IMPACT OF FUTURE FINANCING PACKAGES ON PROFITABLE GROWTH OF MSMES

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ABSTRACT

This research aims to determine the effect of future package financing on increasing MSME profits by PT. BTPN Syariah in the working area of Dolok Panribuan District, North Sumatra. This research is a quantitative type of research with a constructivist basis. The population in this study were all respondents who used the future package program by PT. BTPN Syariah in Dolok Panribuan District as many as 1136 respondents. By using the Slovin formula, it is known that the number of samples studied was 60 respondents. The research variables consist of the independent variable, namely the future package and the dependent variable, namely the increase in profits. The measurement technique uses a questionnaire. The research tools used were a future package questionnaire and a profit increase questionnaire, each with 8 statements on a Likert scale. The data requirements tests in this research consist of multicollinearity, heteroscedasticity and regression tests. To find out the research hypothesis proposed using the t test. Based on the results of the t test calculation using the SPSS application above, it is known that the sig value is 0.000 and the calculated t value is 9.786 for variable X1. Based on the t test criteria that have been discussed with a sig level value of 0.05 and the t table value is 2.005, the sig value is smaller than 0.05 or the calculated t value is greater than the t table value so that H1 is accepted so that the future package has an effect on increasing profits MSMEs in Dolok Panribuan District. From the results of the determination test above, it can be concluded that there is an influence of the Future Package on increasing profits. It can be seen that the value of around 62.3% of the influence caused by the Future Package on Increasing Profits and 27.7% is influenced by other variables.
*Keywords: Future Package, Increased Profit*

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh pembiayaan paket masa depan terhadap peningkatan laba UMKM oleh PT. BTPN Syariah di wilayah kerja Kecamatan Dolok Panribuan Sumatera Utara. Penelitian ini berjenis penelitian kuantitatif dengan landasan konstruktivistik. Populasi pada penelitian ini adalah seluruh responden yang menggunakan program paket masa depan oleh PT. BTPN Syariah di Kecamatan Dolok Panribuan sebanyak 1136 responden. Dengan menggunakan rumus slovin diketahui jumlah sampel yang diteliti sebanyak 60 responden. Variabel penelitian terdiri dari variabel bebas yaitu paket masa depan dan variabel terikat yaitu peningkatan laba. Tekknik pengukuran menggunakan kuesioner. Alat penelitian yang digunakan berupa angket paket masa depan dan angket peningkatan laba yang masing-masing berjumlah 8 pernyataan dengan skala likert. Uji pesyaratan data pada penelitian ini terdiri dari uji multikolinieritas, heterokedastisitas dan regresi. Untuk mengetahui hipotesis penelitian yang diajukan menggunakan uji t. Berdasarkan hasil perhitungan uji t menggunakan aplikasi SPSS diatas, diketahui bahwa nilai sig adalah 0,000 dan nilai t hitung adalah 9,786 pada variabel X1. Berdasarkan kriteria uji t yang telah dibahas dengan nilai taraf sig 0,05 dan nilai t tabel adalah 2,005 maka nilai sig lebih kecil dari 0,05 atau nilai t hitung lebih besar dari nilai t tabel sehingga H1 diterima sehingga paket masa depan berpengaruh terhadap peningkatan laba UMKM di Kecamatan Dolok Panribuan. Dari hasil uji determinasi diatas dapat diambil kesimpulan bahwa ada pengaruh Paket Masa Depan terhadap Peningkatan Laba. Terlihat nilai sekitar 62,3% pengaruh yang ditimbulkan oleh Paket Masa Depan terhadap Peningkatan Laba dan 27,7 % dipengaruhi oleh variabel lain.
Kata Kunci: Paket Masa Depan, Peningkatan Laba

INTRODUCTION

Sharia banks are financial institutions that function as fund collectors, fund distributors and provide banking services to the public whose operational systems are in accordance with Islamic law. The function of distributing funds to
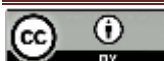
the public in banks is through financing. Financing distributed to the community is one of the bank's goals in order to improve people's living standards. There are various types of financing at Islamic banks, the number of products is tailored to the needs of the community. Types of financing in sharia banks include mudharabah financing, musyarakah financing, murabahah financing, salam financing, istishna' financing, and ijarah financing. With the many types of financing provided by banks, it is hoped that it can help people who experience financial obstacles or problems and can adapt it to the type of contract that will be used.

However, in its application, the type of financing that is dominant or frequently used by sharia banks is murabahah financing. This happens because the level of risk in murabahah financing is relatively smaller when compared to other banking contracts. Putra (2023), each contract has the characteristics of credit risk, price risk, operational risk and liquidity risk.

Murabahah financing proposed by the public is usually used to meet needs, one of which is used to start a business or develop an existing business with the ultimate aim of making a profit or increasing profits from before. Business actors, especially micro, small and medium enterprises, contribute to national development, namely playing a role in increasing national income.

The development of small businesses will help overcome the problem of unemployment considering the large number of small businesses in this country, so that it can increase employment and business opportunities, which will then encourage regional and rural development. However, on the other hand, business actors have a main problem, namely capital problems. For this reason, other parties are needed who can help the community overcome its problems. One of them is through financial institutions, namely sharia banks.

One of the financial institutions that currently exists and is believed to be able to help people's capital problems is the National Pension Savings Bank (BTPN). BTPN is divided into 2, namely BTPN Conventional and BTPN Syariah. BTPN is a business as an entity that accepts deposits and provides loans to customers. BTPN Syariah is a financial institution whose main business is to provide financing and other services and operates according to sharia principles. The products offered by BTPN Syariah are varied and can be adapted to the needs or requirements of the community. However, the focus of BTPN Syariah is on products, namely Future Package (PMD) financing.

By providing financing to business actors who are experiencing difficulties, especially in terms of capital, it is hoped that customers' businesses will progress and develop, which in turn is expected to have an impact on increasing profits received by customers from the results of their business. Based on the background and considering the importance of financing products for developing and increasing customer profits, researchers are interested in conducting further research on this problem with the aim of finding out the effect of future financing packages on increasing MSME profits by PT. BTPN Syariah in the working area of Dolok Panribuan District, North Sumatra.

## THEORITICAL REVIEW
Future Package

The Future Package product is a financing package using the Wakalah Murabahah contract which includes: financing, wadiah savings, life insurance for customers, and compensation for the customer's husband if he dies (BTPN, 2012). The Future Package provides 2 (two) main benefits:
a. Basic Benefits, which include: Business capital financing, Protection for survivors and compensation if a spouse dies, Top up financing and continued cycle financing
b. The future benefit is that training is provided free of charge (Amat, 2024).

The requirements to become a PMD customer consist of several aspects, including the legal aspect, by regulating the age limit for someone who is an adult and can enter into an agreement/contract, because if the customer is not yet an adult, then as a result the agreement/contract made will be invalid. Apart from that, there is the aspect of compliance with Bank Indonesia regulations, that financing must be provided to Indonesian citizens, and no less important must ensure that financing is provided to the target market determined by the Bank.

The following are the requirements to become a PMD customer at Bank BTPN Syariah, as follows:
1. Individuals, Indonesian citizens (WNI) and domiciled in Indonesia.
2. Women from underprivileged/moderately prosperous families who already own a business or who want to own a business
3. The minimum age is 18 years for women who are/have been married and the minimum age is 21 years for those who are not married with a
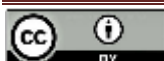
maximum age at the time of application of 59 years and at the time of repayment the maximum age is 60 years.

4. Local residents who live permanently in the area/village (not renting/boarding).

5. If it is discovered that the customer lives on land owned by a third party, the MMS Team must fill out the Home Verification Form on land owned by another person.

6. If in 1 (one) house there are several families or several potential customers, then only 1 (one) of them is allowed to become a customer (Imsar, 2023).

All transactions must be based on contracts recognized by sharia. An agreement is a written agreement containing ijab (offer) and acceptance (acceptance) between the bank and another party which contains the rights and obligations of each party in accordance with sharia principles (Sari, 2022). Sharia financial institutions have two roles at once, namely as business entities and social entities (Mukharom, 2022). As business entities, Islamic financial institutions function as investment managers, investors and service providers. As a social body, sharia financial institutions function as managers of social funds for the collection and distribution of zakat, infaq and alms funds.

Financing

Financing is funding provided by one party to another party to support planned investments, whether carried out by themselves or by institutions (Ulpah, 2020). Financing is one of the main tasks of banks, namely by providing facilities for providing funds to meet the needs of parties who are classified as parties experiencing a lack of funds

Principles are everything that serves as a guideline in carrying out a task. Several basic criteria relating to all conditions of prospective customers must be taken into account when reviewing applications for Islamic bank financing, known as the 5C principles. The 5C principle must be applied to prospective customers, so that banks do not make wrong decisions in distributing their funds so that the funds given to customers can run smoothly within the agreed time period. The 5C principles are: Character, Capacity, Capital, Collateral and Conditions (Abdul, 2021).

In general, the function of financing includes: Financing increases the usability of money, Financing increases the circulation and traffic of money, Financing increases the usability of goods and services, Financing increases the circulation of goods, Financing as a tool for economic stability, Financing increases enthusiasm for business, Financing increases equality of income and Financing as a tool of international economic relations (Wangsawidjaja, 2022). The aim of bank financing is to meet the needs of stakeholders, namely: Owners, Employees, Community and Government (Karim, 2021). The elements contained in the provision of financing facilities: Trust, Agreement, Time Period, Risk and Remuneration (Wangsawidjaja, 2022).

The 5C principle which refers to obstacles that can hamper business operations is sometimes added to the 1C principle, namely Constraints. Fundamental analysis based on the 5C principles is not enough for Islamic banks. Therefore, it is very important to pay attention to the characteristics of Trustworthiness, Honesty and Trustworthiness of each prospective customer.

Profit

The definition of profit is the difference between income and the balance of costs and expenses for a certain period (Putri, 2020). Profit is the excess of income over costs during an accounting period (Handayani, 2020). One of the goals of a business is to achieve profit or profit which is the growth of assets. Islam strongly encourages the utilization of assets/capital and prohibits storing them so that zakat does not run out, so that assets can realize their role in economic activities (Anik, 2019). Profit consists of operational results or ordinary profits and non-operational results or extraordinary profits and losses where the total amount is the same as net profit (Rasyidin, 2020)

According to the Islamic concept, the values of faith, morals and behavior of a Muslim businessman/trader play a major role in influencing the determination of profit levels in transactions or muamalahGeneral Islamic criteria that can have an influence in determining profit limits include, feasibility in determining profit, balance between level of difficulty and profit, capital turnover period, method of covering sales price and supporting elements (Ayumiati, 2017). One of the goals of a business is to achieve profit or profit which is the growth of assets. Islam strongly encourages the utilization of assets/capital and prohibits storing them so that zakat does not run out, so that assets can realize their role in economic activities (Anik, 2019).

Micro, Small and Medium Enterprises (MSMEs)

Micro, Small and Medium Enterprises (MSMEs) are small-scale economic enterprises that meet the requirements for net worth, annual
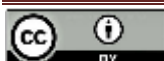
sales and ownership as regulated in statutory regulations (Amat, 2024). Development of four main economic activities (core business) that will encourage growth, including agribusiness, manufacturing, human resources and maritime business (Sundari, 2024). Development of mainstay areas, in order to accelerate economic recovery using a regional strategy, namely by selecting regions or regions to accommodate priority programs and sector and potential development (Rahman, 2021)

Micro, Small and Medium Enterprises (MSMEs) are expected to remain able to operate in the face of the economic crisis which has had a significant impact on national, economic and political stability, as well as the worsening operations of large companies (Anggraeni, 2022). Therefore, the growth of micro, small and medium enterprises has a vital and strategic role in predicting the future economy and improving the structure of the national economy.

RESEARCH METHODS
Population and Sample
The population in this study were all MSME actors in Dolok Panribuan District, Simalungun Regency who used the Future Package (PMD) program, totaling 1136 respondents. Based on the Slovin formula calculation, it is known that the sample size for this study is 59.63 and rounded up to 60 respondents.

Data collection technique
Several data collection techniques commonly used in research include documentation and questionnaires.

Analysis Method
This research was tested statistically using simple linear regression analysis techniques. The reason the author uses a simple linear regression analysis technique is to see the influence between the independent variable, namely the Future Package (PMD) (X) on the variable (Y), namely Increase in Profit. Which was carried out on MSME actors at BTPN Syariah in the Dolok Panribuan District Work Area. Data was collected using statistical analysis using the IBM SPSS for Windows program. In the process, researchers first carry out (two) assumption tests, namely multicollinearity, heteroscedasticity and normality tests. After data testing is fulfilled, the next step is hypothesis testing through simple regression tests, ANOVA tests and coefficient of determination tests.

Operational Variables
An operational definition is a definition that is based on the properties of the thing being defined and can be observed. The operational definition of each variable in this research is:

Table 3
Operational Definition

| Variable Study	Definition Operational	Indicator	Measurement Scale
Future Package Financing (X)	Period Package Financing is a type of productive financing provided to a group of rural women who are less accessible to financial institutions. The funding is then used to develop business.	1. Amount of financing provided 2. Amount Installments 3. Administrative costs 4. Margin/profit agreement	Measured through questionnaires/questionnaires distributed to respondents using Likert scale.
Increased Profit (Y)	Profit is the difference between sales price and production costs, in other words income from business results have been done.	1. Income increases 2. Production costs are reduced	Measured through questionnaires distributed to respondents using a Likert scale.

RESULTS AND DISCUSSION
Respondent Characteristics

The identities of respondents who use the PMD program in Dolok Panribuan District in 2024 can be seen in the following tables:

Table 4
Distribution of Respondents Based on Age

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 18-30 years	13	21,6	21,6	21,6
31-40 years	22	36,6	36,6	58,2
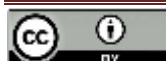
41-50 years	17	28,3	28,3	86,5
>50 years	8	13,3	13,3	100,0
Total	60	100,0	100,0	

Source: Data processed with SPSS Statistics 26, 2024

Table 5
Distribution of Respondents Based on Education Level

	Frequency
Valid No school	8
Elementary School	10
Junior High School	21
Senior High School	11

Bachelor	10
Total	60

Source: Data processed with SPSS Statistics 26, 2024

The following is the distribution of respondents based on questionnaire answers from research on variable X (Future Package) and variable Y (increased profits) which are summarized in the frequency table as follows:

Table 6
Distribution of Future Package Questionnaire Scores (X)

Statement	STS		TS		R		S		SS		Total	
	F	%	F	%	F	%	F	%	F	%	F	%
1	12	20%	13	22%	13	22%	15	25%	7	12%	60	100
2	15	25%	18	30%	15	25%	7	12%	5	8%	60	100
3	10	17%	5	8%	4	7%	19	32%	22	37%	60	100
4	10	17%	8	13%	17	28%	18	30%	7	12%	60	100
5	6	10%	11	18%	18	30%	18	30%	7	12%	60	100
6	10	17%	7	12%	29	48%	8	13%	6	10%	60	100
7	6	10%	8	13%	17	28%	13	22%	16	27%	60	100
8	3	5%	8	13%	5	8%	33	55%	11	18%	60	100

Source: Data processed with SPSS Statistics 26, 2024.

Table 7
Distribution of Profit Increase Questionnaire Scores (Y)

Statement	STS		TS		R		S		SS		Total	
	F	%	F	%	F	%	F	%	F	%	F	%
1	8	13%	9	15%	15	25%	23	38%	5	8%	60	100
2	5	8%	4	7%	7	12%	29	48%	15	25%	60	100
3	7	12%	10	17%	17	28%	17	28%	9	15%	60	100
4	7	12%	7	12%	4	7%	24	40%	18	30%	60	100
5	2	3%	6	10%	3	5%	29	48%	20	33%	60	100
6	8	13%	7	12%	12	20%	19	32%	14	23%	60	100
7	7	12%	14	23%	20	33%	11	18%	8	13%	60	100
8	6	10%	15	25%	8	13%	22	37%	9	15%	60	100

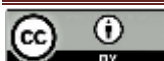Source: Data processed with SPSS Statistics 26, 2024.

Hypothesis Testing

Before entering the hypothesis testing stage, the data obtained will go through testing the data requirements that have been previously discussed. The following will explain the results of the data testing that has been carried out.

Table 8
Multicollinearity Data Test Results

| Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	7,693	2,068		3,720	,000		
	Future Packages	,779	,080	,789	9,786	,000	1,000	1,000

a. Dependent Variable: Increased Profit

Source: Data processed with SPSS Statistics 26, 2024

From Table 8, it can be seen that the Tolerance value is 1,000 which is greater than 0.10 and the VIF value is 1,000 which is less than 10.00, meaning that the data obtained in this study does not have multicollinearity.
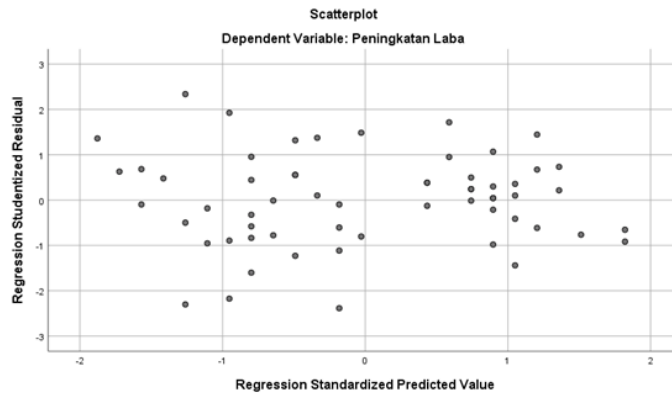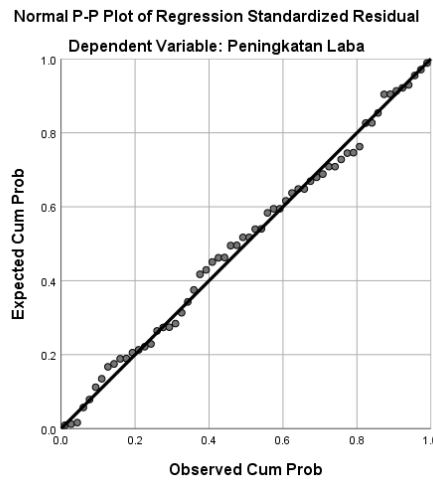

Figure 1. Heteroscedasticity test with Scatteplot
Source: Data processed with SPSS Statistics 26, 2024

Based on figure 4.1. above, it can be seen that the dots are scattered above and below the number 0 and do not form a regular pattern. So it can be concluded that the data in this study did not show signs of heteroscedasticity.


Figure 2. Data Normality Test
Source: Data processed with SPSS Statistics 26, 2024

Figure 2 shows that the points have formed and follow the direction of the diagonal line in the image and thus it can be stated that the data is normally distributed. After knowing that all the data obtained has passed the data requirements test, the data will go through hypothesis testing to meet the objectives of this research.

Table 9
Simple Linear Regression Test Results

Model		Unstandardized Coefficients		Standardized Coefficients
		B	Std. Error	Beta
1	(Constant)	7,693	2,068	
	Future Packages	,779	,080	,789
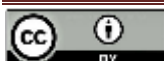
Source: Data processed with SPSS Statistics 26, 2024.

Based on the calculation results in table 9, a linear regression equation can be prepared as follows:

Y= 7,693+ 0,779X₁

The equation above shows that variable The research model in the form of a simple linear regression equation above can be interpreted as
c.

follows:
a. If the Future Package is assumed to be equal to zero then the Increase in Profit is worth 76.9%
b. If the Future Package is assumed to be equal to zero then the Increase in Profit is worth 76.9%.

Table 10
Coefficient of Determination Test Results (R^2)

Model Summary[b]				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,789[a]	,623	,616	3,966
a. Predictors: (Constant), Future Packages				
b. Dependent Variable: Increased Profit				

Source: Data processed with SPSS Statistics 26, 2024

$$D = (R)^2 \times 100\%$$
$$= (0,623)^2 \times 100\%$$
$$= 62,3\%$$

Dari hasil uji determinasi diatas dapat diambil kesimpulan bahwa ada pengaruh Paket Masa Depan terhadap Peningkatan Laba. Terlihat nilai sekitar 62,3% pengaruh yang ditimbulkan oleh Paket Masa Depan terhadap Peningkatan Laba dan 27,7 % dipengaruhi oleh variabel lain.

Table 11
Hypothesis Test Results

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.693	2.068		3.720	.000
	Future Packages	.779	.080	.789	9.786	.000
a. Dependent Variable: Increased Profit						

Sumber: Data diolah dengan SPSS Statistic 26, 2024

Based on the results of the t test calculation using the SPSS application above, it is known that the sig value is 0.000 and the calculated t value is 9.786 for variable X1. Based on the t test criteria that have been discussed with a sig level value of 0.05 and the t table value is 2.005, the sig value is smaller than 0.05 or the calculated t value is greater than the t table value so that H1 is accepted so that the future package has an effect on increasing profits MSMEs in Dolok Panribuan District.

Discussion

Based on the results of the analysis carried out using simple regression techniques, it is known that there is an influence of the Future Package on Increasing Profits seen from the simple linear regression equation Y = 7.693 + 0.779 BBTPN Syariah in Dolok Panribuan District, North Sumatra. Likewise, the determinant coefficient (R^2) value is 0.623, this is

equivalent to 62.3%, which means that the Future Package contributes around 62.3% to the increase in profits.

Apart from that, based on the results of hypothesis testing with the t test, it is known that the sig value is 0.000 and the calculated t value is 9.786 for variable X1. Based on the t test criteria that have been discussed with a sig level value of 0.05 and the t table value is 2.005, the sig value is smaller than 0.05 or the calculated t value is greater than the t table value so that H1 is accepted so that the future package has an effect on increasing profits MSMEs in Dolok Panribuan District.
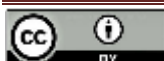
This finding is supported by (Hasibuan, 2024) who found that PMD BTPN Syariah Financing had a positive and significant effect on community economic empowerment. This is supported by financial assistance which can increase business capital and increase community income. Imsar (2023) also found something

similar through his research, namely Future Package financing (PMD) had a significant and positive influence on the growth of Micro, Small and Medium Enterprises (MSMEs) by 61.1%. Meanwhile, variable Y Future Package financing (PMD) has no significant and positive effect on increasing customer income. And BTPN Syariah MMS Medan Marelan in carrying out PMD financing activities is in accordance with sharia principles and does not apply a penalty system like conventional banks.

Siregar (2019) found that BTPN Syariah PMD financing was carried out using a wakalah wal murabahah agreement, namely representing the customer in terms of purchasing goods. This is actually beneficial for the banking sector, but by representing the purchase of goods there is a risk that the use of financing is not in accordance with the contract and this will affect the customer's business. The interview results also show that BTPN Syariah PMD financing is not 100% used for business capital but much of it is used for daily needs such as school fees, kitchen shopping and other needs. This is what causes customers to be unable to pay loans because the use of loans or bailout funds is not appropriate. So the BTPN Syariah PMD financing provided by the bank to customers influences the economic empowerment of customers' underprivileged communities.

The development of small businesses will help overcome the problem of unemployment considering the large number of small businesses in this country, so that it can increase employment and business opportunities, which will then encourage regional and rural development. However, on the other hand, business actors have a main problem, namely capital problems. For this reason, other parties are needed who can help the community overcome its problems.

CONCLUSION

Future Package by PT. BTPN Syariah Bank in Dolok Panribuan District can influence the increase in MSME profits. Based on the results of regression analysis.. In this research it is proven that the Future Package has a positive influence on increasing profits. Based on the results of the analysis carried out using simple regression techniques, it is known that there is a positive influence between the Future Package on Increased Profits as seen from the simple linear regression equation Y = 7.693 + 0.779 Profit (Y). Likewise, the determinant coefficient (R2) value is 0.623, this is equivalent to 62.3%, meaning that the Future Package contributes around 62.3% to the increase in profits.

Suggestion

Based on the results of this research, leaders are expected to be able to implement the Future Package because it is proven to be able to increase MSME profits. With the future package, MSMEs are satisfied with the program, so the profits generated through the program are even better than before. With the existence of this research and the various limitations in this research, it is important to be more careful in understanding and analyzing this research. Needs to be expanded for sampling. Apart from that, future researchers are expected to be able to examine future packages by PT. Bank BTPN Syariah with other variables not examined in this research

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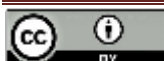
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