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KSPPS DEVELOPMENT STRATEGY FOR BINA UMMAT SEJAHTERA TO IMPROVE THE WELFARE OF COOPERATIVE MEMBERS

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ABSTRACT

This article examines the implementation of development strategies by KSPPS BMT Bina Ummat Sejahtera in improving member welfare through sharia financial services. Using qualitative methodology, this research evaluates the influence of adequate infrastructure, innovation in services, and human resource development on members' economic empowerment. The results show that adopting a holistic approach to cooperative operations—including improving the accessibility and efficiency of financial services as well as training programs to improve members' financial competency—significantly supports member empowerment and community economic growth. This initiative not only strengthens members' financial stability but also stimulates inclusive economic growth in the community. This study confirms that KSPPS BMT Bina Ummat Sejahtera has been effective in forming an ethical financial ecosystem and supporting the economic independence of its members.

Keywords: sharia finance, economic empowerment, financial services

INTRODUCTION

Cooperative Sharia Savings and Loans and Financing (KSPPS) BMT Bina Ummat Sejahtera appears as solution innovative for Muslim communities in need access to service appropriate finances with Islamic principles , which prohibit practice usury (interest), gharar (uncertainty extreme), and maysir (gambling). As alternative strong to institution banking conventional , cooperative This has positioning himself in the middle growth exponential industry Islamic finance , developing access to service finance comply with sharia while promote awareness more Islamic finance wide . With apply a financial model based on principles for results and transparency , cooperative No only expand inclusion finance but also contribute to development resilience economy in community , shows How institution finance can support welfare general , reduce inequality economy , and promote sustainable growth , with integrate principles justice social and empowerment economy comes first in Islamic economics .

Sharia cooperatives play significant role No only in provide service finance but also deep carry not quite enough answer more big For empowerment social and economic in Muslim community . Through facilitation access This , sharia cooperatives are not only fulfil need financially appropriate with religious values but also proactive push growth business ethical and responsible local answer . With integrate principles Islamic finance that focuses on justice and avoidance the risk is not necessary , cooperative This help eliminate inequality economy and strengthening foundation economy micro as well as macro , which in turn strengthen prosperity and stability social in public . This makes Sharia cooperatives do not only as provider service finance but also as catalyst For transformation sustainable and inclusive economy , which supports more life Good for its members as well as more community wide .

Related literature emphasizes the important role of sharia cooperatives in strengthening members' financial stability through products and services that are in line with sharia principles. Research conducted by Ahmad and Haron (2020) opens up insight into how sharia cooperatives not only facilitate access to capital but also contribute to sustainable economic development. However, they also highlight that there is still a gap in research that discusses the influence of cooperative infrastructure and human resource (HR) development on the sustainability of cooperative operations. This calls for further research that can explore how infrastructure improvements and HR development strategies can support operational efficiency and long-term performance of cooperatives. Further study from Hasanah (2021) also supports this view, with research showing that adequate infrastructure significantly influences the ability of sharia cooperatives to expand their services and increase member satisfaction. In addition, Rahmadi (2022) in his research shows that investment in training and developing HR skills in sharia cooperatives is the key to increasing productivity and innovation in sharia financial services. These two aspects—strong infrastructure and quality human resources—collectively play a crucial role in optimizing the potential of sharia cooperatives to achieve inclusive and sustainable economic growth.

This research aims to understand how infrastructure and human resources influence the success of sharia cooperatives. Taking a holistic view, the research will evaluate how employee training and development improves cooperatives' efficiency and helps their members. This research is important because it will explain ways to make sharia cooperatives more effective and provide better services to their members. By focusing on improving infrastructure and the quality of human resources, this study hopes to show how cooperatives can not only survive in a competitive market but also help improve the finances and well-being of their communities. The conclusion will provide practical suggestions for sharia cooperatives in taking strategic steps for better growth and financial inclusion.

LITERATURE REVIEW

Marketing

According to Swastha in Indrasari (2019:4) marketing is a comprehensive system of a series of activities for planning, setting prices, promoting and distributing goods and services aimed at meeting the needs of potential buyers.

behavior as a marketing strategy to approach consumers. Kotler and Keller (2009: 166) state that consumer behavior is an analysis of the way individuals, groups and organizations select, purchase and use goods, services, ideas, with the aim of fulfilling their needs.

Various stimuli from consumer behavior models influence consumers, thereby generating interest in exploring information and making purchasing decisions.

Consumer purchasing decisions are measured by five indicators, one of which is brand choice. Before consumers decide to buy, they must know several brands on the market, therefore a business needs to implement appropriate marketing strategies and understand consumer behavior so that the existence of the brand will be easily recognized by consumers or high brand awareness can influence purchasing decisions (Sitorus, AS , et al., 2022) .

Promotion

Shinta (2011:120) expressed his opinion that promotion is a form of communication in marketing. Marketing communication itself is an action in marketing to disseminate information, convince and remind the target market about a business and its products, with the hope that they will accept, buy and remain loyal to the product being marketed.

Price

Price is the amount of money or value charged by customers to obtain benefits from a product or service (Kotler & Armstrong, 2008: 345).

Brand Awareness

According to Kotler, Keller, Brady, Goodman, Hansen in Sitorus, AS, et al. (2022:111) stated that brand awareness *is* the ability of consumers to recognize and identify brands in their minds or memories.

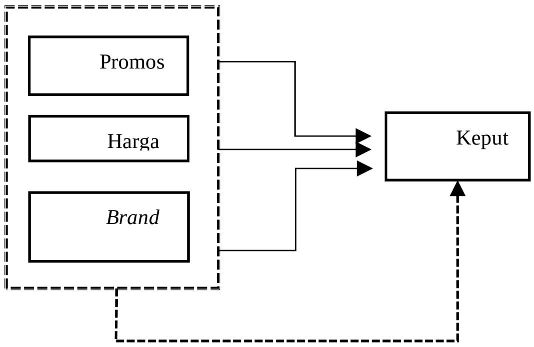
Buying decision

decisions are preferences for buying the most preferred brand (Kotler and Keller, 2009: 188)

According to Sawlani (2021:18) Online purchasing is a sales activity using the internet which is used in producer-to-producer transactions or (B2B) and businesses with direct consumers or (B2C).

Based on the explanation of these theories, *online purchasing decisions* are steps taken by consumers to use the internet, such as *e-commerce services* that have been provided by companies in deciding to purchase a product or service after consumers are aware of certain information obtained.

Hypothesis Framework



Information:

Partially ——— : ———

Simultaneously : – – –

1. H1: It is suspected that there is a significant influence between promotions on purchasing decisions.
2. H2: It is suspected that there is a significant influence between price on purchasing decisions.

3. H3: It is suspected that there is a significant influence between *Brand awareness* on purchasing decisions.
4. H4: It is suspected that there is a significant influence between promotion , price and *brand awareness* on purchasing decisions simultaneously.

METHODS

The type of research carried out by the author is qualitative research. Qualitative research is research carried out using scientific logic (Anggito & Setiawan, 2018). This type of research is qualitative based, namely research that uses research objects in the form of data collection techniques such as.

"Library research is a data collection technique carried out by searching for data or information through scientific journals, reference books and publication materials available in libraries" (Supranto in Ruslan, 2004: 31). In this research, the data collection technique was through library research, apart from using books, the researcher also conducted internet searches to obtain scientific journals, theories, previous research, and opinions that were relevant to the problem being studied.

Literature study is a series of activities related to methods of collecting library data, reading and taking notes, and managing research materials. According to Danial and Warsiah, literary studies are research carried out by researchers by collecting a number of books and magazines related to research problems and objectives. This technique is carried out with the aim of revealing various theories that are relevant to the problems being faced or researched as reference material in discussing research results.

Then also using internet searching or online searching is a search using a computer that is carried out via the internet with certain search tools or software on servers connected to the internet spread across various corners of the world. (Sarwono, 2005: 229). The use of the internet as a source for data collection techniques is because on the internet there is a lot of information related to research. This variety of information is of course very useful for research, and is complemented by a variety of literature originating from research that has been conducted previously from various parts of the world. Flexible accessibility and easy application are also important points for making searching for data on the internet one of the data collection techniques in this research.

DISCUSSION

Physical Condition of KSPPS BMT Bina Ummat Sejahtera

BMT BUS is committed to building a strong sharia microeconomic network. The organization stands out for its ability to respond to member needs quickly and efficiently, supported by excellent financial services technology. The work culture at BMT BUS is imbued with the values of sidiq (honest), amanah (trustworthy), tabligh (convey), and fatanah (intelligent), which are the foundation in every operation.

KSPPS BMT Bina Ummat Sejahtera is a cooperative entity that holds the principle of financial inclusion as the core of its vision and mission. With a strong focus on improving welfare not only for its members but also for the wider community, this cooperative seeks to provide access to broader and more inclusive financial services.

Condition of Facilities and Infrastructure of KSPPS BMT Bina Ummat Sejahtera

The existence of a wide network of cooperatives stretching across several provinces indicates that there is a well-established and capable infrastructure to support their operations. This shows that this cooperative is not only focused on achieving financial inclusion goals theoretically, but has also made significant investments in building a strong physical foundation. This solid infrastructure allows them to serve their members and communities more effectively, ensuring that financial services are accessible to as many people as possible.

The following are the facilities and infrastructure of KSPPS BMT Bina Ummat Sejahtera in the form of service products, namely: A. Savings

1. Si Willing (Voluntary Savings)

• Description: Smooth savings that provide high flexibility in transactions for members, with additional benefits in the form of the opportunity to win prizes from draws and direct prizes.

• Key Features:

- Initial deposit Rp. 100,000,- and the next minimum deposit is IDR. 10,000,-.
- Monthly administration fee Rp. 5,000,- and account closing fee Rp. 10,000,-.

- Facility online transactions via Sejahtera Mobile by Action Pay and throughout BMT BUS branch .

2. Si Suka (Voluntary Term Savings)

• Description: Term savings product with withdrawals at a certain time, offering attractive profit sharing with profits according to the deposit period.

• Key Features:

- Minimum initial deposit of Rp. 1,000,000,-.
- Have a Si Rela savings account.
- Stamp fees and profit sharing taxes in accordance with applicable regulations.

3. Program Savings

• Si Sidik: Aimed at children, helps plan education costs.

• The Established: To prepare for the future and provide security for old age.

• Si Hafit: Facilitates preparations for Eid al-Fitr and homecoming needs.

• The Hajj and Umrah: Helps plan costs for the Hajj and Umrah.

B. Financing

1. Business Capital

• Description: Financing with a mudharabah agreement for productive businesses, providing profit sharing based on the agreed ratio.

• Key Features:

- Maximum monthly payment term is 36 months.
- Insurance for all nominal financing.
- Payment can be made at all BMT BUS branches.

2. Investment

• Description: Financing for purchasing goods using an installment system and additional margin according to agreement, using a murabahah contract.

• Key Features:

- Maximum term of 36 months.
- Easy and fast application process.

3. Ultra Micro

• Description: Supports ultra-micro businesses within the framework of government programs with funding sources from PIP, using Mudharabah or Murabahah agreements.

• Key Features:

- Maximum financing ceiling of Rp. 20 million.

- Maximum payment term of 36 months.

4. Water and Sanitation (ANITA)

• Description: Financing for the provision of clean water and sanitation, in collaboration with water.org. • Key Features:

- Support for individual and group needs.
- Focus on creating healthy sanitation facilities and access to clean water.

C. Digital Services

1. Sejahtera Mobile by Action Pay

• Description: Mobile application that allows members to carry out various financial transactions and access financial information.

• Key Features:

- Financial transactions such as money transfers, checking balances, paying bills, purchasing credit.

2. Prosperous Link

• Description: Extension of BMT BUS financial services through collaboration with members as agents.

3. Prosperous Edupay

• Description: Digital payment system to simplify school payment transactions.

D. Baitul Maal

1. Collection of Zakat

• Includes zakat maal, fitrah, agriculture, animal husbandry.

2. Collection of Infaq and Shodaqoh

• Charity box and employee virtual accounts for infaq and shodaqoh transactions.

3. Collection of Waqf

• Cash and non-cash waqf, both for institutions and individuals, for the public interest.

Infrastructure development and maintenance plays an important role in the success of KSPPS BMT Bina Ummat Sejahtera's financial inclusion. With appropriate facilities and technology, they provide fast, safe and efficient services, meeting the diverse needs of their members. Investment in solid infrastructure signals their commitment to sustainable growth, keeping pace with technological developments and changing societal needs.

Condition of Human Resources for KSPPS BMT Bina Ummat Sejahtera Business Actors

The cooperative places human resource development as one of its top priorities, demonstrating a deep understanding of the importance of preparing members and staff with the skills and knowledge necessary to not only survive but also thrive in a competitive market environment. Through the provision of ongoing training and support, the cooperative seeks to improve the capabilities of individuals, whether they are entrepreneurs starting out or those who already have a business but wish to develop it further. This initiative reflects KSPPS BMT Bina Ummat Sejahtera's commitment to not only increasing access to financial services but also ensuring that its members and staff have the competence to use these resources effectively.

The training provided covers various topics, from financial management, marketing techniques, to the use of technology in business. This holistic approach aims to equip individuals with comprehensive skills, preparing them not only to face current challenges but also to adapt to future changes and opportunities. In this way, cooperatives not only act as providers of financial services, but also as learning institutions that support the personal and professional growth of their members.

Apart from providing direct benefits to members and staff, the focus on human resource development also has a positive impact on the wider business ecosystem. By improving the skills and competencies of business people, KSPPS BMT Bina Ummat Sejahtera indirectly supports the creation of a more dynamic and competitive market.

Well-managed and innovative businesses not only help in local economic growth but also in creating jobs and promoting social inclusion.

Production Aspect

In the current economic ecosystem, KSPPS BMT Bina Ummat Sejahtera stands out as an entity that focuses on providing financial services, rentals, and corporate services, indicating its operational orientation is different from traditional goods production. Direct information about production aspects is not available, which confirms that the essence of this cooperative's activities lies in providing services aimed at facilitating economic growth for members and the wider community.

With this, cooperatives act as a vital link in ensuring the accessibility of financial resources and business support, vital for the survival and expansion of small to medium enterprises. This shows recognition of the importance of financial services and business support in strengthening the foundations of local economies and advancing financial inclusion.

The focus on services rather than the production of goods marks the strategic adaptation of KSPPS BMT Bina Ummat Sejahtera to market needs and contemporary economic challenges. In this context, cooperatives leverage their expertise and resources to provide services that add value to their members, such as microcredit, business financing, and leasing services that provide the capital and tools necessary for growth and expansion.

In addition, the company's services offered create a supporting ecosystem for business development, providing the guidance, training and consulting necessary to navigate complex and dynamic markets. This approach not only supports members' financial success but also strengthens business management and innovation skills, creating a stronger foundation for long-term competitiveness and sustainability.

The transition of focus from traditional production to service provision reflects KSPPS BMT Bina Ummat Sejahtera's understanding of the dynamics of the modern economy and the specific needs of the communities it serves. It creates added value through services designed to overcome the specific barriers faced by its members in accessing capital and markets, giving them the tools necessary to not only survive but thrive. Initiatives like these play an important role in local economic development, promoting financial inclusion, and encouraging entrepreneurship, all of which are key to sustainable economic progress.

Market Aspect

By introducing various savings and financing options for business capital, this cooperative not only aims to meet basic financial needs but also to support entrepreneurial initiatives and business growth of its members. This initiative reflects a deep understanding of the economic challenges faced by members and a willingness to provide practical and effective solutions.

In this way, KSPPS BMT Bina Ummat Sejahtera has succeeded in standing out as an entity that focuses on meeting the financial needs and economic development of its community. Furthermore, this diverse financial product offering also shows cooperative intelligence in identifying and exploiting market gaps. Through a careful understanding of member preferences and needs, KSPPS BMT Bina Ummat Sejahtera can design and offer products that are not only attractive but also substantially beneficial to recipients.

This, in turn, helps in building stronger and more sustainable relationships with members, ensuring that they feel supported and valued. The success of this strategy can be seen not only from the growth and sustainability of the cooperative itself but also from the positive impact it has on members and the wider community, creating a virtuous cycle that strengthens trust and loyalty.

In the end, KSPPS BMT Bina Ummat Sejahtera's strategic approach to market aspects shows its strong commitment to not only survive market competition but also to provide significant added value to its members. This confirms the position of cooperatives as key players in the financial ecosystem that not only serve financial needs but also encourage and support the economic development of members and society.

By leveraging deep market insight and implementing innovative solutions, KSPPS BMT Bina Ummat Sejahtera positions itself as an adaptive and responsive entity, ready to meet and exceed its members' expectations in an ever-changing economic landscape.

Financial Aspects

In order to strengthen the financial structure of its members and support their economic activities and religious aspirations, KSPPS BMT Bina Ummat Sejahtera has developed and offered a series of innovative savings products such as Si Sidik, Si Hafit, and Si Haji and Umrah.

The existence of this savings product reflects the cooperative's deep understanding of the financial needs and goals of its members, both in the context of business development and in fulfilling religious obligations and aspirations. These savings products are designed to encourage good financial management and discipline in saving, while providing access to financial resources that can support various economic initiatives and religious activities.

This shows how KSPPS BMT Bina Ummat Sejahtera seeks to provide holistic financial solutions, which not only focus on economic growth but also on meeting the spiritual and communal needs of its members. In addition to savings products, the cooperative's offering of business financing further strengthens the financial structure that has been designed to support members' economic activities.

This financing allows small and medium-sized entrepreneurs and other business people to access the capital needed to start, expand, or improve their business operations. By providing easily accessible financing sources and reasonable conditions, KSPPS BMT Bina Ummat Sejahtera plays a key role in encouraging economic growth and entrepreneurship within the community. This reflects the cooperative's commitment to not only be a provider of financial services but as a partner in the economic growth and success of its members. With this strategy, cooperatives ensure that members have the tools necessary to face market challenges and take advantage of emerging opportunities. The approach taken by KSPPS BMT Bina Ummat Sejahtera in this financial aspect shows how they have succeeded in integrating financial services with the values and aspirations of the communities they serve.

Through specially designed savings products and tailored business financing, cooperatives not only assist members in achieving economic stability and growth but also in realizing broader personal and communal goals.

This approach makes KSPPS BMT Bina Ummat Sejahtera more than just a financial institution; they are an integral part of members' social and economic networks, supporting their aspirations in both the material and spiritual worlds.

Company performance

The existence and sustainability of KSPPS BMT Bina Ummat Sejahtera in a competitive economic environment can be understood through the lens of company performance which, although the specific metrics are not publicly available, can be interpreted through the variety of financial products and services they offer. This approach, which focuses on long-term value creation and sustainability, reflects a strategy designed not only for financial growth alone, but also to improve the welfare and empowerment of cooperative members.

Furthermore, KSPPS BMT Bina Ummat Sejahtera's commitment to the sustainability and welfare of its members emphasizes its role as more than just a financial service provider; they serve as partners in the economic growth and social development of their members.

By providing access to inclusive and diverse financial products, the cooperative supports entrepreneurial initiatives, facilitates the achievement of personal and communal goals, and helps members navigate economic uncertainty. The performance of these companies, therefore, must be measured not only in financial terms but also in terms of the broader social and economic impact they generate for the members and communities they serve.

The approach taken by KSPPS BMT Bina Ummat Sejahtera in designing and offering tailored financial products and services demonstrates a sustainable business model, which places the needs and welfare of members at the center of its strategy. This creates an ecosystem where the cooperative's financial success directly contributes to the economic progress and well-being of members. As such, the company's performance can be seen as a reflection of its commitment to the core values of financial inclusion and economic empowerment, making KSPPS BMT Bina Ummat Sejahtera an important example of how financial institutions can contribute to inclusive and sustainable economic development.

Business Dynamics

In facing a rapidly changing business environment, KSPPS BMT Bina Ummat Sejahtera has demonstrated extraordinary agility through its service digitalization initiative. The move is part of a broader dynamic approach, which aims to meet the needs of its members efficiently and effectively while also remaining relevant in evolving market trends. Digitization of services allows cooperatives to expand their reach, increase the accessibility of financial services, and speed up transaction processes, all while ensuring the security of member data and transactions.

This innovative approach reflects not only adaptation to new technology but also the cooperative's commitment to continually improving the quality of service and member experience. Apart from digitalization, the diversity of financial products offered by KSPPS BMT Bina Ummat Sejahtera reaffirms their strategic flexibility in serving various member segments. From savings and financing for small businesses to products designed to support religious aspirations, each product is designed with a deep understanding of member needs and preferences. This diversity not only shows an understanding of the complexity of financial needs in the community but also a desire to provide holistic and inclusive solutions.

In this way, the cooperative has succeeded in building a financial services ecosystem that can support its members at various stages of life and business, demonstrating a highly member-oriented and welfare-focused approach. KSPPS BMT Bina Ummat Sejahtera's dynamic approach, combined with digitalization initiatives and product diversification, reflects a strong understanding of the importance of adapting to market changes and opportunities.

In doing this, cooperatives not only ensure the continuity of their business but also increase the value they provide to members. These initiatives, along with a commitment to financial inclusion and economic empowerment, place cooperatives in a unique position to lead in the digital era and meet the economic challenges of the future. Through a proactive and future-oriented strategy, KSPPS BMT Bina Ummat Sejahtera emphasizes its commitment to the growth and welfare of its members, while demonstrating its important role in encouraging innovation and sustainability in the financial sector.

Future Business Prospects

Through the mission and vision carried out, KSPPS BMT Bina Ummat Sejahtera has confirmed their long-term commitment to community growth and development. With an emphasis on sustainability, empowerment and increased prosperity, the cooperative states highly ambitious and inclusive goals. Its mission to be an agent of positive change in society is reflected in every aspect of its operations, from financial product offerings to community empowerment programs. In this way, KSPPS BMT Bina Ummat Sejahtera has established a strong foundation for their business prospects in the future, where sustainability and community welfare are at the center of every initiative carried out.

The cooperative's vision to strengthen empowerment and improve community welfare shows a deep appreciation for the role of the economy in social formation and progress. In advancing this vision, KSPPS BMT Bina Ummat Sejahtera strives to not only provide access to financial services, but also to empower its members and communities with the knowledge, skills and resources necessary to be economically independent and successful. This creates very promising business prospects, where cooperatives can continue to grow and develop as agents of positive change, creating a significant impact in reducing economic disparities and improving the quality of life of the communities they serve.

By setting a focus on sustainability and empowerment in its mission and vision, KSPPS BMT Bina Ummat Sejahtera is building a strong foundation for sustainable business growth and social impact. In facing the future, this cooperative has bright business prospects, where they can continue to be a driving force in realizing the vision of financial inclusion and broader community welfare. By integrating these values into every operational aspect, KSPPS BMT Bina Ummat Sejahtera positions itself as a leader in economic and social transformation, as well as a reliable partner in building a more sustainable and inclusive future.

New Business Opportunities that can be Developed by KSPPS BMT Bina Ummat Sejahtera

In an ever-changing economic landscape, KSPPS BMT Bina Ummat Sejahtera's emphasis on financial services provides a strong foundation for the exploration of new business opportunities. One promising area is the expansion of digital services, which could open the door to more efficient operations and improved member experience.

Digitalization not only extends the reach of cooperatives to members in more remote locations but also offers the potential for innovation in the delivery of financial services. By leveraging the latest technology, cooperatives can increase access to financial products, speed up approval processes, and increase transparency. Such initiatives will place KSPPS BMT Bina Ummat Sejahtera at the forefront of the fintech revolution, ensuring that they remain relevant and competitive in the digital economy.

Furthermore, the introduction of new financial products tailored to emerging market needs is another opportunity for growth. By following market trends and responding dynamically to members' changing needs, cooperatives can develop innovative financial solutions. This could include products designed to support the gig economy, financing solutions for sustainable initiatives, or products that facilitate participation in the digital economy. By continuing to innovate and adapt its product offerings, KSPPS BMT Bina Ummat Sejahtera will not only strengthen relationships with existing members but also attract new members, expand its member base and improve the welfare of the wider community.

Finally, establishing strategic partnerships can enrich the ecosystem of services offered by cooperatives and expand their reach. Partnerships with financial technology, educational institutions, and non-governmental organizations can enhance cooperatives' ability to provide comprehensive financial services.

For example, collaborations with technology platforms can introduce new tools for personal financial management, while partnerships with educational institutions can enhance training and skills development programs for members. Partnerships like these not only expand the reach and capabilities of the cooperative's services but also strengthen its position as a center of excellence in financial services and economic empowerment. By exploring new business opportunities through digital innovation, product development and strategic partnerships, KSPPS BMT Bina Ummat Sejahtera is well positioned to lead an inclusive and sustainable financial services transformation.

CONCLUSION

KSPPS BMT Bina Ummat Sejahtera has demonstrated a strong commitment to financial inclusion and economic empowerment of members and the wider community through various sharia financial products and services, solid infrastructure, and investment in human resource development.

By leveraging technology and innovation, as well as establishing strategic partnerships, the cooperative is well positioned to not only expand its reach and efficiency but also to explore new business opportunities that will strengthen its position in the digital economy and enrich the inclusive financial ecosystem. This commitment, along with a holistic and adaptive approach to member needs and market trends, positions KSPPS BMT Bina Ummat Sejahtera as a leader in sustainable and inclusive economic transformation, while strengthening community relationships and supporting social development.

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