

## OPTIMIZING THE ROLE OF WORKING CAPITAL FINANCING IN IMPROVING THE ECONOMY OF THE PRENDUAN VILLAGE COMMUNITY (CASE STUDY OF BPRS BHAKTI SUMEKAR, PRAGAAN BRANCH)

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**Abstract:** This study aims to determine how to optimize the role of working capital financing at Bank BPRS Bhakti Sumekar Pragaan Branch in improving the economy of the Prenduan village community and what are the challenges faced by Bank BPRS Bhakti Sumekar Pragaan Branch in optimizing working capital financing for the Prenduan village community. The research method used is descriptive qualitative research. The data sources collected were obtained through observation, interviews and documentation. With data analysis techniques using technical triangulation. The results of the study indicate that optimizing the role of working capital financing at BPRS Pragaan Branch in terms of welfare, access, participation, and control are the main indicators in empowering the community's economy. This is reflected in the implementation of aspects of planning, organizing, movement, and control optimally. However, there are several obstacles, such as late payments by customers, competition with other banks that offer lower interest rates, customer data recorded in the red at the OJK even though they have never had bad debts, and prospective customers who do not yet have a growing business.

**Keywords:** Optimization, Financing, Working Capital

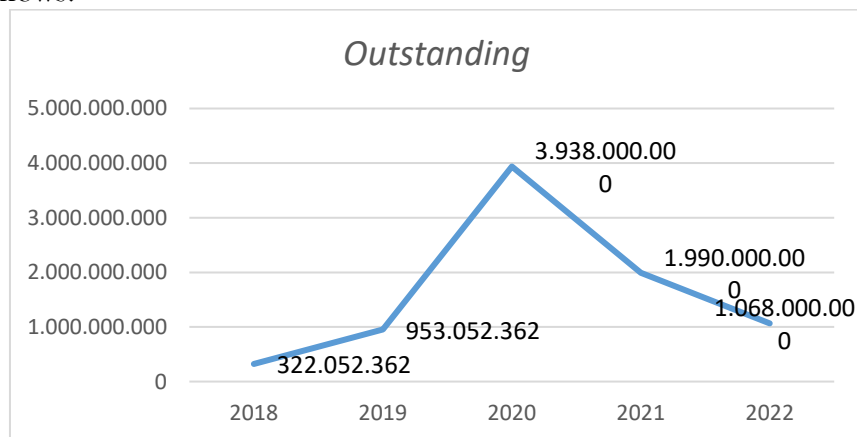
**Abstrak:** Penelitian ini bertujuan untuk mengetahui Bagaimana Optimalisasi peran pembiayaan modal kerja Bank BPRS Bhakti Sumekar Cabang Pragaan dalam meningkatkan ekonomi masyarakat desa Prenduan serta Apa saja tantangan yang dihadapi Bank BPRS Bhakti Sumekar Cabang Pragaan dalam mengoptimalkan pembiayaan modal kerja terhadap masyarakat desa Prenduan. Metode penelitian yang digunakan ialah penelitian kualitatif deskriptif. Sumber data yang dikumpulkan diperoleh melalui observasi, wawancara serta dokumentasi. Dengan teknik analisis data menggunakan triangulasi teknik. Hasil penelitian menunjukkan bahwa optimalisasi peran pembiayaan modal kerja di BPRS Cabang Pragaan dalam aspek kesejahteraan, akses, partisipasi, dan kontrol menjadi indikator utama dalam memberdayakan perekonomian masyarakat. Hal ini tercermin dari terlaksananya aspek perencanaan, pengorganisasian, pergerakan, dan pengendalian secara optimal. Namun, terdapat beberapa hambatan, seperti keterlambatan pembayaran oleh nasabah, persaingan dengan bank lain yang menawarkan bunga lebih rendah, data nasabah yang tercatat merah di OJK meskipun tidak pernah kredit macet, serta calon nasabah yang belum memiliki usaha yang berkembang.

**Kata Kunci:** Optimalisasi, Pembiayaan, Modal Kerja

## 1. INTRODUCTION

Islamic banking operates based on sharia principles, avoiding interest (riba) and unethical practices, while promoting halal transactions and sustainable economic growth. Islamic microfinance supports MSMEs by providing working capital for business operations, such as purchasing equipment or expanding production. At BPRS Bhakti Sumekar Pragaan Branch, sharia financing is implemented similarly to other Islamic banks. The most in-demand product is murabahah, which continues to grow annually due to increasing customer needs. As a trust-based sale agreement, murabahah requires transparency between buyer and seller regarding product details, cost, margin, and payment terms (Agil Dzikrullah & Chasanah, 2024)

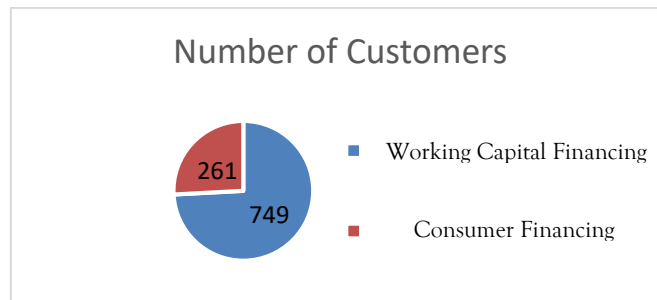
BPRS Bhakti Sumekar provides Murabahah contract as a financing product for customers (UMKM members) who want to finance at BPRS. Murabahah contract is highly recommended by BPRS Bhakti Sumekar. For customers who work as UMKM actors such as the community in Prenduan because with the Murabahah contract, UMKM actors can buy necessities to optimize the business they run (Muh. Khoiruddin, 2023). The following are outstanding financing that has been realized over the past 5 years, as follows:



Data source: BPRS Bhakti Sumekar Pragaan Branch

**Figure 1.** Outstanding Financing at BPRS Pragaan Branch (2018-2022)

Based on figure 1 above, it shows that the realization of outstanding financing for working capital products has decreased from 2021-2022. In 2020, the realization of outstanding financing was very high, increasing by around 313% or 3 times the outstanding financing in 2019. However, in 2021 it decreased by around 49% approaching 50% compared to 2020. While in 2022 it decreased again by around 46% due to the large number of outstandings that had been paid off and the imposition of limits to maintain the caution of BPRS Bhakti Sumekar Pragaan Branch officers when they wanted to realize working capital financing. However, this decrease did not affect the number of working capital financing customers. Because working capital financing customers are always the majority customers at BPRS Bhakti Sumekar Pragaan Branch. The following is a diagram of the number of customers which presents the total customers of working capital financing products.



Data source: BPRS Bhakti Sumekar Pragaan Branch

**Figure 2.** Composition of Number of Customers

Based on the diagram above, it has been shown that the customers who dominate the financing products of BPRS Bhakti Sumekar Pragaan Branch are working capital financing products, which are around  $\frac{3}{4}$  percent of consumer financing. This has proven that the decrease in outstanding does not affect customer trust in the bank. The existence of working capital financing carried out by BPRS Bhakti Sumekar Pragaan Branch here, which is also supported by the number of people who are known as MSMEs (the second largest livelihood) in the Prenduan area, can provide assistance in improving the standard of living and help with funding or capital for businesses in MSMEs in Prenduan village.

In carrying out business activities and efforts to increase company profits, one of the influencing factors is capital, both own capital and capital from banks. Without sufficient capital, it will certainly hamper the procurement process of goods and services. The company's operational activities can also be hampered, so that the company will have difficulty in obtaining income and profits from its business. Related to the constraints of lack of capital, in this case business actors need loans from banks with the appropriate amount of financing. The definition of the amount of financing is the amount that will be received by the borrowing customer from the funds previously submitted by the customers. In providing financing, the applicant determines the amount of financing they want to obtain to meet their needs along with the financing period (Novita Riyanti & Hermawan Adinugraha, 2021).

The second obstacle that is often experienced by MSMEs related to capital is that many banks still set a relatively high financing burden so that many MSMEs are reluctant to borrow, so in this case business actors need financing with a light financing burden (Heryani et al., 2025). The definition of financing burden is the provisions agreed by the debtor to the creditor regarding everything related to the burden of financing and installments that must be paid each month. Then another obstacle felt by MSMEs is the difficulty in following banking procedures (Cantika, 2015). The definition of the procedure itself is the stages or processes that are gone through before a financing is decided to be given to the customer, including the socialization that is delivered, assistance provided during the application process, fulfillment of document requirements, fulfillment of collateral requirements, application period, and administration fees when applying for financing (Cantika, 2015). Therefore, in applying for MSME financing, an easy procedure is needed, so that there is no difficulty in meeting the requirements set.

In addition to the above problems, from the customer side, after obtaining business financing, they often make mistakes in using funds (Darwis & Rusastra, 2016). The definition of using own funds is the allocation of funds obtained from financing loans according to what should be, namely for productive purposes in meeting capital needs and developing the business owned (Zakariya, 2020). Based on the data obtained by researchers from various Islamic banks in Sumenep, the results obtained are that Bank BPRS Bhakti Sumekar provided financing to MSMEs as of July 3, 2023 with a Murabahah contract of Rp. 4,323,460,244 to 119 MSMEs. Then with 6% MSME partner financing of Rp. 67,116,000 to 35 MSMEs. And with 0% MSME partner financing of Rp. 112,500,000 to 24 MSMEs.

Research by Ernanda Kusuma Dewi and Ayu Astari shows that some BMTs in Indonesia have implemented mudharabah financing as an ideal scheme in Islamic finance, but it is still not widely used due to its high risk. As a result, the use of mudharabah remains low. With proper supervision and guidance, this financing could reduce micro-business failures. BMTs have successfully implemented sharia principles and can serve as a model for other Islamic financial institutions. Meanwhile, according to Trimulato et al., Islamic banks have not yet optimized productive financing for MSMEs, as their focus remains on the consumer sector. Therefore, it is recommended that Islamic banks increase productive financing to support the growth of the real sector in Indonesia (Suretno & Bustam, 2020).

My research focuses on optimizing the role of working capital financing by Islamic banks in improving the economy of MSMEs, with an emphasis on aspects of strategic innovation in financing, financial education, the influence of financing criteria, collaboration of educational institutions, and the impact of MSME financial performance. However, my research focuses on various unique strategies of Islamic banks in maximizing the role of working capital financing, including product innovation, MSME education, the influence of financing criteria, collaboration, and direct impacts on MSME growth and performance, which comprehensively fills the knowledge gap in previous literature. The assessment in this study will be obtained directly based on the perception of financing customers, then it will be examined how the level of optimization of each aspect affects the increase in business profit/profit.

## **2. LITERATURE REVIEW**

### **2.1. Role Optimization Theory**

Role optimization is a concept consisting of two keywords, namely "optimization" and "role." In this context, optimization is defined as the highest, best, perfect, best, or most profitable achievement according to the Great Dictionary of the Indonesian Language. The process of optimizing focuses on making something perfect, reaching the highest level, or maximum and effective. Furthermore, optimization is optimization, an effort to find the best solution in achieving a certain goal, be it maximizing profits or minimizing costs (Arminingsih et al., 2024).

According to experts, optimization is the process of finding the best solution that does not always lead to the highest profit or the lowest cost. The goal of optimization

is to achieve results effectively and efficiently. In language, the meaning of optimization comes from the word "optimal," which means the best or highest. In the context of research analysis, optimization can be interpreted as an action to achieve the best results by considering existing conditions.

Meanwhile, the role, according to some experts such as Soekanto and Maurice Duverger, is related to the dynamic aspect of position (Yohanis, 2023). Carrying out rights and obligations according to position makes someone play a role. Role can also be interpreted as an attribute that arises due to status, including the behavior expected by members of society towards the holder of that status. To achieve an optimal level in an institution, effective management is very important, as explained in George R. Terry's theory in the research of Rivaldi Dwi Syahputra and Nuri Aslami. Good management involves several aspects, including planning, organizing, moving, and controlling (Syahputra & Aslami, 2023).

There are several indicators or measurements in carrying out optimization, namely as follows:

- a. Objective
- b. Alternative decisions
- c. Limited resources
- d. Financing

## **2.2. Murabahah Agreement Working Capital Financing**

Murabahah, also known as *ba'i bitsmanil ajil*, is a term used to describe a mutually beneficial transaction. The word "Murabahah" comes from the Arabic word "ribhu" which means profit. Therefore, Murabahah is a sale where the seller buys an item and then sells it to the buyer who has requested the purchase, with an agreed profit or transparent additional price (Putri & Yanti, 2023). According to DSN fatwa no. 04/DSN-MUI/IV/2000, Murabahah is a facility provided by Islamic banks to help the community improve welfare and various activities. It involves selling goods to a buyer, stating the purchase price, and the buyer pays an increased price, which is a profit (Fitria et al., 2021). Based on PSAK 102 Murabahah Accounting, explains that Murabahah is a sale and purchase agreement for goods with a selling price consisting of the acquisition cost of the goods plus an agreed profit. The seller is also required to disclose the acquisition cost of the goods to the buyer (Rahmawati, 2024).

## **3. RESEARCH METHODS**

This study employed a qualitative descriptive approach aimed at producing narrative data related to the phenomenon of optimizing working capital financing in improving the economic conditions of the Prenduan Village community, with a case study at BPRS Bhakti Sumekar, Pragaan Branch. The researcher was directly present in the field as the main instrument to observe, collect, and analyze data related to the focus of the study (Sekaran & Bougie, 2016). The research was conducted at the BPRS Bhakti Sumekar Pragaan Branch, located in Prenduan, Sumenep, East Java, due to the high concentration of MSMEs in the area. Data sources consisted of both primary data

obtained through structured interviews and direct observation of key informants such as the branch head and employees—and secondary data in the form of institutional documents, archives, and literature. Data collection techniques included observation, structured interviews, and documentation (Sugiyono, 2014). Data analysis followed the interactive model of Miles and Huberman, which includes three components, data reduction, data display, and conclusion drawing/verification. This approach enables researchers to systematically organize qualitative data for meaningful interpretation (Miles et al., 2014). To ensure the validity of the data, the researcher applied techniques such as prolonged engagement and triangulation, by comparing interview results, observations, and documentation while confirming data consistency across multiple informants. The research was carried out in two phases: the pre-field stage (September 1 to December 11, 2023), which included designing the research and obtaining permits, as well as conducting preliminary observations and interviews; and the fieldwork stage, where the researcher engaged in direct observations, interviews, and contextual analysis of the financing implementation in the community, ensuring the findings were grounded in empirical data and contextual realities.

#### **4. RESULTS AND DISCUSSION**

##### **4.1. Optimizing the role of working capital financing for BPRS Bhakti Sumekar, Pragaan branch in improving the economy of the Prenduan village community.**

###### **a. The role of working capital financing in improving the economy of the Prenduan Village Community**

Definition of financing according to Law Number 10 of 1998 concerning Banking is a banking activity that involves the provision of funds or "equivalent bills" to customers. This is done based on an agreement or agreement between the bank and another party, which stipulates the obligation for the customer to return the funds or bills after a certain period, with compensation or profit sharing. The sharia principle of this financing aims to increase employment opportunities and economic welfare of customers or parties receiving financing. In the context of conventional banks, this type of financing is often referred to as bank credit with interest.

The target of working capital financing at BPRS Pragaan branch is aimed at MSME actors, because MSMEs are customer businesses that require a lot of funds to be used as capital to meet production needs and the smooth running of the business being run. Not only that, MSMEs are also the livelihood of the people who dominate the Prenduan area. Thus, this working capital financing is considered effective in helping to develop community businesses. Starting from the beginning of pioneering a business until the business experiences development. It is said to be effective if the capital provided is used for business capital, but if the capital is used for personal needs or consumptive needs, it will cause problems in the form of payment arrears that they make to BPRS Pragaan branch.

When considered from the perspective of indicators of community economic development according to UNICEF, there are five main indicators, namely Welfare, Access, Critical Condition, Participation, and Control (Lukman et al., 2022).

Therefore, the researcher uses these indicators as parameters to evaluate the extent of the impact of the Working Capital Financing product provided by BPRS Bahkti Sumekar Pragaan Branch on economic growth. The results of the study, which involved interviews and observations, showed that several indicators play a key role in improving the economy, including:

- 1) Providing financing can provide significant benefits to customers.

Financing is an allocation of funds provided by Islamic banks to meet the needs of qualified customers, especially in obtaining them. The financing must provide benefits, especially related to the economic development of the community. Pragaan Branch of BPRS Bahkti Sumekar provides working capital products to support the economic growth of the local community, especially in the provision of working capital that is being carried out. Therefore, to assess the role of optimizing this financing product, the first thing to assess is the purpose of working capital financing.

- 2) Easy and fast access to get working capital financing.

According to the inclusive financial indicators set by Bank Indonesia, access is one of the most significant parameters in the context of banking existence. The access in question is the bank's ability to cover the community in Islamic financial institution services, including in terms of obtaining financing. In measuring the second optimization role, researchers evaluated access to obtaining working capital financing. The facilitation of access to financing constitutes a salient indicator within the corpus of financial inclusion literature. As articulated by Bank Indonesia, accessibility serves as a fundamental prerequisite for societal integration into the formal financial apparatus (Antonio, 2006). Within the scope of this inquiry, BPRS Pragaan emerges as a pivotal actor by streamlining application procedures and expediting disbursements, thereby fostering financial inclusion among micro, small, and medium enterprises (MSMEs). This observation resonates with the conclusions drawn by Cantika (2015), who accentuates that simplified protocols and attainable requisites substantially elevate MSMEs' engagement with banking finance.

- 3) Customers are able to repay the loan according to the agreed time.

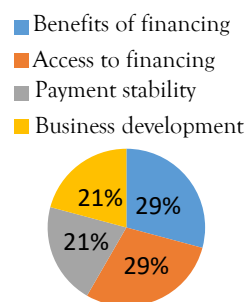
Customers are required to pay off their obligations on time in accordance with the loan agreement. The third measurement related to the role of optimizing working capital financing at BPRS Bhakti Sumekar Pragaan Branch involves the timeliness of customers in returning loans according to the agreement between the bank and the customer. This timeliness is influenced by two main factors. First, the performance of the analysis carried out by BPRS Bhakti Sumekar Pragaan Branch in assessing customers who apply for working capital financing. The second factor is the economic conditions at a certain time, such as in the COVID-19 pandemic situation, which significantly affects the community's economy and causes a decline in business, so that it can have an impact on the timeliness of loan repayment to BPRS Bhakti Sumekar Pragaan Branch.

4) Customers' productive businesses grow as a result of the financing provided.

The improvement in the community's economy is reflected in the growth of productive businesses owned by customers, both before and after receiving incentives. The last role measurement in optimizing working capital financing products is to see the development of the business after receiving incentives from BPRS Bahkti Sumekar Pragaan Branch. Business growth is a crucial assessment of the success of this product, which is greatly influenced by the three previous indicators. This is also the peak that is often evaluated by the public to assess the success of working capital financing products provided to customers.

After analyzing the role of Working Capital Financing in improving the economy, researchers will categorize the results into a diagram to visualize the extent to which Working Capital Financing contributes to improving the economy. Here are the visualization results in the form of a diagram:

### Upgrade Success



Source: Interview results

**Figure 3.** Success in increasing the role of working capital financing 2023

Thus, from the data and diagrams above, it can be concluded that the role of working capital financing in improving the community's economy plays a positive role. With indicators of successful economic improvement that have an impact are the benefits and access to obtaining financing. The role of working capital financing carried out by BPRS Pragaan Branch in terms of providing funds is in accordance with the purpose of working capital financing, namely helping the capital of the Prenduan community. The following are the financing functions carried out in the role of working capital financing at BPRS Bhakti Sumekar Pragaan Branch, as follows:

- a) Increasing the effectiveness of money use, both for productivity purposes and increasing production.
- b) Increase the effectiveness of the use of goods, by allowing the movement of goods from less useful places to more useful places.
- c) Increasing money circulation, by channeling financing through business people's checking accounts, thereby creating an increase in the circulation of demand deposits and the like.
- d) Achieving economic stability.
- e) Act as a bridge to increase national income.

From the interview conducted with the BPRS Pragaan Branch, customers who have arrears are not too many so that to reduce and minimize the risk of arrears are directly resolved by the BPRS Pragaan Branch. This is in line with the DSN fatwa no. 04 / DSN-MUI / IV / 2000, Murabahah is a facility provided by Islamic banks to help the community in improving welfare and various activities. This involves selling goods to buyers, stating the purchase price, and the buyer pays the increased price, which is a profit (Mutiarra et al., 2021). The growth of productive businesses following financing indicates that capital support from Islamic banks is not only financial but also strategic in nature. According to **George R. Terry's management theory** (Syahputra & Aslami, 2023), aspects such as planning, organizing, and controlling are crucial in implementing financing effectively. Furthermore, this finding aligns with **Suretno & Bustam (2020)**, who argued that Islamic banks must focus more on **productive financing** to support the development of the real sector and reduce over-reliance on consumer loans. This can also be seen from the increase in income earned by working capital financing customers while being customers at BPRS Bhakti Sumekar Pragaan Branch:

**Table 1.** Customer income development before and after working capital financing (per month) in 2022

Customer	Income customers before using working capital financing	Income customers after using working capital financing
Customer 1	2,000,000	2,600,000
Customer 2	2,500,000	3,750,000
Customer 3	1,200,000	1,920,000
Customer 4	750,000	900,000
Customer 5	1,500,000	2,175,000

Source: customer interview results

According to Table 1, a marked augmentation in the clientele's earnings materialised subsequent to the provision of working capital financing extended by BPRS Bhakti Sumekar, Pragaan Branch. This phenomenon denotes that productive financing via the Murabahah contract possesses the capacity to invigorate the commercial undertakings of clients. Such an observation harmonises with the findings of Eka Putra Nuzuri & Andriani (2018), who assert that Murabahah-based financing plays a pivotal role in amplifying community business revenues. Furthermore, this is corroborated by the theoretical framework of economic empowerment, particularly through indicators such as enhanced welfare and participatory engagement (Lukman et al., 2022), which are empirically manifested in the elevation of income levels and the improved managerial competence of the beneficiaries.

**b. Optimizing working capital financing to improve the business of the Prenduan village community.**

Working capital financing is a type of financing that is specifically designed to help MSMEs in the Prenduan community. BPRS Bahkti Sumekar Pragaan Branch provides working capital financing products with easy and fast Murabahah contracts, especially

for small traders in the Prenduan regional market, which aims to increase business capital and help improve the economy of the Prenduan community. This financing is offered to all Prenduan village residents who have MSME businesses, both small and large traders. To assess the extent to which the Working Capital Financing provided is optimized, researchers will measure it by referring to George R. Terry's theory, which includes aspects such as Planning, Organizing, Movement, and Supervision.

#### 1) Planning

Planning is the initial stage in determining the objectives and management processes by planning future activities in the institution. Therefore, the planning steps taken by BPRS Bhakti Sumekar Cab. Pragaan, especially in Working Capital Financing, must produce objectives that have been planned from the start. Achieving these objectives requires action and support from adequate data sources.

#### 2) Organizing

Effective organizational management has a positive impact on the institution, with the aim of gathering human resources to achieve the established vision and mission. The implementation of the organization by BPRS Bahkti Sumekar Pragaan Branch was assessed as good after interviews with various informants, which also involved evaluation and improvement related to activities and regulations. The head of the BPRS Bhakti Sumekar branch stated that monthly evaluations were carried out to study the contract material and ensure that the implementation was in accordance with sharia provisions.

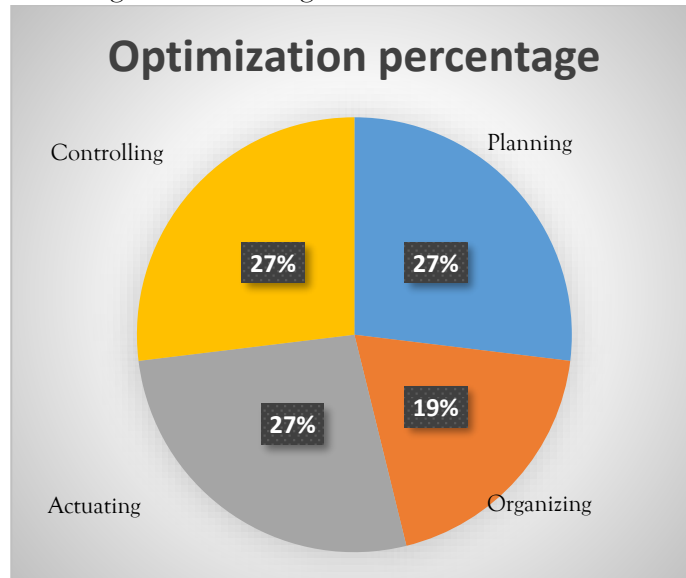
#### 3) Movement

In the context of the movement of an institution, the role of leadership is very important to move the organization by leading, supervising, and providing positive examples to employees. As a branch manager, Mr. Syafriel has ideas and concepts that support the vision and mission of BPRS Bhakti Sumekar Pragaan Branch, with a focus on evaluating and controlling the results achieved. Supervision is carried out both directly and indirectly for the success of the organization he leads. From the interview with the Head of BPRS Bhakti Sumekar Branch, Pragaan, it was revealed that he has a constructive vision and approach, believing that every action must have a clear purpose and direction. If an effort has not produced results, there needs to be appropriate planning and structured steps.

##### a) Control

In terms of control or supervision, especially in the financing aspect, strict supervision is needed to prevent potential risks that can harm financial institutions. BPRS Bahkti Sumekar Pragaan Branch emphasizes the importance of customer identification in working capital financing products, with ongoing supervision before and after financing is approved. Research shows that BPRS Bahkti Sumekar Pragaan Branch implements this approach effectively. From the data presentation above, it can be concluded that the factors underlying the level of optimality of something can be identified, especially related to the optimization of the role of working capital financing in improving the economy of the Prenduan Village community carried out by BPRS Bhakti Sumekar, Pragaan Branch.

In the diagram representation, it can be seen to what extent the optimization has been implemented by BPRS Bhakti Sumekar Cab. Pragaan, providing a visual comparison. The following diagram shows the percentage of optimization of working capital financing at BPRS Pragaan Branch:



Source: interview results

**Figure 4.** Percentage of working capital financing optimization indicators

Meanwhile, to optimize the role of working capital financing at the Pragaan Branch of BPRS, three indicators are used, including the following:

a) Objective

The goal in this context refers to the achievement to be achieved. The goal of an optimization process can be maximum or minimum achievement, depending on the nature and characteristics of the problem being faced. Meanwhile, the goal of optimizing the role of working capital financing at BPRS Pragaan Branch has achieved the maximization goal. This can be seen from the efforts to improve product quality, sales, marketing, and profits for BPRS Bhakti Sumekar Pragaan Branch. The quality of working capital financing that is in demand by the Prenduan Community, most of whom are MSME actors, is evidence of this achievement.

b) Alternative Decisions

Decision making has significant significance to the progress or decline of an organization, especially since the future of the organization is largely determined by the decisions taken today. In short, decisions are made to achieve goals through implementation, and all of this involves aspects of human relations. Therefore, BPRS Bhakti Sumekar Pragaan Branch is making efforts to improve so that this financing product continues to be in demand by the Prenduan community, by optimizing ideas and aspirations in the field so that the product can adapt to the needs of the community. This success cannot be separated from the teamwork and dedication of all employees of BPRS Bhakti Sumekar Pragaan Branch.

c) Limited resources

After making a decision, BPRS Pragaan Branch began to form a special scope in managing its resources. This includes the arrangement of human resources divided into various tasks and functions in order to have a focused and directed goal. Furthermore, the management of office resources, including the preparation of a special financing counter by BPRS Pragaan Branch.

#### **4.2. Obstacles faced by the BPRS Bhakti Sumekar Bank, Pragaan Branch in optimizing working capital financing for the Prenduan village community.**

- a. Opportunities for working capital financing to optimize the Prenduan community's business.

Working capital financing can be an important opportunity in optimizing community efforts, especially in the context of the "Prenduan" community. Several types of working capital financing that can be used, working capital financing with a contract *Murabahah*, and financing through lease agreements (*ijarah*) can help people meet their working capital needs (Kurniawan, 2019). For example, Bank BPRS Bhakti Sumekar Pragaan Branch offers working capital financing based on sharia principles with a choice of lease agreements. *Murabahah* in accordance with the specifications of working capital requirements. Working capital financing is short-term financing provided to companies to finance their working capital needs. The case study also shows that working capital financing has a significant effect on community business income (Muhammadiyah & Zulhamdi, 2022). Therefore, working capital financing can play an important role in optimizing community businesses, especially in the context of the "Prenduan" community. One of the great opportunities owned by Bank BPRS Bhakti Sumekar Pragaan Branch is the majority of Prenduan residents who work as MSMEs where this will make it easier for BPRS Bhakti Sumekar Pragaan Branch to market this working capital financing to the Prenduan community and become a solution to non-sharia loans and as an effort to reduce or eradicate loan sharks in the community. The purpose of financing with great opportunities owned by BPRS Bhakti Sumekar Pragaan Branch is as follows:

- 1) Improving the economy of the Prenduan community: With this financing, people who do not have sufficient capital to build a business can get the opportunity to be involved in economic activities to advance in the future.
- 2) Increasing productivity and providing opportunities for increasing the productive capacity of the community: This financing can encourage increased community productivity by providing access to the resources and capital needed to increase the production of goods and services.
- 3) Opening new job opportunities: Funding channeled to the business sector can encourage the growth and development of new businesses, which in turn can create new jobs for the community. This means that if the Prenduan community's business runs well, it will absorb job opportunities for other residents around the Prenduan village. (Zulhasida & Syaputra, 2025)

- b. Obstacles and solutions of BPRS Bhakti Sumekar Pragaan Branch in helping to optimize community businesses through working capital financing.

In the process of optimizing community efforts through working capital financing will definitely find an obstacle that is considered to have a negative effect on both a small and large scale. The business world is not only about getting a profit, but of course it will also experience difficulties that come from an obstacle. A number of these obstacles will arise, so that efforts to optimize community efforts through long-term working capital financing are hampered and cannot be achieved (Miqdad, 2023). Obstacles that are often encountered by Bank BPRS Bhakti Sumekar Pragaan branch are: First, late payments made by customers. Second, there are competitors from other banks that offer lower interest rates than Bank BPRS Bhakti Sumekar Pragaan Branch. Third, the large number of customer data that is classified as red data in OJK while they have never had bad credit before. Fourth, many prospective customers do not have a growing business. Meanwhile, the solutions carried out by BPRS Bhakti Sumekar Pragaan Branch are as follows:

- 1) BPRS Bhakti Sumekar Pragaan Branch will conduct an analysis first to find out the cause of this delay. If the delay is caused by a decline in the business itself, we will help by reducing the installment payments and extending the payment period. However, if this delay in payment is intentional by the UMKM actor, which means they are avoiding or irresponsible, then we will immediately confiscate the collateral.
- 2) We need to improve banking services, for example, accelerating the disbursement process and convenience that exceeds other bank services. In addition, providing margin discounts or interest rate reductions during early repayment.
- 3) If the customer's data is in the red in OJK, while he feels he has never had a bad credit, then he will be analyzed more specifically, especially in the Business they have. After being declared valid, his business capital will be financed (Alif, 2025).

Common barriers encountered by BPRS Bhakti Sumekar Pragaan Branch include delayed customer payments, competition from other banks offering lower profit margins, and the existence of customer data flagged in red by the Financial Services Authority (OJK), even when no bad credit history exists. These issues align with risk factors discussed by Miqdad (2023) in managing Murabahah and Mudharabah financing risks in Islamic rural banks. To address these challenges, BPRS implements strategies such as payment restructuring, competitive service improvement, and in-depth business analysis prior to financing approval. These are also in line with the principles outlined in DSN-MUI Fatwa No. 04/DSN-MUI/IV/2000 which emphasize transparency and fairness in Murabahah contracts (Fitria et al., 2021).

## 5. CONCLUSION

Optimization of the role of working capital financing at BPRS Pragaan Branch in terms of economic welfare has been achieved. The achievement of BPRS Pragaan Branch in providing working capital can be seen from the provision of working capital financing to customers that is beneficial for the economy of the Prenduan community,

easy to access with a fast disbursement process, employees are able to coordinate customers to be disciplined in returning loans on time, so that the financing provided can help develop customer businesses.

The obstacles faced in the distribution of working capital financing at BPRS Pragaan Branch are the delay in payments made by customers, the level of tight competition, the number of problematic customer data at OJK even though they have never had bad credit before, and there are still many customers who have businesses but have not been able to develop the business. However, this can be overcome by BPRS Bhakti Sumekar Pragaan Branch so that it does not have a negative impact on the smoothness of financing and the development of customer businesses.

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