



THE IMPACT OF FINANCING AND BUSINESS ASSISTANCE ON THE BUSINESS INCOME OF ISLAMIC BANK CLIENTS

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This study aims to determine the impact of financing and business assistance provided by Islamic banks on client business income, so that it can help clients to get better income. Achieving this goal is important to evaluate the effectiveness of financing products and Islamic bank assistance programs so that they can support the development of MSMEs, help increase client income so that they are able to complete transactions with Islamic banks more quickly, and encourage the optimization of the role of Islamic banks in empowering the community's economy according to the principles of Islamic finance. This research is a type of quantitative research in which the impact between variables will be discussed. The sample in this study amounted to 48 Islamic bank clients who were determined based on the research criteria. The data that has been collected will be processed using the SPSS v. 27 statistical tool to conduct the validity and reliability test, then classical assumption test, followed by the F-test, T-test, multiple regression analysis, and coefficient of determination (R^2). The results of this study indicate that financing and business assistance have a significant impact of 68.7% on the business income of Islamic bank clients. This shows that if financing and business assistance continue to be given to clients, the clients opportunity to get a better income will be wide open and the client will be able to immediately pay the rest of the loan on time.

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INTRODUCTION

The development of Islamic economics in Indonesia has continued to experience significant progress in recent years. According to the *Otoritas Jasa Keuangan* (2024), the total assets of Islamic banking continue to increase every month. Total Islamic banking assets as of May 2024 reached Rp861.595 trillion or grew 0.58% from the previous month. This can be seen from the increasing number of Islamic financial institutions operating in Indonesia, including Islamic banking. The presence of Islamic banking provides an alternative for the community to

obtain financial services such as financing, working capital assistance, and others.

Theoretically, Islamic bank financing products are based on *mudharabah* and *musharakah* financing contracts as the core contracts in the profit-sharing system (Aryanti et al, 2022). Profit sharing (*mudharabah*) is a cooperative agreement between two parties wherein the management is the second party and the *shahibul maal* contributes all of the capital (Musthofa & Daud, 2022). When a business use a *mudharabah* contract, the profit is split according to the terms of the contract, and losses are covered by the capital provider as long as the manager is not at fault (Nina & Pratama,

2021). The *murabahah* and *mudharabah* financing models are examples of Islamic bank financing products that MSMEs can choose to cooperate with Islamic banks (Nasrulloh, 2021).

Client business empowerment can be done by encouraging them to start a business or expand a business. Sirivunnabood, & Liao (2021) state that limited capital is the biggest problem for rural businesses when they want to start or develop a business. Even though there are quite a lot of entrepreneurs who have the expertise to cultivate their business, the absence of sufficient capital will certainly not make entrepreneurs develop their business more advanced (Rizal et al, 2020). In his research Trimulato et al (2021) stated that Islamic banking aims to help local businesses particularly Micro, Small, and Medium Enterprise ones by offering loans to people and group so they can expand their businesses. Or in other words, Islamic banks are here to help people achieve prosperity in a good way (Ramadhanty & Auwalin, 2021).

In an effort to support client business development, Islamic banks not only play a role in providing financing, but also provide business assistance to their clients. The financing provided is expected to be a capital solution for business actors who generally have difficulty accessing financing from banks due to limited collateral and business track record. However, providing capital alone is not enough because many clients still have limited knowledge and skills in managing a business. This has prompted some Islamic banks to complement their financing services with business assistance programs that aim to improve entrepreneurial capacity, business management skills, and increase income. This assistance program also helps the client to avoid confusion in managing their business and gain new knowledge and skills. The combination of financing and business assistance is expected to encourage a sustainable increase in business income.

In contrast to previous studies that generally only focus on the financing aspect or business assistance alone, this study analyzes the simultaneous impact of the two programs on client business income, and examines the synergy between financing and business assistance in supporting the success of Islamic bank clients so that they get better income.

Bank BTPN Syariah is a company engaged in sharia finance. Anggoro & Pertiwi (2023) mentioned that Bank BTPN Syariah is Indonesia's only Islamic bank dedicated to collecting funds from the well-off and redistributing them to the underprivileged. The focus is on productive underprivileged mothers. BTPN Syariah has launched sharia financing products to support ultra-micro business financing. In addition, BTPN Syariah also

provides mentoring to help improve entrepreneurial capacity and skills with the aim of making clients' businesses sustainable (Bank BTPN Syariah, 2024). One of the products offered to the public is *Murabahah* Financing or *Tepat Pembiayaan Syariah* (Bank BTPN Syariah, 2024). BTPN Syariah Bank provides financing to underprivileged families in Indonesia, often referred to as the "unbankable segment", because it is considered that they do not have financial records and official documents (Djalil et al, 2021).

BTPN Syariah focuses on human resources in the region that will be supported through business assistance managed by productive underprivileged mothers (Dewi et al, 2023). This mentoring is specifically aimed at underprivileged women clients by providing support in terms of both skill knowledge and financial matters (Boangmanalu & Sudiarti, 2024). Providing business assistance to clients is carried out in a measurable and sustainable manner, with a total of four meetings a month. Kartika et al (2024) mentioned that the business assistance program includes education on the importance of business identity, logo, traditional and digital promotion, or tailored to the needs of each client's business.

It is hoped that after obtaining financing and business assistance from BTPN Syariah, clients can develop their business so that they have sufficient business income and are able to move from underprivileged families to prosperous families. Thus, the aim of this study was to determine the impact of financing and business assistance. provided by Islamic banks on the business income of their clients, as well as to provide insight or responses to the difficulties faced by business owners or Islamic bank clients.

LITERATURE REVIEW

Financing

In research Melina (2018) states that financing is the distribution of funds to support planned investments or businesses, both those carried out by themselves and by others. The purpose of financing is to improve economic welfare in accordance with Islamic values. This financing must be accessible to as many business actors as possible in various sectors. Islamic bank financing applies a profit-sharing system without burdening the debtor. Farid & Agustin (2022) explains that the profit-sharing ratio for financing based on sharia principles is fairly low, with a profit-sharing ratio of 70%:30% of financing profits are reallocated to financing communities or MSMEs that need funding or additional capital.

Financing is funding that is issued to support planned investments, either carried out by themselves or carried out by others. In a narrow

sense, financing is used to define funding made by financing institutions, such as Islamic banks to clients (Andrianto & Firmansyah, 2019).

In Islamic banks, financing provided to fund clients is based on sharia principles. According to Ro'ikayah & Laila (2021) Islamic financing is classified into two types: cooperation financing, which includes *mudharabah* and *musyarakah*. Sale and purchase financing, including *murabahah* and *istishna'*.

Islamic financing provided by BTPN Syariah Bank is financing in the form of business capital to a group of mothers by applying the principle of sale and purchase of *wakalah wal murabahah* contracts (Bank BTPN Syariah, 2024).

Business Assistance

According to Bakhtiar et al (2021) explained that the conceptualization of business assistance is based on Kram's theory, which defines mentoring as a mix of psychosocial support, modeling behavior, and career advice that promotes goal-oriented learning and behavior modification.

Business assistance is an activity of educating groups based on needs and abilities through independent interaction, and aims to improve the welfare of group members (Rahman & Fauziah 2023). This activity is carried out to improve all knowledge and skills of clients through the learning process in order to carry out business processes optimally. (Hairo & Martono, 2019). In general, the target of business assistance is low-income people or home-based business actors who have not been empowered (Marasabessy & Karman, 2022).

Business assistance is an approach (a way to achieve goals) in which the assistants and the assisted interact with each other dialogically. It starts with understanding the reality of the community and trying to improve it with the assistance materials provided (Nashrullah & Azar, 2022).

Business Income

According to García (2017) in his research stated that Mattessich defines "Business income is the movement of products or services between an entity's production and consumption sides over a specific time period". Or Santoso (2010) states that business income is the amount of money received by a corporation within a specific time period from the sale or manufacture of goods, the provision of services, or other long-term business endeavors.

Business income is a very important element, because the greater the income earned, the greater the opportunity to develop and

improve the business. Business income earned is also able to affect company profits (Putri & Utami, 2023).

Research Hypothesis

Financing provided by Islamic banks has a strategic role in encouraging increased client business income. One of the problems faced by MSMEs is capital (Rini, 2017), which can be overcome by taking financing at Islamic banks so that they can get better income. In previous research by Litriani (2017) shows that financing has a significant impact on client business income through working capital assistance provided by Islamic banks. However, in contrast to that, Kusumajaya & Qoriah (2023) examined that financing had no significant impact on business income. This is interesting and provides an opportunity for further research on the impact of financing on the business income of Islamic bank clients. Based on this description, the first hypothesis in this study is:

H₁: Financing has a significant impact on the business income of BTPN Syariah Bank clients.

An important part of Bank BTPN Syariah's financing services is providing business assistance to its clients. This is an effort by Islamic banks to support the productive underprivileged segment. Research results Prasetyo et al (2023) show that business assistance has a significant impact on increasing MSME income. This is because business assistance provides tremendous benefits for the sustainability of MSMEs to increase their capacity and manage their business properly. Susilani & Retnaningdiah (2023) in their research also stated that business assistance has a positive and significant impact on increasing the income of MSMEs assisted by BWM Usaha Mandiri Sakinah. Business assistance is carried out by providing material according to the client business needs, so that the hope is to increase client income. Based on this description, the second hypothesis in this study is:

H₂: Business assistance has a significant impact on the business income of BTPN Syariah Bank clients.

Business assistance programs and financing provided by Islamic banks are considered capable of supporting clients to get better income. Previous research explains that partial financing and business assistance can have a significant impact on the client's business income. Of course it can be further investigated about the simultaneous impact of the two variables on client business income. Based on this description, the third hypothesis in this study is:

H₃: Financing and business assistance have a significant impact on the business income of BTPN Syariah Bank clients.

RESEARCH METHOD

This research is quantitative research with descriptive methods conducted on BTPN Syariah Mobile Marketing Syariah (MMS) Bank clients in Rembang Regency, Pasuruan. According to Sugiyono (2009) quantitative research is a type of research conducted on certain populations or samples, with sampling methods usually done randomly, and data collected using research instruments, so the purpose of this data analysis is to test the hypothesis that has been set.

The data used in this study are primary data. Primary data were collected through questionnaires distributed to Islamic bank clients. The population of this study was all BTPN Syariah MMS Rembang clients who received financing and business assistance totaling 60 clients. From this population, 48 respondents were selected using purposive sampling technique. Purposive sampling is a sampling technique according to certain criteria and characteristics that have been determined in the study (Sugiyono, 2016). The criteria and characteristics for respondent selection were as follows: (1) active clients of BTPN Syariah MMS Rembang Pasuruan, and (2) the clients who have received financing and business assistance for at least one month. These criteria were used because not all clients accepted to be given business assistance by Islamic banks.

The formula for the multiple linear regression model in this study is as follows:

$$Y = \alpha + \beta_1X_1 + \beta_2X_2 + e$$

The collected data were processed with statistical analysis and used multiple linear regression. This analysis was carried out using SPSS version 27 software with several stages, namely the research instrument test includes validity test and reliability test, then classical assumption analysis was also carried out in this study before data processing using multiple linear regression. The classical assumption tests carried out include normality test, multicollinearity test, and heteroscedasticity test. Multiple linear regression tests were conducted through the T-test and F-test, and coefficient of determination (R^2).

RESULTS AND DISCUSSION

Results

Validity Test

Statement items are considered legitimate if each question on the questionnaire can properly measure what the questionnaire is designed to assess. The indicator included in the questionnaire is considered valid if the r-count value exceeds the r-table value. If the validity of each response acquired from the list of questions > 0.3, the question item can be considered valid (Sugiyono, 2016).

Table 1. Validity Test Results

Variable	Pearson Correlation	Significance (Sig.)	r table	Description
Financing	0.721 - 0.859	0.000	0.2845	Valid
Business Assistance	0.714 - 0.888	0.000	0.2845	Valid
Business Income	0.746 - 0.834	0.000	0.2845	Valid

Source: SPSS Data Output, 2024

Based on table 1 above, all statement items in the variable have a Sig value. < 0.05 and r-count > r-table 0.2845. This shows that all variable statement items about financing and business assistance to measure business income variables are declared valid.

Reliability Test

Cronbach's alpha analysis was implemented to measure the study's reliability. A variable is considered dependable or consistent in its measurement if its Cronbach's alpha value > 0.6 (Kurnia et al, 2015).

Table 2. Reliability Test Results

Variable	Cronbach's Alpha	Alpha Limit (α)	Description
Financing	0.890	0.6	Reliable
Business Assistance	0.859	0.6	Reliable
Business Income	0.882	0.6	Reliable

Source: SPSS Data Output, 2024

Based on table 2 above, overall the reliability test results in this study have shown satisfactory results. This can be seen from each

Cronbach's alpha value of 0.890 (X_1), 0.859 (X_2), 0.882 (Y) > 0.6. So, that all statements related to the variable of financing, business assistance, and business income are declared reliable.

Normality Test

The normality test can determine if the residual variables in a regression model are distributed normally (Ghozali, I, 2016).

Table 3. Normality Test Results

Kolmogorov-Smirnov Test	
Asymp. Sig. (2-tailed)	Description
0.200	Normal

Source: SPSS Data Output, 2024

Based on table 3 above, it can be seen that the results of the normality test using the One-Sample Kolmogorov-Smirnov Test have a probability value of Sig. 0.200 > 0.05. Therefore, the data used in this study are distributed normally.

Multicollinearity Test

The multicollinearity test shows the presence or absence of correlation between each independent variable in the regression model. If the VIF is less than 10 and the tolerance value is higher than 0.1, multicollinearity doesn't arise (Ghozali, I, 2018).

Table 4. Multicollinearity Test Result

Variable	Tolerance	VIF	Description
Financing	0.556	1.797	No Multicollinearity
Business Assistance	0.556	1.797	No Multicollinearity

Source: SPSS Data Output, 2024

Based on table 4 above, it is evident that every independent variable has a VIF value < 10 and a tolerance value > 0.1. This indicates that the regression model in this study's variables does not exhibit multicollinearity.

Heteroscedasticity Test

The heteroscedasticity test is used to assess if the residuals of one observation differ in variance from those of another in the regression model (Ghozali, I, 2018).

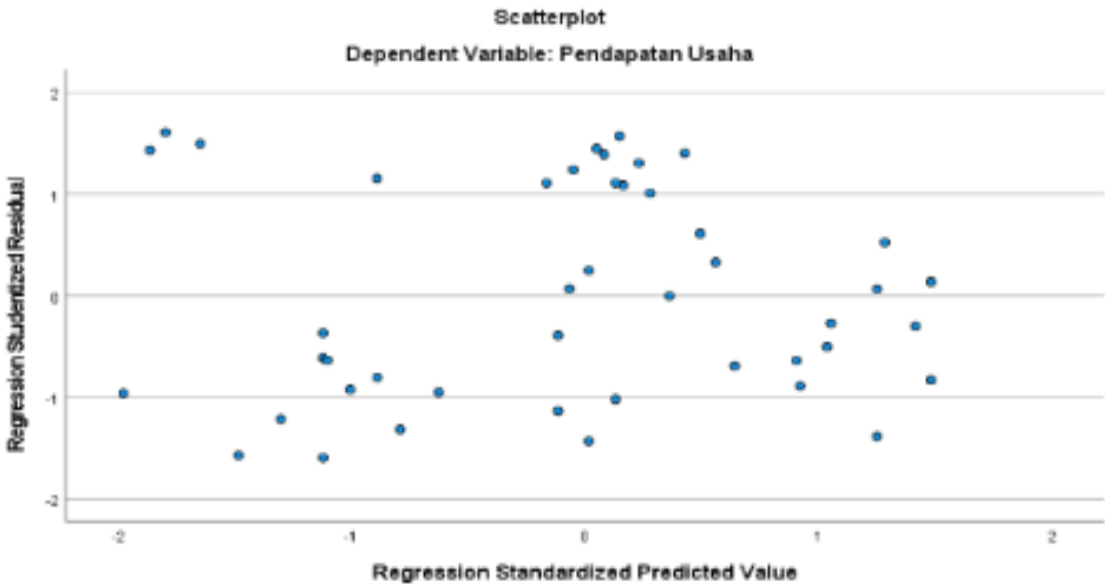


Figure 1. Heteroscedasticity Test Results

As shown in figure 1 above may be seen that all points on the Y axis are randomly distributed both above and below the number 0. Thus, it may be stated that the model of regression utilized heteroscedasticity not arise.

Multiple Linear Regression Test

Analysis This research used a multiple linear regression test to measure and prove the research hypothesis. This analysis relies on data from the questionnaire. The following are the results of the regression test, which was conducted out using SPSS v. 27 software.

Table 5. Multiple Linear Regression Test Results

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	4.858	1.627		2.985	.005
1 Financing	.534	.099	.608	5.410	.000
Business Assistance	.241	.093	.293	2.601	.013

a. Dependent Variable: Business Income

Source: SPSS Data Output, 2024

The following multiple regression equation model is derived from table 6 above and the results of multiple regression analysis conducted with SPSS version 27 software:

$Y = 4.858 + 0.534X_1 + 0.241X_2 + e$

The model of regression above shows that: Indicates that the business income is only worth 4.858 units if the financing and business assistance variables in the constant remain unchanged or are equal to zero. Suppose financing and business assistance are not done = 0, then business income is only Rp4,858. It can also mean that the business income variable can already be met, irrespective of the financing and business assistance variables.

There is a significant impact between financing on the business income, as indicated by the regression coefficient value of 0.534. Business income will increase by 0.534 units in response to a one unit increase in financing. If additional financing of Rp1,000,000 is obtained, the clients business income will increase by Rp534,000.

The business assistance has a significant impact on business income, which is indicated by the regression coefficient value of 0.241. Business income will increase by 0.241 units if business assistance is done once. If the client receives business assistance, the client business income will increase by Rp241,000.

Partial T-test

The significance of the independent variable impact on the dependent variable is assessed using a partial T-test. In this case, the impact of financing on the business income and the impact of business assistance on the business

income will be measured. The following will provide an explanation of the t-test results obtained using SPSS version 27 software.

Table 6. Partial T-test Results

Coefficients		
Variable	t	Sig.
Financing	5.410	.000
Business Assistance	2.601	.013

Source: SPSS Data Output, 2024

Based on table 6 above, financing has a value (Sig.) of 0.000 and business assistance has a 0.013 (Sig.) value. This indicates that both variables have Sig. values < 0.05. Consequently, it may be said that every independent variable has a positive and significance impact on the dependent variable.

Comparison of t_{count} and t_{table} can also be used to measure the findings of the t-test, as long as t_{count} > t_{table}, it can be considered influential. Table 6 above shows that the t_{count} value of 5.410 > t_{table} of 2.01410 and the value of Sig. < 0.05 for the impact of financing on business income. This indicates that the ability of the business to generate income is significantly impacted by financing partially, assuming H₁ is accepted. The (Sig.) value for business assistance on business income is < 0.05, and the t_{count} value is 2.601 > the t_{table} value, which is 2.01410. It can be concluded that business income is significantly impacted by partial business assistance, or H₂ is accepted.

Simultan F-test

In multiple regression models, the simultaneous F-test is examines the level of

significance of the combined impact of each independent variable on the dependent variable. In this case, the impact of financing and business assistance on the business income of BTPN Syariah MMS Rembang clients will be measured simultaneously. The F-test can be done in several ways. First, by comparison between F_{count} and F_{table} . If $F_{count} > F_{table}$ then H_3 is accepted and H_0 is

rejected, it indicates significant impact, and meanwhile, H_3 is rejected and H_0 is accepted if $F_{count} < F_{table}$, which indicates that there is no significant impact. Second, by examining the value of (Sig.) H_0 is rejected and H_3 is accepted if the value (Sig.) is < 0.05 . On the other hand, if Sig. < 0.05 , H_3 is accepted and H_0 is rejected.

Table 7. Simultan F-test Results

ANOVA ^a						
	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	722.657	2	361.328	52.672	.000 ^b
	Residual	308.700	45	6.860		
	Total	1031.357	47			
a. Dependent Variable: Business Income						
b. Predictors: (Constant), Business Assistance, Financing						

Source: SPSS Data Output, 2024

Table 7 above shows that the F_{count} value is $52.672 > 3.20$ is the F_{table} , while the Sig. value is $0.000 < 0.05$. This finding shows that financing and business assistance have a significant impact on business income both individually and jointly, which means that H_3 is accepted and H_0 is rejected.

Determination Test (R_2)

The results of the test determine how well the independent variable can explain the dependent variable. The following table displays the determination value:

Table 8. Determination Test Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.837 ^a	.701	.687	2.619
a. Predictors: (Constant), Business Assistance, Financing				

Source: SPSS Data Output, 2024

As can be observed from table 8 above, there is 0.687 coefficient of determination. This indicates that the financing and business assistance account for 68.7% of the rise in business income.

While other factors not included in this study, like marketing and promotional media, have an impact or provide an explanation for the remaining 31.3%.

Discussion

The Impact of Financing on Business Income

Financing has a significant impact on the business income. The more clients receive financing, the more the ability to be able to increase their business income. Conversely, if less financing is received, the potential to develop and get greater income will also be reduced.

Financing provided by BTPN Syariah Bank to its clients is one of the important aspects that can affect client business income. When clients obtain financing, they can utilize the funds for a variety of business objectives, including purchasing raw materials, expanding their business premises, or increasing merchandise stock. This allows clients to increase their production or sales, which in turn increases their business income.

These findings of this study are corrspond with previous research conducted by Saputri & Sihotang (2023) which concluded that financing has a significant impact on consumer welfare. This means that the more financing increases, the more customer welfare will increase. Then, according to research by Litriani (2017) also stated that working capital financing from independent Islamic banks significantly

affects the revenue of the businesses that these banks serve.

The Impact of Business Assistance on Business Income

Business assistance has a significance impact on the business income. The more often clients receive business assistance from Bank BTPN Syariah, the more new skills that can help increase client income. Conversely, if the clients refuse to receive assistance, new skills will not be obtained and his business cannot develop.

The business assistance provided by BTPN Syariah has a good role in helping its clients. This business assistance program is implemented by offering training materials on financial management, marketing tactics, sharia-compliant business operations, and other mentoring resources. Through this assistance, the clients can gain new knowledge and skills that enable them to manage their businesses more efficiently and effectively. This can have an impact on enhancing productivity, increasing corporate capacity, and eventually contributing to an increase in business income.

These findings of this study are correspond with previous research conducted by Rahmah (2022) was also established that business assistance has a considerable impact on the MSMEs in Kuningan. Then also Utami (2018) found that there is significant impact between business assistance on the income of zakat mustahik in Yogyakarta.

The Impact of Financing and Business Assistance on Business Income

Simultaneously, financing and business assistance have a significant impact on business income. Financing and business assistance provided by Bank BTPN Syariah have a complementary impact in increasing the business income of their clients. The combination of financing and business assistance creates a strong synergy. Financing provides financial resources, while assistance ensures that these resources are used optimally. This can result in increased productivity, market expansion, and ultimately have a significant impact on increasing business income.

These findings of this study are correspond with previous research conducted by Saputri & Sihotang (2023) entitled "The Effect of Financing and business assistance on Customer Welfare at the Mawaridussalam Islamic Boarding School Micro Waqf Bank" where the welfare of Pesantren Waqf Bank clients is significantly impacted by both financing and business assistance at the same time. According to Masduki & Anwar (2022) in his dissertation, it is also stated that financing and business assistance

are able to impact the development of MSMEs in Demak Regency. Where business sales turnover is increasing so that income also increases.

CONCLUSION

The results of this study are financing and business assistance have a significant impact on business income. This shows that Islamic bank support programs are very helpful for clients in getting better income so that their businesses can grow.

The conclusion of this research has implications for the Islamic banking sector which can be a reminder that financing is needed to increase business income. However, to maximize the increase in client business income, there needs to be effective business assistance by Islamic banks so that the clients get new skills and can immediately complete financing transactions.

This study has limited respondents with 48 respondents, which is still far from being able to describe the real situation. Then in this study only uses two independent variables, thus providing opportunities for further researchers by adding variables such as marketing, business location, and others. Because this will definitely help clients in determining the next step to increase their business income.

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