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The Role of Sharia Financial Inclusion in MSME Development in Sumenep (Study at BPRS Bhakti Sumekar)

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ABSTRACT

This research is intended to identify and evaluate the contribution of Sharia financial inclusion at BPRS Bank Bhakti Sumekar to the development of MSMEs in Sumenep Regency with the dimensions of accessibility, use of products and services, and service quality. This study determined sample size followed the Roscoe formula. At least 40 MSMEs were customers of BPRS Bhakti Sumekar were obtained. To collect data, a combination of interview methods and questionnaire distribution were used. The data was analyzed using SPSS for instrument testing, descriptive statistics, multiple linear regression, classical assumption testing, and hypothesis testing. Results showed that simultaneously, the variables of accessibility, use of products and services, and service quality have a significant impact on the development of MSMEs. However, partial use of products and services does not have a big impact on the development of MSMEs. This is partly due to the limited public awareness regarding Sharia financing, as well as the frequent misuse of credit financing. The implications of this research can provide direct benefits of Islamic financial inclusion, such as easier access to financing, better financial management, and increased business capacity. This will ultimately contribute to improved MSME performance, regional economic growth, and community welfare.

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Introduction

Inclusive finance means that people can access a range of quality financial products and services easily, safely, and at reasonable costs, tailored to their needs and abilities, to enhance community welfare

(Ghifara et al., 2022). The various financial services available include savings, insurance, financial transfer services, and other financial services and products (OJK, 2021). In Indonesia, the new financial inclusion policy was implemented in 2010, after that, the National Financial Inclusion Strategy Initiative (SNLKI) was Bank Indonesia's step in increasing public access to financial products. Islamic financial inclusion means that people can access different services and products from Islamic financial institutions. Since Islamic financial inclusion is still lower than general financial inclusion, it's important to improve it in Indonesia (IsDB, 2022).

According to the OJK, in 2021, in Indonesia, the level of Sharia financial inclusion will only be 9.1%, much lower than the national financial inclusion level which reaches 76.19% (ojk, 2021). This is worrying because Indonesia has the largest Muslim population in the world. Therefore, it is imperative to take additional steps to increase Islamic financial inclusion in Indonesia, ensuring that everyone has better access to Islamic financial products, services, and institutions. This is very important to meet the needs of the Muslim community and encourage an economy that is following Islamic principles (Rahman et al., 2022).

According to (Ryandono et al., 2019), following Islamic teachings, the Islamic economic system differentiates itself from conventional systems by excluding variable interest rates. This avoidance is particularly important as it can prevent the continuation of fluctuating levels that can lead to monetary crises. Islam places great emphasis on the prohibition of unjust accumulation of wealth, the main purpose of which is to maintain justice and eliminate all forms of exploitation in commercial transactions (*akl amwaan-naas bil-bathil*). The deepening of Islamic finance follows a similar model to the deepening of conventional finance, but is based on different basic principles of Islamic finance (Anwar, 2024). Islamic banking institutions play an important role in Indonesia as the majority of the population is Muslim. Islamic banks offer a viable option for individuals seeking financing without engaging in usury. The concept of profit sharing, also known as “*profit sharing*”, is a key principle of Islamic banking that serves to encourage economic growth by ensuring equitable income distribution (Wardhana et al., n.d.). The results of research conducted by Khafifah (2024), highlights the importance of understanding Islamic finance principles for shaping people’s attitudes and behaviors in financial management. Those who grasp these principles tend to have a positive view of Islamic finance and are more likely to follow financial strategies that align with sharia. As a result, they often choose to use services from Islamic financial institutions (Ryandono et al., 2020).

According to a study from the World Bank, only around 32% of Indonesian people have access to financial institutions. The behavior in question is credit and savings. It has led to the rise of informal financial institutions, also known as “*loan sharks*” (De Ree et al., 2017). The Indonesian government has turned its attention to the creative industries, as demonstrated by the establishment of the Creative Economy Agency, an independent government organization dedicated to fostering Indonesia's creative economy and creative industries. This burgeoning sector not only generates great economic impact but also brings about positive social change. Furthermore, the sector also fosters a favorable business climate while encouraging innovation and nurturing creativity. Therefore, the creative industry and MSMEs must be developed (Wardhana, 2022). Industrialized countries have higher levels of financial inclusion, but most people and MSMEs in developing countries still do not have full access to financial services (Yudha et al., 2024). Indonesia's economic growth is significantly driven by the important and strategic role played by the MSME sector. The presence of MSMEs not only has an impact on economic development, but also provides other benefits such as increasing foreign exchange and reducing poverty levels (Zaki et al., 2024).

Sumenep Regency has 27 sub-districts and is located at the eastern end of Madura Island. According (State of the Global Islamic Economy Report, 2023), there has been an annual increase in the number of MSMEs in Sumenep. According to (Zakik et al., 2022), Sumenep is ranked fifth in the districts in East Java with the largest number of MSMEs. Based on research conducted by (Label et al., 2019), the construction of the Suramadu Bridge which connects Madura Island and Java Island has made a significant contribution to the development of MSMEs in Sumenep Regency, especially on Madura Island. This infrastructure development encourages an increase in people's purchasing power. In addition, MSMEs play an important role in reducing unemployment because they can absorb a lot of labor (Loestefani et al., 2022).

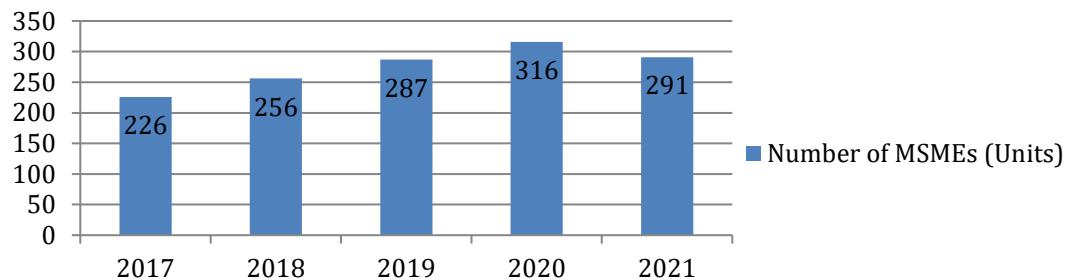


Figure 1. Number of MSMEs in Sumenep Regency in 2017-2021

Source: Sumenep Regency Cooperative and UMKM Service

Based on the information in the table, it can be seen that there has been a consistent increase in the number of MSMEs in Sumenep from 2017 to 2021. This growth trajectory is clearly illustrated by the number of MSME units increasing from 226 units in 2017 to 254 units in 2018, and increasing to 287 units in 2019. Furthermore, in 2020, the number of MSME units reached its peak, namely 316 units. However, due to the negative impact of the COVID-19 pandemic on sales, turnover, there will be a significant decline in 2021, namely only 291 MSME units remain.

According to the Annual Report of BPRS Bhakti Sumekar in 2022, the emergence of Islamic banks as an alternative for MSMEs to obtain financing, because in its operations these banks do not use the interest system. The number of Islamic banks that have sprung up in Sumenep Regency in the last thirty years shows the community's commitment to applying sharia principles in the banking industry. BPRS Bhakti Sumekar was the only regional bank owned by the Sumenep Regency government that adhered to the Sharia system. BPRS Bhakti Sumekar is a solid economic pillar in Sumenep Regency which contributes greatly to supporting regional development, especially strengthening capital for MSMEs. Therefore, researchers are interested in examining Islamic financial inclusion at BPRS Bhakti Sumekar.

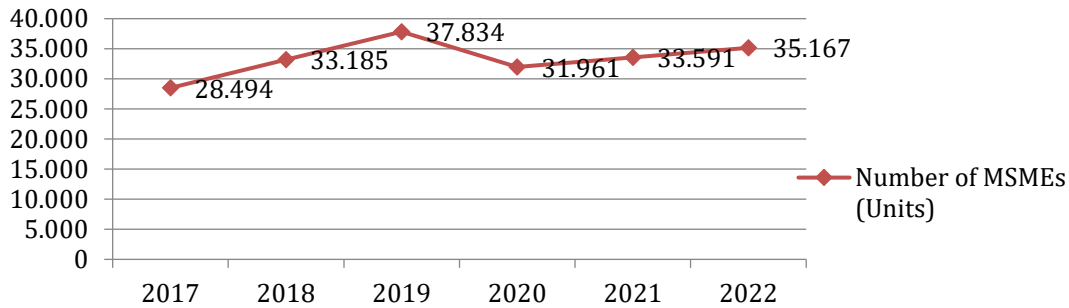


Figure 2. Number of customers proposed financing at Bhakti Sumekar

Source: Annual Report Of BPRS Bhakti Sumekar (2022)

BPRS Bhakti Sumekar continues to improve services and the economy by providing full support to MSMEs. The outstanding performance we have witnessed confirms BPRS Bhakti Sumekar's unwavering dedication to advancing the MSME sector as a fundamental driver of the nation's economic growth. BPRSBhakti Sumekar remains steadfast in its commitment to drive inclusive and high-quality financial services, not only by actively supporting government initiatives but also through digitization programs and improved operational excellence. This shows that the Islamic financial inclusion model will encourage the development of MSMEs which will facilitate the acquisition of business capital. This is because MSMEs need support to compete with large businesses. Limited sources of funds and power are the main obstacles (Muhaimin et al., 2023).

According to (Iman et al., 2022), the absence of barriers such as administrative costs or complicated procedures at capital provider institutions faced by MSMEs when applying for loans is interpreted as access to capital. The facts that occur in MSMEs in Sumenep Regency still face many obstacles in obtaining adequate access to finance, especially access to capital. Therefore, MSMEs need to look for alternative sources of financing, such as Islamic financial institutions. This shows the potential and role of the right Islamic financial inclusion model that will encourage the development of MSMEs that will find it easy to get business capital so that they can develop more rapidly (Wijayanti et al., 2020). The potential and constraints that exist in Sumenep Regency are important to be studied further with the development of the Sharia Financial Inclusion Model for MSMEs. The development of an Islamic financial inclusion model for MSMEs in Sumenep Regency can create a partnership between Islamic financial institutions, particularly Sharia Banks like BPRS Bhakti Sumekar, and local MSMEs, leveraging their unique strengths and regional advantages (Wardhana, 2021).

The realization of Islamic financial inclusion in Indonesia used several indicators determined by Bank Indonesia. The Financial Inclusion Index (FII) provides an alternative method to assess financial inclusion. The index utilizes macroeconomic data, particularly the banking sector, to create a multidimensional measurement. By combining various indicators, the IKI allows Bank Indonesia to obtain a comprehensive picture. The dimensions of the IKI include (1) Accessibility, which evaluates the ability to access formal financial services based on factors such as physical proximity and cost. This dimension is critical to promoting financial inclusion. (2) Usage, which measures the active utilization of financial products and services, considering factors such as regularity, frequency, and duration of use. (3) Service

Quality, which assesses whether the attributes of financial products and services are in line with customer needs (Bank Indonesia, 2021).

Existing research generally focuses on various factors that affect the overall performance and development of MSMEs. In addition, research on financial inclusion tends to concentrate on conventional banking rather than Islamic banking, as evidenced by the studies of (Abdullah, 2020). Although there are studies that examine financial inclusion in Islamic banking, usually the indicator used is the Financial Inclusion Index (IFI) determined by Sarma, namely banking penetration, availability, and usage as in research conducted by (Hirsanuddin et al., 2021). The facts and empirical studies previously described are the motivation to research the role of Islamic financial inclusion of BPRS Bhakti Sumekar bank on the development of MSMEs in Sumenep Regency.

Literature Review

RBV Theory (Resource-Based View Theory)

According to (Supriyati & Bahri, 2020) the main idea of Resource-Based View (RBV) theory is that a company can achieve excellent performance and a lasting competitive advantage by acquiring valuable resources and unique capabilities that are hard to replicate, and by effectively using these resources. The impact of financial inclusion on MSME growth can be explained through the application of Resource Based View Theory (RBV) (Hilmawati & Kusumaningtias, 2021). The RBV theory in this study is the basis that explains that financial inclusion has the potential to shape the development of MSMEs because it plays an important role in their progress. Through financial inclusion, specific resources can be obtained that can help MSMEs, namely by providing loans to MSMEs which can indirectly help the development of these MSMEs. Therefore, by achieving optimal financial inclusion, there is a promising opportunity to stimulate rapid economic expansion and promote sustainable development, which ultimately leads to improved community welfare (OJK, 2017).

Research conducted by (Santoso & Kusuma, 2023) stated that in RBV theory, financial resources are one of the important resources to achieve competitive advantage where good financial knowledge by owners and managers of MSMEs, and good technological infrastructure can also play an important role in financial inclusion for MSMEs. Moreover, through financial inclusion supported by good technological infrastructure, MSMEs can increase access to financial services, optimize the use of technology to improve operations, and expand market share which improve their business performance.

Development of MSMEs

The growth of a business can be assessed through various indicators, such as expanding the workforce, increasing sales, increasing profitability, and increasing productivity. If everything goes well, the business can experience development. According to (Ryandono et al., 2022), there is a correlation between the growth of MSMEs and the increase in income earned. Therefore, it can be concluded that business progress is reflected in the changes that occur in it, which indicate business development. Although promising for the future of the national economy, these MSMEs often face various dilemmas. One of the main problems is funding (Pratiwi et al., 2022). Private financial institutions, which are supposed to be the main source of funding for MSME growth, fail to play their role effectively because private financial institutions tend to be more cautious in channeling funds, especially to MSMEs that are considered high-risk (Wardhana & Ratnasari, 2022). They prefer to channel funds to sectors that are considered safer, such

as property or government bonds (Fadhilla, 2019). They are inefficient in channeling funds to productive businesses that are most financially profitable (Mendo et al., 2023)

Accessibility

According to (Saleh & Syarifuddin, 2023), accessibility refers to the extent to which an object, service, or environment can be easily reached by people. In addition, accessibility can also be interpreted as the level of convenience of reaching a location from another location through the transportation system (Saleh & Syarifuddin, 2023). Assessment of this dimension focuses on the capacity of individuals to utilize formal financial services, which includes the critical infrastructure provided by financial institutions to enable people's access to available institutions, products, and services. The main focus in the financial inclusion strategy is to achieve easy and equal access for everyone (Febriyanti et al., 2022)

The findings of research conducted by (Fahmy & Rustam, 2016) show that the dimension of access to banking services has an impact on credit to MSMEs. This means that the more bank branches available, the more credit can be given to the MSME sector. Research results from (Raza et al., 2019), also found that increasing accessibility to financial services has a positive impact on the economic development of communities in Pakistan. The amount of credit provided to MSMEs continues to increase, even though MSMEs have easy access to financial institutions such as banks (Raza et al., 2019). This ease of access can be realized through the number of active bank branches and services around MSMEs. And the results of research (Nurjannah, 2017) also state that ease of access plays a positive role in the development of MSME capital in Yogyakarta. Research conducted by (Fadhilla, 2019) also found that this accessibility has a positive and significant correlation with the development of MSME customer capital. The following hypothesis can be developed:

H1. The accessibility of BPRS Bhakti Sumekar has a positive and significant effect on the development of MSMEs in Sumenep Regency.

Usage

The usage dimension refers to a way to measure how much banking financial services are used to meet people's needs, such as in terms of financing (Sarma, 2012). Many individuals have access to banking services but do not take advantage of them due to several reasons such as long distances to reach the nearest bank, product incompatibility with their needs, or negative experiences with previous service providers (Yudha et al., 2021).

The results of research conducted by (Fahmy & Rustam, 2016) It was found that the dimensions of banking service use influence the MSME sector. This means that the higher the level of use of banking services, especially in terms of depositing funds at DPK banks, the more credit growth in the MSME sector will increase. Research conducted by (Mindra et al., 2017) concluded that the level of use of banking services has a positive and significant impact on increasing loans. Additionally, the survey shows that Ugandans are optimistic about the challenges faced in borrowing credit from the banking sector, both in terms of access and utilization. Research findings from (Dina & Prasetiono, 2019), also highlight that the use of credit accounts has a positive impact on the amount of credit provided to MSMEs. This shows that MSMEs use credit more often at formal financial institutions along with the high intensity of using credit accounts (Dina & Prasetiono, 2019). The following hypothesis can be developed:

H2. The use of BPRS Bank Bhakti Sumekar products and services has a positive and significant effect on the development of MSMEs in Sumenep Regency.

Service quality

Service quality is the satisfaction and fulfillment of customer expectations or needs, as stated by Goetsch and Davis quoted by (Loestefani et al., 2022). Service is considered high quality when it can effectively meet customer needs and expectations (Harahap, 2019). A study by (Zaki et al., 2020) also emphasizes the importance of good service about quality, by highlighting the importance of employee attitudes and their ability to provide satisfactory service to customers or the community (Supriyanti, 2018). Service quality is a very important factor for the success of MSMEs because achieving financial inclusion requires excellent service from financial institutions because superior service quality is closely related to customer satisfaction, where later satisfied customer desires will encourage loyalty which in turn will create a strong and sustainable relationship between financial institutions and MSMEs (Silalahi et al., 2021).

Research conducted by (Rahayu, 2020) supports these findings and reveals that exceptional service has a positive and significant impact on the growth of MSMEs in the motorcycle workshop sector in Pakem District, Sleman Regency. According to research conducted by (Musfiroh Salma et al., 2017), service quality variables have a significant role in the growth of MSMEs in Banjarnegara Regency. This is because providing excellent service to customers has a direct impact on the contribution of Islamic banking to the development of MSMEs in Banjarnegara. Likewise, the findings of research conducted by (Kurniawan & Gitayuda, 2020) highlight the influence of services on the development of MSME business capital in Madura. The following hypothesis can be developed:

H3. The service quality of BPRS Bhakti Sumekar has a positive and significant effect on the development of MSMEs in Sumenep Regency.

Methodology

This study adopts a quantitative descriptive approach, which involves analyzing data by presenting primary data obtained from questionnaires distributed to micro, small, and medium enterprises (MSMEs) that are customers of BPRS Bhakti Sumekar. The population of this research consists of MSME actors in Sumenep Regency who are customers of BPRS Bhakti Sumekar. In this research, the sample determination method follows the Roscoe formula which is based on the theory that for analysis multivariate, the number of samples must be at least 10 times the number of variables studied. Thus, because in this research there are 4 variables (3 independent variables and 1 dependent variable) then the sample size is $4 \times 10 = 40$ respondents. So, the sample in this research is 40 MSME actors who are under the guidance of BPRS Bhakti Sumekar.

The object of this research is BPRS Bhakti Sumekar, an Islamic financial institution located in Sumenep Regency. Established by the Sumenep District Government in 2002, the bank is recognized as one of the largest Islamic People's Financing Banks in Indonesia. Its physical address is on Jalan Trunojoyo No. 137, Karangrawa, Bangselok, Kec. Kota Sumenep, Sumenep District, East Java 69417. While the subjects in this study consisted of MSMEs who were customers of BPRS Bhakti Sumekar.

This study used questionnaires and interviews used as the main data collection methods. The questionnaire was distributed to MSMEs receiving BPRS Bhakti Sumekar assistance, and respondents' answers were evaluated using a Likert Scale (range of 1 to 5). The research uses SPSS version 26 to test the relationship between variables using various statistical tests such as descriptive statistics, validity and reliability tests, classical assumption tests, multiple linear regression tests, simultaneous f-hypothesis tests, partial t-tests, and coefficient of determination (R^2) tests.

Table 1. Variables and Indicators

Variable	Indicators	Statement
Accessibility (X1) (Bank Indonesia, 2014)	1. Ease of information	1. Ease of getting clear and complete information about the products provided by BPRS Bhakti Sumekar through the BPRS website.
	2. Ease of transaction	2. Ease of making transactions, both cash and non-cash transactions.
	3. Location affordability	3. Easily accessible office network locations.
	4. Ease of requirements	4. Ease of banking requirements, both in opening an account and in applying for a loan/credit.
	5. Processing speed.	5. The speed of response and the process of disbursing credit funds by BPRS Bhakti Sumekar.
Usage (X2) (Bank Indonesia, 2014)	Jun & Can in research (Supriyanti, 2018).	
	1. Bank account ownership	1. I have a special savings account for my business.
	2. Usage loans from banks or use of credit products	2. The use of loan products has increased the effectiveness, blessings, and sustainability of my business.
	3. Regularity of product use	3. I have a habit of using banking services to make regular bill deposit payment transactions every month.
	4. Frequency of product use and	4. I often save some of my business income at BPRS Bhakti Sumekar regularly.
5. Length of time using banking products (Putri & Afandy, 2020).	5. I have been using BPRS Bhakti Sumekar products for more than a year.	
Service Quality (X3) (Bank Indonesia, 2014)	1. Reliability	1. The equipment, supplies, and facilities in the branch offices and head office of BPRS Bhakti Sumekar are very modern.
	2. Tangibles	2. Timeliness of service following the promised time.
	3. Empathy	3. BPRS Bhakti Sumekar employees are responsive in serving and resolving customer complaints.
	4. Responsiveness	4. There is a guarantee of security in performing various banking services.
	5. Assurance. (Parasuraman et al., 1988)	5. BPRS Bhakti Sumekar employees who are willing to solve problems and obstacles experienced by customers in every transaction following bank procedures.

Development of MSMEs (Y)	1. Sales Turnover	1. I use financing from BPRS Bhakti Sumekar as business capital in addition to my capital.
	2. Venture Capital	2. My business sales turnover has increased because of the additional capital from the financing provided by BPRS Bhakti Sumekar.
	3. Labor	3. My business profits have increased after obtaining financing from BPRS Bhakti Sumekar.
	4. Business Profits	4. The number of my workers increased after obtaining financing from BPRS Bhakti Sumekar.
	5. Business Branch (Rizkia, 2018).	5. After obtaining financing from the BPRS branch my business increased.

Source: Author (2024)

Based on the hypotheses already formulated above, here is the research model for this study:

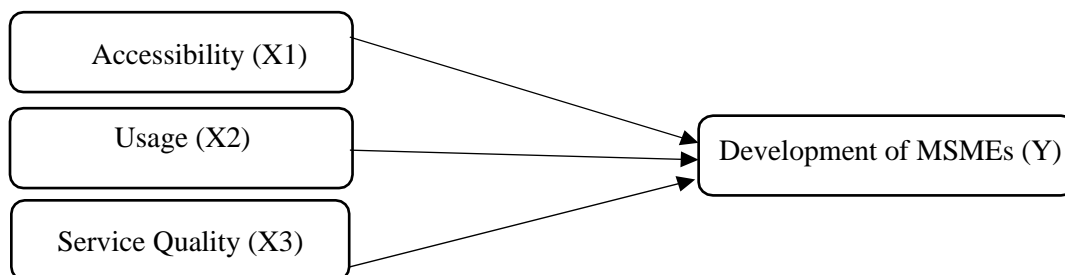


Figure 3. Model of Variables

Source: Author (2024)

Results and Discussion

Results

The table below is a table related to the descriptive analysis:

Table 2. Descriptive Statistical Test Results

	N	Minimum	Maximum	Mean	Std. Deviation
Accessibility (X1)	40	17	24	20,78	1,656
Use (X2)	40	18	25	21,55	1,880
Quality of Service (X3)	40	18	25	22,05	1,679
MSME Development (Y)	40	18	25	20,62	1,353
Valid N (Listwise)	40				

Source: SPSS 26 output (2024)

After analyzing the results of the descriptive statistical tests mentioned previously, the distribution of data obtained by researchers can be characterized in the following way:

- The accessibility variable (X1) shows a minimum value range of 17 and a maximum value of 24. Value means amounting to 20.78 with a standard deviation of 1.656.
- For the product and service usage variable (X2), Table 2 shows a minimum value range of 18 and a maximum value of 25. The mean score in Table 2 was 21.55 with a standard deviation of 1.880.
- For the service quality variable (X3), the data shows a minimum value of 18 and a maximum value of 25. The average is 22.05 with a standard deviation of 1.679.
- Meanwhile, for the MSME development variable (Y), the data shows a minimum value range of 18 to a maximum value of 25. The value of the mean or the calculated average is 20.62 with a standard deviation of 1.353.

The table below is related to the results of the validity and reliability tests

Table 3. Validity Test Results

Variable	Item	r Count	r Table	Information
Accessibility (X1)	X1.1	0,550	0,263	Valid
	X1.2	0,746	0,263	
	X1.3	0,773	0,263	
	X1.4	0,792	0,263	
	X1.5	0,460	0,263	
Usage (X2)	X2.1	0,655	0,263	
	X2.2	0,740	0,263	
	X2.3	0,726	0,263	
	X2.4	0,737	0,263	
	X2.5	0,537	0,263	
Service Quality (X3)	X3.1	0,484	0,263	
	X3.2	0,622	0,263	
	X3.3	0,762	0,263	
	X3.4	0,771	0,263	
	X3.5	0,606	0,263	
MSME Development (Y)	Y1	0,689	0,263	
	Y2	0,671	0,263	
	Y3	0,644	0,263	
	Y4	0,599	0,263	
	Y5	0,621	0,263	

Source: SPSS 26 output (2024)

After carefully examining the data presented in Table 3, it becomes clear that each of the variables examined in this study has credibility. To determine the significance of independent variables in this study, the r-score and r-table values were compared through comprehensive analysis. By using the degrees of freedom formula $(df) = n - 2$, and considering a sample size of 40 respondents in this study, the resulting degree of freedom (df) is calculated as $40 - 2 = 38$, with an alpha value of 5%. Therefore, the r-table value is set at 0,263. After looking at Table 2 carefully, it can be seen that each statement has a calculated R-value that exceeds the r-table value, thus confirming the validity of all questions.

Table 4. Reliability Test Results

Variable	Cronbach's Alpha	Cut of Value	Information
Accessibility (X1)	0,678	0,600	Reliable

Products (X2)	0,710	0,600
Use of Products and Services (X3)	0,662	0,600
MSME Development (Y)	0,646	0,600

Source: SPSS 26 output (2024)

Based on Table 4 above, it can be concluded that all values of Cronbach's Alpha associated with each variable exceed 0.600. Therefore, it can be indicated that every statement contained in the questionnaire can be considered reliable.

The following are the results of the classical assumption test for this study

a. Normality test results are measured using the Normal graph P-P Plot in Figure 1 below:

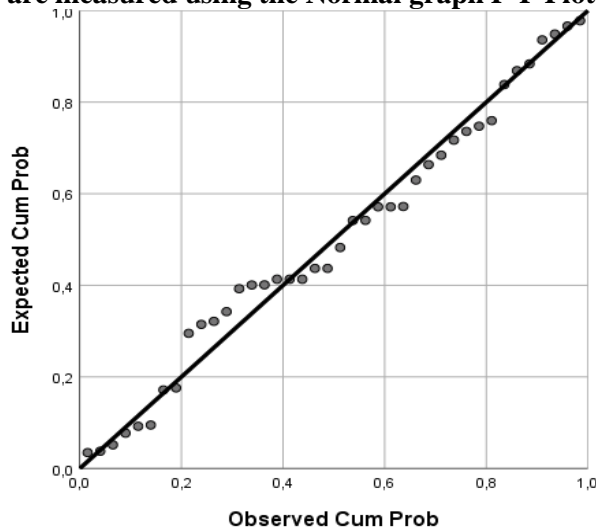


Figure 4. Normal Probability Plot

Source: SPSS 26 output (2024)

In Figure 4, the normal probability plot illustrates that the points align closely with the diagonal line, suggesting that the residuals are normally distributed.

b. The results of the multicollinearity test are shown in Table 5 below:

Table 5. Multicollinearity Test Results

Coefficients ^a	Collinearity Statistics	
	Tolerance	VIF
Accessibility (X1)	,950	1,053
Use (X2)	,917	1,091
Quality Of Service (X3)	,885	1,129

a. Dependent Variable: MSME DEVELOPMENT (Y)

Source: SPSS 26 output, processed data, 2024

Based on the information presented in Table 5, it can be seen that the independent variable Accessibility (X1) has a tolerance value of 0.950, exceeding the threshold of 0.100, and the VIF index of 1.053 is below the limit of 10.00. Likewise, the Product and Service Use variable (X2) shows a tolerance of 0.917, exceeding the minimum requirement, as well as a VIF of 1.091 which is still below 10.00. Finally, the

Service Quality variable (X3) has a tolerance value of 0.885 which exceeds the threshold, and a VIF of 1.129 which is below 10.00. These results imply that the multicollinearity hypothesis is acceptable, indicating the absence of signs of multicollinearity.

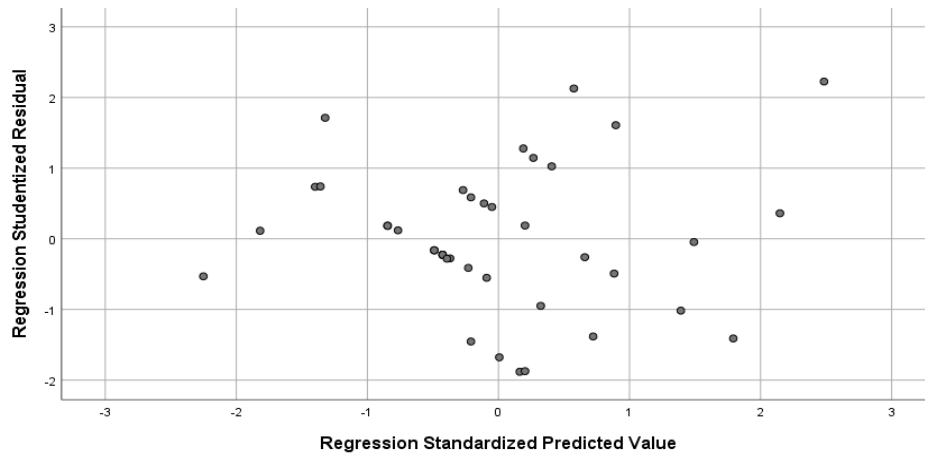


Figure 5. Heteroscedasticity Test Results

Source: SPSS 26 output (2024)

After looking at Figure 5, it can be concluded that there is no clear pattern in the point distribution, which means the model meets the homoscedasticity assumptions. Here are the results of the Glejser test for heteroscedasticity:

Table 6. Heteroscedasticity Test Results using the Glejser Test

		Coefficients ^a				
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-2,705	1,669		-1,620	,114
	ACCESSIBILITY (X1)	,095	,057	,262	1,659	,106
	USE (X2)	-,021	,051	-,067	-,418	,679
	QUALITY OF SERVICE (X3)	,088	,058	,247	1,512	,139

a. Dependent Variable: ABS

Source: SPSS 26 output (2024)

Based on the information in table 6, it can be seen that

- The Accessibility variable (X1) has a significance value (Sig.) of 0.106 which is greater than the threshold of 0.05.
- The significance value (Sig.) for the Product and Service Use variable (X2) is 0.679, which is greater than the threshold of 0.05.
- The Service Quality variable (X3) has a significance value (Sig.) of 0.139 which is greater than the threshold of 0.05.

From the results of the Glejser test above, it can be concluded that This model is free from heteroscedasticity assumptions.

The following is the multiple linear regression analysis

Table 7. Results of Multiple Linear Regression Analysis

Model	Coefficients ^a				
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	3,660	2,906		1,259	,216
Accessibility (X1)	,339	,099	,415	3,414	,002
Use (X2)	,133	,089	,185	1,495	,144
Quality Of Service (X3)	,320	,101	,397	3,152	,003

a. Dependent Variable: MSME Development (Y)

Source: SPSS 26 output (2024)

By referring to Table 7 above, the multiple linear regression equation can be formulated as follows:

$$Y = 3.660 + 0.339 X1 + 0.133 X2 + 0.320 X3 + e$$

The equation has the following meaning:

- A constant of 3.660 indicates that if the value of accessibility (X1), use of products and services (X2), and service quality (X3) is zero (0), then the growth rate of Micro, Small and Medium Enterprises (MSMEs) or (Y) is amounting to 3,660.
- The positive regression coefficient of 0.339 given to the accessibility variable (X1) shows that increasing accessibility by 1 unit will increase the development of MSMEs by 0.339 units, assuming all other independent variables remain constant.
- The positive regression coefficient of 0.133 given to the variable representing the use of products and services (X2) shows that increasing the use of products and services by 1 unit will increase the development of MSMEs by 0.133 units, assuming all other independent variables remain constant.
- If we look at the service quality variable (X3), the regression coefficient value is 0.320, which indicates a positive relationship. This means that an increase in service quality by 1 unit will increase the development of MSMEs by 0.320 units, assuming all other independent variables remain constant.

The following are the results of the hypothesis test, consisting of the F-test (simultaneous), T-test (partial), and the coefficient of determination (R²).

a. F Test (Simultaneous)

Table 8. F Test Results

ANNOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	35,301	3	11,767	11,743	,000 ^b
	Residual	36,074	36	1,002		
	Total	71,375	39			

A. Dependent Variable: MSME Development (Y)

B. Predictors: (Constant), Service Quality (X3), Accessibility (X1), Usage (X2)

Source: SPSS 26 output (2024)

Based on the test results above, the F-count value is 11.743. Meanwhile, the F-table ($\alpha=0.05$; db regression =3; db residual=36) is 2.87. Because F-count > F-table is 11.743 > 2.87 or a significance

value of $0.000 < 0.05$, the regression analysis model is significant and it can be concluded that together, the independent variables are accessibility value (X1), usage products and services (X2), and service quality (X3) has a significant influence on the dependent variable MSME development (Y). Therefore, the development of MSMEs in Sumenep Regency is greatly influenced by the contribution of Sharia financial inclusion from BPRS Bhakti Sumekar. So, the null hypothesis (H0) cannot be accepted, while the alternative hypothesis (Ha) can be accepted.

b. T-Test (Partial)

Table 9. T Test Results

		Coefficients ^a				
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3,660	2,906		1,259	,216
	Accessibility (X1)	,339	,099	,415	3,414	,002
	Use (X2)	,133	,089	,185	1,495	,144
	Quality Of Service (X3)	,320	,101	,397	3,152	,003

a. Dependent Variable: MSME DEVELOPMENT (Y)

Source: SPSS 26 output (2024)

Based on the partial analysis carried out concerning Table 9, a comparison was made between the t-count values and the t-table. The level of significance was found to be less than 0.05. In this study, with a sample size of 50 and a confidence level of 95% (alpha = 0.05), the t-table value was 1.676. Therefore, the following conclusions can be drawn:

- a. The impact of accessibility (X1) on the development of MSMEs is visible. This is supported by the t-count value (3.414) > t-table value (1.684), and the significance level (0.002 < 0.05), which shows a significant influence so that the null hypothesis (H0) is rejected and the alternative hypothesis (H1) is accepted.
- b. The influence of product and service use variables (X2) on the development of MSMEs is supported by statistical analysis. The calculated t-value (1.495) < t-table value (1.684), and the significance level (0.144 > 0.05) showed that the effect is not significant but has a positive effect. This means that the null hypothesis (H0) is accepted and the alternative hypothesis (H2) is rejected.
- c. The service quality variable (X3) partially influences the development of MSMEs. This conclusion is supported by the calculated t-value which is greater than the t-table value (3.152 > 1.684) and the significance level (0.003 < 0.05), which leads to rejecting the null hypothesis (H0) and accepting the alternative hypothesis (H3).

Among these variables, it is clear from Table 8 that the access variable plays a significant role in the impact of Sharia financial integration of BPRS Bhakti Sumekar Bank on the development of MSMEs in Sumenep Regency.

c. Coefficient of Determination (R²)

Table 10. Coefficient of Determination Test Results (R²)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,703 ^a	,495	,452	1,001

a. Predictors: (Constant), SERVICE QUALITY (X3), ACCESSIBILITY (X1), USAGE (X2)

Source: SPSS 26 output, processed data, 2024

Based on Table 10 above, it can be concluded that the coefficient of determination, symbolized as R squared (R²), reaches 0.703. These results indicate that independent variables such as accessibility

(X1), usage products and services (X2), and service quality (X3) contributed 45.2% to the variation in the dependent variable, namely the development of MSMEs. Meanwhile, other variables or factors outside the variables studied in this research contributed 54.8% to the variation in the dependent variable.

Discussion

The Influence of Accessibility on the Development of MSMEs

In terms of accessibility, the study shows that the accessibility of BPRS Bhakti Sumekar has a positive and significant influence on the development of MSMEs in Sumenep Regency. This is reinforced by the results of the t-test calculation which shows that the t-value (3.414) is greater than the t-table value (1.684), with a significance level (0.002) smaller than (0.05). Therefore, the null hypothesis (H0) can be rejected, and the alternative hypothesis (H1) can be accepted. This means that if accessibility gets better, BPRS Bhakti Sumekar will become more inclusive, and easier to reach by the community, especially MSMEs, this is expected to make it easier for MSMEs to take advantage of Islamic banking services such as financing assistance. So that in the end, this will encourage the development of MSMEs.

This accessibility is characterized by an increase in the number of BPRS Bhakti Sumekar branch offices each year, straightforward procedures, and the speed of response and process of disbursing credit funds by BPRS Bhakti Sumekar. These findings support previous findings by (Ono et al., 2016), (Fahmy & Rustam, 2016), (Raza et al., 2019) and research results (Nurjannah, 2017), revealing that bank accessibility affects the development of the MSME sector.

The Influence of Usage on the Development of MSMEs

In this research, it was found that the use of **BPRS** Bhakti Sumekar products and services had a positive influence, although it did not have a significant effect on the development of MSMEs in Sumenep Regency. This finding can be seen from the results of the t-test calculation, where the calculated t-value (1.495) is smaller than the t-table value (1.684), with a significance level of (0.144) which is greater than (0.05). Therefore, the null hypothesis (H0) is accepted, and the alternative hypothesis (H2) is rejected. This is due to the lack of public knowledge, especially MSMEs, about Islamic financing, because conventional banks existed before Islamic banks, thus making the reputation of conventional banks better in the eyes of the public so that people are more familiar with conventional banks' products (Nugroho, 2021). Therefore, credit financing is often misused for consumptive purposes, not for productive business development (Ainulhaq, 2021). People or MSMEs who receive credit also often misuse their loans for consumptive needs rather than to develop their business productively. As a result, the money borrowed cannot be paid back because credit and interest payments do not come from business profits, but from assets that could potentially lead to bankruptcy. So, use products and services This does not affect the development of MSMEs. Apart from that, the results of this research support the findings of previous research by (Budiman (2018), who noted that only around 46.3% of bank account holders had applied for loans from Islamic banks. This is most likely because MSME entrepreneurs do not fully understand the financing services available at Islamic banks (Fauziana et al., 2022).

The Influence of Service Quality on the Development of MSMEs

The service quality of BPRS Bhakti Sumekar has a positive and significant influence on the development of MSMEs in the Sumenep district. This can be seen from the results of the t-test calculation, the t-table value (3.152) is greater than the t-count (1.684) and the significance level (0.003) is smaller than (0.05). Therefore, the null hypothesis (H0) can be rejected and the alternative hypothesis (H3) can be accepted. In research conducted by (Kurniawan & Gitayuda, 2020) said that achieving financial inclusion requires excellent service from financial institutions because superior service quality is closely related to customer satisfaction, where later satisfied customer desires will encourage loyalty which in turn will create a strong and sustainable relationship between financial institutions and MSMEs.

According to (Ryandono et al., 2019), financial inclusion case studies from financial institutions highlight the importance of providing fast, friendly, and accurate service information, including estimated

service completion times and creating a comfortable atmosphere to build loyalty. A quick and easy credit application process and clear requirements will help MSMEs get the capital needed to develop their business and when MSMEs experience rapid growth due to increased turnover and profits, they will need more labor to meet market demand (Qosim et al., 2023). So, the quality of banking services has a far-reaching influence on the success of MSMEs, not only in increasing turnover and profits, but also in various other aspects such as productivity, competitiveness, and reputation. Therefore, MSMEs need to choose a bank that has good service quality and continues to establish a good relationship with the bank (Supriyanti, 2018). This finding is supported by previous findings conducted by (Rahayu, 2020), (Musfiroh Salma et al., 2017), and (Kurniawan & Gitayuda, 2020) which state that service quality or excellent service has a positive and significant influence on the development of MSMEs because good service to customers will affect the contribution of Islamic sharia banking to the development of MSMEs.

Conclusion

Based on research findings that examine the role of sharia financial inclusion in the development of MSMEs in Sumenep Regency, especially case studies on BPRS Bhakti Sumekar, it can be concluded that increasing the accessibility of BPRS Bhakti Sumekar has had a positive and significant impact on the progress of MSMEs in Sumenep Regency. In other words, increasing accessibility indicates that BPRS Bhakti Sumekar has become more inclusive and easier to reach by the community, including MSMEs. Therefore, it is hoped that this increase in accessibility will make it easier for MSMEs to utilize Sharia banking services to obtain financial assistance so that it can contribute to increasing their development.

Usage products and services have a positive but not significant effect on the development of MSMEs in Sumenep Regency. This is due to the lack of public knowledge, especially MSMEs, regarding Sharia financing of BPRS Bhakti Sumekar due to the presence of conventional banks which were more established than sharia banks, which causes the reputation of conventional banks to be better in the eyes of the public. As a result, people are more familiar with conventional bank products. Apart from that, this is because credit financing is often misused for consumptive purposes rather than for productive business development.

The service quality of BPRS Bhakti Sumekar has a significant and positive influence on the development of MSMEs in Sumenep Regency. Because Good service quality is closely related to customer satisfaction. Customer satisfaction triggers loyalty, creating strong relationships with MSMEs. This can create an excellent form of financial inclusion that can influence business profitability, which in the end will have an impact on increasing the development of an MSME.

The implications of this research can provide direct benefits from Islamic financial inclusion, such as easier access to financing, better financial management, and increased business capacity. This will improve MSME performance, regional economic growth, and community welfare. For further research, it is recommended to add other variables that have not been included in this study, such as based on the level of education and mentoring. As a result, further research could distinguish whether there are differences in the development of MSMEs based on the level of education and mentoring, thus the need to add different samples and criteria.

Author's Contributions

Writer Yeni Angraini contributed to data collection, preparation of manuscripts and figures, preparation of main conceptual ideas, research and analysis, and revision of the article. Mr Zakik, S.E., M.Si contributed to helping and giving feedback during writing journal.

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