

The Role of PT. BPRS Puduarta Insani in Efforts to Increase the Welfare of Community in Tembung, Deli Serdang District

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ABSTRACT

Shariah financing bank (BPRS) is a bank financial institution that accepts deposits only in the form of time deposits only, or other forms of saving that are disbursed with it channelled as a business activity of PT. BPRS Puduarta Insani. This study was conducted to see influence after the provision of funds and the barriers that exist in the distribution of financing to customers. Methods for viewing differences in income before and after financing are measured by different tests (paired sample t test) and constraints in PT. BPRS Puduarta Insani are measured by looking at cross tabulation. The results of this study indicate that the community after getting financing from PT. BPRS Puduarta Insani experiencing increased welfare because income after getting financing has increased. This means that there is a significant difference to the welfare of the community. The various obstacles faced by customers such as system failure, inadequate management and the number of BPRS is still limited, not a big problem for customers in obtaining loans from PT. BPRS Puduarta Insani.

Keywords: Community, Financing, Welfare, Customers

INTRODUCTION

Modern financial and banking systems seek to meet human needs to finance their activities (Susilo, 2000). Efforts to meet human needs are not with their own funds but with other people's funds. either by using the principle of participation in the framework of fulfilling capital or by using loans in order to meet

financing needs. The development of the Islamic economy has been quite rapid in recent years, especially in the banking sector. The idea of a banking institution that operates based on Islamic sharia principles is closely related to the idea of an Islamic economy which originates from the Al Qur'an and Hadist. The main difference between bank activities based on sharia principles and conventional banks basically lies in the system of providing rewards or services from funds (Sudarsono, 2005). In running its business, banks issue financing to customers to develop a business that provides benefits to improve the welfare of the customers themselves. At this time, the most widely known terms in the world of Islamic banking are products with the principles of mudharabah and murabahah (Sutedi, 2009:1-2).

Sharia People's Financing Bank (BPRS), Sjahdeni (2005) is a sharia commercial bank or BPRS whose operational pattern refers to Islamic provisions (Al Qur'an and Hadist), to serve Micro and Small Enterprises (MSEs) operating under the sharia system based on Law no. 10 of 1998 concerning banking and Bank Indonesia Regulation No. 6/17/2014 Regarding People's Financing Banks based on Sharia principles, as well as staying away from all practices that are feared to contain elements of usury to be filled with investment activities on the basis of profit sharing from such financing. The BPRS was established as an active step in the

restructuring of the Indonesian economy as outlined in various financial, monetary and banking policy packages in general. In particular, the BPRS is expected to be able to provide services to Micro and Small Enterprises (MSEs) which can be carried out easily, quickly and with light requirements. Furthermore, BPRS is widely known as the profit sharing banking system or the Islamic banking system (Hendro and Conny, 2014:235).

Shariah financing bank (BPRS) is a bank financial institution that accepts deposits only in the form of time deposits only, or other forms of saving that are disbursed with it channelled as a business activity of PT. BPRS Puduarta Insani.

BPRS can only be established by Indonesian citizens, legal entities wholly owned by Indonesian citizens, local governments, or a combination thereof. The capital to establish a BPRS is Rp. 2 billion for the Jabotabek area, Rp1 billion for the provincial capital, and Rp500 million outside the Jabotabek and provincial capitals. The paid-up capital of the BPRS may not come from a loan or financing facility in any form from a bank and/or other party in Indonesia and not from sources that are prohibited according to sharia principles, including activities that are illegal. In developing its business, a BPRS is allowed to open branch offices but is limited only to the same provincial area as its head office. Meanwhile, to open a cash office, it can only be established in the same regency/municipality as the main office (Buchari *et al.*, 2003:67-68).

PT Bank Pembuangan Rakyat Syariah (BPRS) Amanah Bangsa will open a branch in Jalan Ade Irma, Martoba Village, North Siantar District, Pematang Siantar City. In 2017, BPRS Amanah Bangsa will expand its office network and reach customers who have been in Pematang Siantar City. The head office of BPRS Amanah Bangsa is located at Jalan Medan Km 10.5 No 59, precisely on Jalan Medan, Beringin, Tapian Dolok District, Simalungun Regency. The purpose of

opening a branch of the BPRS Amanah Bangsa is to facilitate customers who have been in Pematang Siantar in the process of receiving financing from the BPRS. Currently, preparations for opening a branch office have reached 90 percent. It is planned that the launching of the BPRS branch office opening will take place this July, so that the inauguration of the branch office can be attended by local officials.

If its role can be optimized, then the BPRS will be able to move the wheels of the people's economy and occupy a strategic position to help the lowest-tier economic communities who have not been reached by Islamic banking services. In addition, BPRS also provides financing to the poor. The role of the BPRS to boost economic growth. However, this is still constrained by the fact that people are not familiar with BPRS. Therefore, in 2013, they are trying to socialize the BPRS. In addition, government support is also lacking, as BPRS is not involved in supporting government programs. "His support cannot be felt clearly in the form of involvement.

Deputy Director of Bank Indonesia Representative Office for North Sumatra, Aceh, Ahmad Fauzi, revealed several indicators in developing a BPR such as the owner must have the ability to increase capital.

The seriousness of the owner to manage the bank in a healthy manner, so that the BPRS to develop well. This capital must also be maintained, not to be left behind from expansion. This should be a concern from the operation to the running. Because this BPRS needs a strong foundation. Fauzi also said that if the BPRS mismanaged, then deviating from the regulations would have an impact on financial conditions. If it is unable to be liquidated and submitted to the LPS, this is done so that the BPRS keeps its books properly.

Activities to create something real in the midst of society are the plans to establish a BPRS. However, it was found that the name BPRS Insani already exists.

To refresh the process, someone at the Ministry of Justice proposed to add the name to PT BPRS Puduarta Insani.

Based on data on the distribution of financing funds disbursed by PT. BPRS Puduarta Insani in 2011, 2012 and 2013 experienced an increase. From 2011 to 2012 there was an increase of Rp. 5,086,324,000 (32%) per year, then from 2012 to 2013 there was also an increase of Rp219,245,000 (11%) per year. In 2014, disbursed financing to customers decreased by Rp855,783,000 (51%) per year. In 2015, there was an increase in financing disbursed to customers after a decline of Rp10,031,311,000 (40%) per year, and in 2016 the financing disbursed to customers decreased again, namely Rp8,532,829,000 (52%) per year. . This shows that there is an increase and decrease in financing distributed from BPRS Puduarta Insani every year to customers, BPRS can and is still able to carry out its activities in channeling its financing to customers from BPRS Puduarta Insani in Medan Tembung District.

This study was conducted to see influence after the provision of funds and the barriers that exist in the distribution of financing to customers.

RESEARCH METHODS

This type of research is descriptive with primary data and secondary data. Descriptive research according to Tika (2006) is systematically about scientific information that comes from the subject or object of research.

Place of research at PT. BPRS Puduarta Insani Tembung, Deli Serdang Regency, with a research time of 3 months to complete. The focus of this research is in Tembung because of the financing provided by PT. BPRS Puduarta Insani, which is located on Jalan Tembung, Deli Serdang Regency, is believed to help improve the welfare of the community.

The population in this study are people who become customers in Medan who receive financing from PT. BPRS Puduarta Insani, as many as 877 customers. This study took a sample of 60 customers to strengthen this research.

Methods for viewing differences in income before and after financing are measured by different tests (paired sample t test) (Suryani and Hendryani, 2015:292). Constraints in PT. BPRS Puduarta Insani are measured by looking at croos tabulation (Kuncoro, 2009:219).

RESULTS AND DISCUSSION

Difference Test Analysis Results

Difference test is a paired test of two samples that are interconnected (Sugiyono, 2004). If the data used is continuous data, you can use the paired samples t test (parametric). In this study, researchers used the measurement method, namely analysis of different tests in determining customer income before and after receiving financing from PT. BPRS Puduarta Insani in Tembung, Deli Serdang Regency. The Analysis of Difference Test in this study uses the SPSS program and can be seen in the table as follows.

Table 1. Result of Paired Samples Test

		Paired Differences				t	Df	Sig. (2-tailed)	
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower				Upper
1	Before After	- 5290166.66667	8229337.24532	1062402.87005	-7416029.89930	-3164303.43403	- 4.979	Pair 59	.000

Source: Results Processed by Researchers

The analysis results obtained that the t value is equal to -4.979 with a significant 0.000. Because it is significant < 0.05, it can be concluded that H₁ is accepted, meaning that the average income of customers before

and after obtaining mudharabah financing from PT. BPRS Puduarta Insani is different. Thus, it can be stated that mudharabah financing for customers can affect and have differences in customer income. The results

of this study indicate that the community after getting financing from PT. BPRS Puduarta Insani experiencing increased welfare because income after getting financing has increased. This means that there is a significant difference to the welfare of the community.

Cross tabulation is a descriptive analysis technique that can provide an overview of data in the form of tables and columns. In this study, there are 4 choices of obstacles that are asked of customers which are believed to affect the level of customer satisfaction with BPRS Puduarta Insani, namely as follows:

Cross Tabulation Analysis Results

Table 2. Result of Cross Tabulation Based Respondents' Gender and Obstacles

			Gender		Total
			Male	Female	
Obstacles	Inadequate management of the BPRS	Calculation	2	3	5
		Line	40.0%	60.0%	100.0%
		Column	7.1%	9.4%	8.3%
	The number of BPRS is still limited	Calculation	4	14	18
		Line	22.2%	77.8%	100.0%
		Column	14.3%	43.8%	30.0%
	No complaints	Calculation	22	15	37
		Line	59.5%	40.5%	100.0%
		Column	78.6%	46.9%	61.7%
Total	Calculation	28	32	60	
	Line	46.7%	53.3%	100.0%	
	Column	100.0%	100.0%	100.0%	

Source: Results Processed by Researchers

The various obstacles faced by customers such as system failure, inadequate management and the number of BPRS is still limited, not a big problem for customers in obtaining loans from PT. BPRS Puduarta Insani.

Based on Table 2 shows the results of the cross tabulation, that the most respondents according to gender were 32 respondents or 53.3%. While the respondents who were least based on barriers and gender were male as many as 28 respondents, amounting to 46.7% of the customer barriers based on the limited number of BPRS with a total of 30%. This shows that in obtaining financing from PT. BPRS Puduarta Insani, most of the customers experienced difficulties in obtaining financing from PT. BPRS Puduarta Insani. This means that even though there are customers who experience difficulties in obtaining financing, customers still fully trust the BPRS and no customers switch from BPRS to conventional or other banks.

In the development of economic growth, the BPRS each year experiences progress from various sectors of financing

funds that are channeled to customers, advancing the economy of customers and others so that the BPRS is able and able to cover any shortcomings that exist for customers who experience obstacles in obtaining financing from PT. BPRS Puduarta Insani in the future.

The most constraints in financing according to the level of education are high school level as many as 40 respondents with a percentage level of 67% with the statement that the respondents chose no complaints against PT. BPRS Puduarta Insani. Meanwhile, the obstacles consisted of inadequate management of the BPRS with the education level having the smallest percent, namely 60% with 3 respondents. This can be seen from some of the obstacles that exist to customers, the BPRS is still able to carry out its operational activities, one of which is to provide financing to customers of all levels of customer education in obtaining financing from PT. BPRS Puduarta Insani.

The obstacle faced by customers was inadequate management of the BPRS based on gender. There were 5 respondents, consisting of 2 male and 3 female.

Meanwhile, based on the education level, there were 5 respondents consisting of 3 respondents at the high school level and 2 respondents at the tertiary level. Meanwhile, another obstacle faced by customers, namely the number of BPRS which was still limited by gender, was 18 respondents, consisting of 4 male respondents and 14 female respondents. Meanwhile, based on the education level, there were 18 respondents consisting of 12 respondents at the high school level and 6 respondents at the tertiary level. And as for the statement There are no complaints based on gender, there are as many as 37 respondents, consisting of 22 male respondents and 15 female respondents. Meanwhile, based on the level of education there were 37 respondents, consisting of 25 respondents at the high school level and 11 respondents at the tertiary level. It can be seen that customers still fully trust BPRS in obtaining financing even though customers of various genders and their latest education experience obstacles from PT. BPRS Puduarta Insani.

CONCLUSION AND SUGGESTION

Conclusion

The results of this study indicate that the community after getting financing from PT. BPRS Puduarta Insani experiencing increased welfare because income after getting financing has increased. This means that there is a significant difference to the welfare of the community.

The various obstacles faced by customers such as system failure, inadequate management and the number of BPRS is still limited, not a big problem for customers in obtaining loans from PT. BPRS Puduarta Insani.

Suggestion

For PT. BPRS Puduarta Insani

1. Based on the results of this study, murabahah financing has a significant effect on the income of the small community, therefore PT. BPRS Puduarta Insani further

increases the distribution of financing to the small community for business development.

2. PT. BPRS Puduarta Insani must improve the BPRS system which is better so that there are no mistakes.

3. PT. BPRS Puduarta Insani must also improve adequate management (both from services and facilities).

For the Community

1. In borrowing funds, the public must be able to distinguish between initial capital and financing funds to measure the difference in income before and after financing in order to make it easier to control their financial data.

2. Financing funds should be used properly and be useful in the process of increasing income.

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