage, mentors from BTPN Syariah will check the performance and results of the implementation that has been carried out by the facilitator. This aims to measure the extent to which the mentoring program has an impact on BTPN Syariah customer MSME players.

### C. DISCUSSION

In the early stages of this activity, preparations were made in the form of team formation consisting of student from Pamulang University and mentors, namely lecturers from Perbanas Institute. Furthermore, location surveys and observations were carried out and then after meeting with customers and interviewing them, a SWOT analysis was made of BTPN Syariah bank customers as local business actors.

Table 1 SWOT analysis for customers in Cigudeg Bogor.

No	SWOT Factor	Customer 1: Imas Widyasari	Customer 2: lilis marlina
1	<b>Internal Strength</b>	<ol style="list-style-type: none"> <li>1. Provide complete goods</li> <li>2. Affordable price</li> <li>3. Strategic location</li> <li>4. Good service quality</li> <li>5. business is rarely found around the customer's place</li> <li>6. easy to reach prospective customers who are newly encountered managed by customers and customers' husbands</li> </ol>	<ol style="list-style-type: none"> <li>1. Ease in controlling the quality of raw materials and manufacturing process.</li> <li>2. Flexibility in customizing recipes and offering product variations.</li> <li>3. Can provide a personal touch and uniqueness in presentation.</li> </ol>
2	<b>Internal Weakness</b>	<ol style="list-style-type: none"> <li>1. Lack of capital</li> <li>2. Lack of promotional media</li> <li>3. Lack of online sales</li> <li>4. No financial bookkeeping</li> </ol>	<ol style="list-style-type: none"> <li>1. Limited production capacity compared to restaurants or stalls.</li> <li>2. Limited marketing and promotional reach compared to larger businesses.</li> <li>3. Absence of a dining atmosphere that can attract customers to come in.</li> </ol>
3	<b>External Opportunity</b>	<ol style="list-style-type: none"> <li>1. many groceries store around</li> <li>2. everyone needs basic ingredients.</li> <li>3. Technology development</li> </ol>	<ol style="list-style-type: none"> <li>1. Increased public interest in light and spicy foods.</li> <li>2. Potential to expand market reach through delivery services or online platforms.</li> <li>3. Partnership with stalls or restaurants to expand distribution</li> <li>4. When children come home from school, the demand for products is quite high.</li> </ol>
4	<b>External Threats</b>	<ol style="list-style-type: none"> <li>1. Many similar competitors</li> <li>2. The distance between</li> </ol>	<ol style="list-style-type: none"> <li>1. Intense competition from other seblak businesses, including</li> </ol>

		competitors is too close 3. Basic food prices that often go up and down.	established ones. 2.Changes in consumer trends that may reduce interest in seblak. 3.Government regulations related to food at home businesses that may affect operations.
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The next stage is teaching material, below is the picture when facilitator giving material to Customers about the urgency of business identity and how to create the designs in Canva before it goes to be a banner.



Picture 1. Teaching Material to Customer 1



Picture 2. Teaching Material to Customer 2

The Last activity is the evaluation stage, in this activity there is handing over banners as business identity to two customers which was carried out at the 4th Meeting on Friday, July 21, 2023 starting at 13.00 WIB until 15.00 WIB. Located at the customer's house, namely in the Cigudeg District area of Bogor Regency. After this activity was completed, it was continued with a group photo session between customers, facilitators and mentors or lecturers.



Picture 3. Handing the banner to Customer 1



Picture 4. Handing the banner to Customer 2.

#### D. CONCLUSION

A series of activities in an effort to upgrade business identity as a form of community service by a team of students and lecturers from the MSIB Kampus Merdeka program to small businesses in the Cigudeg Bogor area as BTPN Syariah bank customers was successfully carried out. Customers now have a business identity in the form of a banner that is believed to be very helpful in promoting their business, this will be followed by an increase in their business performance.

This community service activity is only focused on upgrading business identity although at the beginning of the activity a SWOT analysis was carried out for MSME actors. It is

expected that in the future this activity can be developed with more comprehensive assistance based on the results of the SWOT analysis obtained so that the improvement of customer business performance will have a more significant impact.

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