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Analytic Network Process and Tawhidi String Relation in Managing Business of Sharia Commercial Bank

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Abstract

Islamic banking is a multiple microfinance management business concept. By determining solutions and examining their methods for present and future microfinance management, the Kema Logical Organization Cycle and Tawhidi String Relation technique seeks to identify any problems or restrictions in existing financial conditions. Islamic banks employ techniques including Super Choice program support and Insightful Organization Interaction. The Analytic Network Process approach and Super Decision software support are used in this study. The purposive sampling approach will be used to pick a number of participants for this research, including practitioners, academics, specialists, and regulators.Based on the results of this research, BTPNS, the only bank that provides the finest services, focuses on the income earners of productive low-income groups and places a priority on the empowerment of women. BTPNS also creates training programs to help people develop skills, discipline, and hard work in order to boost the community's economy. Providing MSME training; The partnership between BRIS and BNIS provides benefits in infrastructure development and long-term financial management. Implementing the funds offered by Islamic banks has as its goal enhancing management and microfinance in order to develop an Islamic retail bank with such a business model that prioritizes welfare.

Keywords: *Analytic Network Process, Tawhidi String Relation, Business Model, Micro*

1. Introduction

With regulations, directives from the government, and community-level financial services based on Islamic principles, the Islamic banking sector advances [1] [2] [3]. Sharia law in Indonesia, where it may be argued that this number is substantial. Since its founding, it has supplied financial services for micro, small, and medium enterprises (MSMEs). One method of assisting in the improvement of the national economy is the development of MSMEs, or Micro, Small, and Medium Enterprises. MSMEs, which seem to be small and medium-sized enterprises, are popular amongst Indonesians and they must grow for both domestic and international markets. Since 2016, the number of micro-businesses has increased and banking funding has entered the microsegment; 22 percent of financing for the

MSME sector is provided by Islamic banks, yet in October 2018, the national economic output fell by 4 percent. Other than MSMEs, there is another aspect to the rise of finance, such as lavish financing, which keeps rising [4]. Limit on the amount of finance for MSME, which is decreasing regularly. High transaction costs, however, made it difficult for banks to reach both the emerging and existing MSME sectors, which were the cause of this fall. Gaps emerge from MSMEs' limited access to traditional financial sources. Three key elements exist [5]. First, the value of the guarantee offered or its absence does not correspond to the value of the upcoming funding. Second, the planned business by MSMEs does not match the requirements of Islamic banks for investing business capital. Third, MSMEs frequently lack proper production and financial management, as well as the necessary documentation. These elements ultimately lead MSMEs to rely heavily on unregulated sources of funding [6].

1.1 Background

Given that the share of finance distribution to MSMEs is slowing down, the financing of Islamic financial institutions, particularly to MSMEs, is slowing down, the role of sharia banking in fostering the growth of the sharia economy as a whole is highly prominent [7]. not become a top-priority finance source for small MSME companies.

The strategic framework of the financial sharia economic plan serves as a leading indicator of the rising proportion of MSMEs receiving sharia financing (% of sharia financing). To make Indonesia a global hub for Islamic banking and economic growth, a business model should be created that adheres to MSME requirements and is simple to execute [8]. The following are the primary ways that MSMEs have positively impacted Indonesia's economy when examined in light of their expansion to date:

- MSMEs might employ human resources according to their areas of specialization to reduce the poverty rate. More than 107.6 million Indonesians can be employed by productive MSMEs, which contributes to a GDP of about 60.6 people.
- Inform the community's economic situation that the growth of MSMEs can stop urbanization, which occurs when most people believe they must move to large cities in order to make a living.
- Many MSMEs are diversified and optimize their work to be exported overseas in the current situation as a source of foreign exchange income for the nation since they are no less appealing than foreign items. The reason behind the nation's earnings in foreign exchange is this. For instance, data from MSMEs and cooperatives reveals that the amount of foreign exchange produced in 2017 was 88.45 billion. Seen in accordance with the Indonesian Sharia Economic Masterplan's Gross Domestic Product at Current Prices. to achieve Indonesia's goal of being an affluent, civilized nation. One of its goals is to improve financial independence, which includes improving self-sufficiency in food and energy, which is the main driver of controlled domestic production, in order to become a prominent Islamic economic hub globally. by bolstering the MSME industry, with education serving as the primary support strategy. Microbusinesses, integrated MSMEs finance options, a database of MSMEs, and MSMEs literacy.

1.2 Problem Formulation

The primary focus of this study is on "How to identify Islamic commercial banks' business models for managing microloans using the Analytic Network Process (ANP) and

Tawhidi String Relation (TSR) approach." The primary issues can be broken down into the following sections:

- What challenges must be overcome in order to establish the business plan for Islamic commercial banks handling microloans utilizing the Tawhidi String Relation (TSR) and Analytic Network Process (ANP) approaches?
- How can the Analytic Network Process (ANP) and Tawhidi String Relation (TSR) techniques be applied to analyze Islamic commercial banks' business models for managing microloans?
- How can the Analytic Network Process (ANP) and Tawhidi String Relation (TSR) techniques be applied to analyze Islamic commercial banks' business models for managing microloans?

1.3 Research

The following goals are set forth in this objective:

- To examine the challenges encountered in establishing the business model of Islamic commercial banks for managing microloans by putting two approaches—the Tawhidi String Relation (TSR) and Analytic Network Process (ANP) approaches—to use [11].
- Using the Analytic Network Process (ANP) and Tawhidi String Relation (TSR) techniques, it analyzes a problem in applying the best solution to identify business models for managing microfinance for Islamic commercial banks.
- Examining several approaches, such as the ANP and TSR, that can be used to manage microloans as part of Islamic banks' overall business plan.

1.4 Research Systematics

The research's systematics are as follows:

- CHAPTER I INTRODUCTION, Consists of Research Background, Scope and Formulation of Research Problems, Research Objectives and Benefits, and Research Systematics.
- CHAPTER II RESEARCH METHODS, Consisting of Research Design, Population, Sample, Data Collection Methods, and Data Analysis Methods.
- CHAPTER III RESEARCH RESULTS AND DISCUSSION
- CHAPTER IV CONCLUSION, Consists of Research Conclusions, Research Implications, and Research Limitations

2. Method

A qualitative descriptive method and a descriptive qualitative approach are utilized in this study to construct a concrete analysis of microfinance management in Islamic banks [12]. The factors that serve as the foundation for long-term policy implementation decision-making will be identified using the qualitative method. Choudhury invented the Analytical Network Process (ANP), which combines the two data analysis techniques Tawhidi String Relation (TSR) and Choudhury [13]. In order to answer the questions posed by the study's goals, the two types of analysis are used in order. Using Alex Osterwalder's concept of the Business Model Canvas as a research framework, a literature review of Islamic bank business models supports this field study. This study focuses on consumer, finance, infrastructure, and Islamic bank offerings and the concept of a Business Model Canvas.

2.1 Business Model Canvas in Islamic Banks' Microfinance Business Model

2.1.1 Opportunity (offered):

- Value Propositions describe the product and service offerings or services that will be provided to the consumer segment in terms of both quantitative (price and efficiency) and qualitative (consumer experience) advantages or values. New products, improved product or service quality, distinctive designs, status or brands, less expensive or competitive prices, ease of access, and other benefits can all provide added value (value) [14].
- Customer Relationships The process by which businesses and organizations establish relationships with their target customers is through customer relationship management, or "maintaining good relationships with customers."
- Channels A company or organization uses a tool or medium to communicate with or reach the target consumer in order to convince them of the value of the company or organization [15], which is the medium through which it reaches customer segments.

2.1.2 Infrastructure

- Key Partners Critical (leading working partners) refer to relationships with third parties or the primary partners that are crucial to the smooth operation of the business model.
- Key Activities The primary activities that a company or business entity must carry out in order for the business model to function properly are referred to as key activities (main operational activities carried out) [16].
- Key Resources An organization's or company's primary resources—also known as its "essential assets"—are the resources or assets that are absolutely necessary for the operation of the business. It is made up of the organization's or company's own physical assets, infrastructure, money, human and intellectual resources, culture, or values, as well as those provided by Key Partners (partners).

2.1.3 Finance

- Cost Structure Cost is a term that refers to all of the different kinds and sizes of costs that are incurred in order to carry out essential activities by utilizing key resources and working together with key partners [17].
- Stream of Revenue (source of revenue): the money a company makes from the customers it serves. A company's revenue streams are a description of how it makes money.

2.1.4 Analysis of Tawhidi String Relation (TSR)

Circular Causation (CC) was used as the analytical strategy in this study. According to Choudhury (2019), the Circular Causation equation is a causal equation that establishes a relationship (relational) between two factors [18]. Pairs (fairness) of independent variables are involved, rotating coherently and alternately to become the dependent variable. The results of the simulation of human welfare functions through a rotation process (the process of repetition in QS Al-Baqarah verse 156) will be explained by circular causation. its origin, which can be found in verses 4 of QS Yunus, 4 of As-Sajdah, and 54 of Al-A' Raf; the act of perfecting

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oneself and attaining perfection (QS As-Sajdah, verse 9). According to QS Yasin verse 36, the calculation of the simulation of PROBLEMS will have a partner (justice) based on this circular causality: All pairs, both from what grows on the earth and from themselves, are the creation of Allah [19]. and they are aware of what is not.

2.1.5 Analytic Network Process (ANP)

The Analytic Network Process (ANP) was used in this study to analyze data. The Analytic Hierarchy Process generalized (AHP) is summed up into the Analytic Network Process (ANP), which takes into account the relationships between hierarchical elements. Because they involve the interaction and dependence of higher-level factors in the order of lower-level elements, many decision problems cannot be arranged in a hierarchical manner [20]. A network, therefore, represents ANP. The levels of objectives, criteria, sub-criteria and alternatives in ANP are referred to as clusters, and the alternatives and sizes within them are referred to as nodes. The Analytic Network Process (ANP) is a technique that can indicate the importance (priority) of various parties or elements by taking into account the connections between objects [21]. An attribute like qualitative, cluster, node, or bound relationships can be used in the ANP method to describe the issue. The evaluation of experiments on the mutual effect of elements was conducted using quantitative data and expert judgment in ANP. If only one criterion is compared, it is simple to determine priority in the ANP network.

However, comparing multiple sizes will not be straightforward. In addition, making comparisons will be inconsistent due to the number of steps taken. Consistency in the ANP is perfect if all factors are optimally related. It is recommended that there be no deviation from the thickness greater than 10%.

3. Results and Discussion

- Description of the Research Data In this section, the theoretical foundation and methodology of this study will be discussed. The researcher conducts interviews with regulators, academic experts, microfinance service providers, banking practitioners engaged in micro banking, and others. The respondents' perspectives on particular issues and the reasoning behind particular decisions can be gleaned from this design [22].

  By interviewing top officials and leaders in charge of the banks that provide microbusiness services, as well as a number of practitioners, academics, and regulators, the respondents that were chosen were banks like BNI Syariah, BRIsyariah, and BTPN Syariah. In-Depth Interviews were conducted by researchers with a number of Islamic banking practitioners, regulators, and academics who comprehend the ins and outs of Islamic banking and the application of micro-banking services specifically to Islamic commercial banks [23].

- Subject Profile of the Islamic Bank Model Following the enactment of Law Number 10 of 1998 Concerning Amendments to Law Number 7 of 1992 Concerning Banking, which is more accommodating and provides opportunities for the development of Islamic banking, the existence of Islamic banking in Indonesia has experienced significant development. There are currently 20 sharia business units and 14 sharia commercial banks in the Shia banking office network. From January 2016 to January 2020, there will be more Islamic banking MSME financing [24].

- The Business Model Canvas A model canvas is an element that needs to be improved and developed as time changes. This is because as the times change, the economy's dynamics change and the need to make sure the next generation has the same or a different future grows quickly [22]. A sustainable business model has also become an essential scientific research topic for the upcoming period because it requires better business development [25], despite the fact that it is typically not documented in business and is beginning to be applied to the business model used.

- BNI Syariah Micro Banking Business Development In connection with the company's strategy to keep the quality of BNI Syariah financing high, the micro business has been kept as high as possible, specifically in the range of NPF (Non-Performed Financing) 5-6, which is pretty good and has a lot of potential for profit. The development, which began to stabilize into a pure general banking branch office that not only served the needs of the micro-segment but also allowed customers to enjoy all banking facilities around branch offices that reach all corners of the village depending on the location of the branch office or micro outlet [26], became the spearhead of business adjustment until 2019. Previously. At BNI Syariah, this is a novel way to run the micro banking business.

- BRI Syariah Micro Banking Business Development The Micro Banking Group was established in 2010. By the end of the year, it had raised Rp 434 billion, rising to Rp1,207 trillion by the end of 2011. This indicates that the number of micro-businesses increased significantly in 2011, reaching 178 under BRIsyariah management, with a yield of 23.5 (Ratio of Current Financing to Total Financing) of 99.1 and a NonPerforming Financing Level that can be maintained in the range of 0.6. A business that is able to generate a significant amount of income when the financing quality is maintained appropriately. In this circumstance, the BRISyariah micro company received Rp94.3 billion in Micro Third Party Funds (DPK) [27].

There are still a variety of approaches to the target market. One of them is realized through value chain collaboration with agencies or businesses like the Creative Economy Agency (BEKRAF) and large retail outlets. For example, BEKRAF provides microfinancing facilities to outlets and financing facilities for MSMEs or creative industries. facilitated by big retail chains. Additionally, the Sharia Micro Unit has routinely implemented the "Market Raid and Open Table" program, which aims to accelerate the expansion of microfinance, and the KUR Program Financing is anticipated to long-term attract potential customers. The policy that was changed was the financing ceiling policy, which had been raised from Rp500 million to Rp200 million in the beginning. At the moment, BRI Syariah spends 19% of its total funding on financing sourced from micro-enterprises.

Table I. Financial Statements Brisyariah, Profitability Segment Micro Brisyariah (In Millions of Rupiah).

Description	2019	2020	Growth (Decrease)	
			Nominal	Percentage
Income Fund Management	701.774	741.959	(40.185)	(5,42%)
Third Party Rights Up Sharing	(235.320)	(291.663)	56.343	(19,32%)
Right Bank Profit Sharing	466.454	450.296	16.158	3,59%
Income (Expenses) Other Business	32.413	28.785	3.628	(12,60%)
Operating Expenses	(428.793)	(427.522)	(1.989)	0,47%
CKPN Expenses	(12.988)	(38.427)	25.762	(67,04%)
Income (Expenses) Non-Operation al	943	(87)	1.030	(1183,87%)
Profit (Loss) Before Income Tax	58.177	51.472	6.162	11,97%
Income (Expenses) Tax Benefits	(19.218)	(14.755)	(3.958)	26,83%
Profit (Loss) Current Year	38.959	36.717	2.204	6,00%

In 2019, the acquired net micro-segment increased by Rp by 6.10 percent over the previous year. 38.591 billion BRIsyariah focuses on micro and small businesses in 2020; Micro Faedah and KUR are the two products that makeup microfinancing products. With Murabaha, Ijarah Muntahiya Bittamlik (IMBT), and Musyarakah Mutanaqishah (MMQ) schemes, Faedah Mikro is a financing product with a maximum exposure of Rp 200 million per customer for all micro product financing. A plan with and without collateral is offered by Faedah Mikro. Vehicles, land certificates, and other items can serve as collateral.

3.1 Results Analysis Using the Analytic Network Method

Business Model of Islamic Banks Suitable for Sharia Microfinance Business According to the analysis results, practitioner respondents selected the BTPNS bank business model based on the sharia microfinance business, scoring 0.393, while the other bank business model, BNIS, scored 0.313, and BRIS scored only 0.294. Academics and regulatory respondents selected the BRIS business model, which received scores of 0.372 and 0.400, respectively, while the other bank business model, BNIS, received scores of 0.280 and 0.342, and BTPNS received scores of 0.374 and 0.259, respectively. With a value of 0.352, the BRIS bank model is the best overall for Islamic microfinance, while the BNIS and BRIS models have values of 0.311 and 0.328, respectively. Figure 1 shows the outcomes of the synthesis of respondents' priorities for each group:

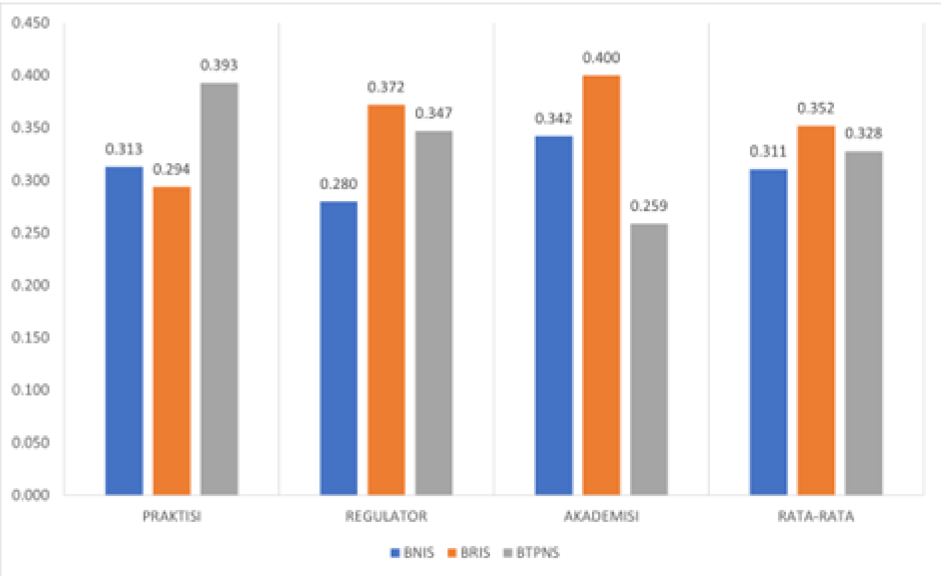

Figure 1. Determining Aspects of Business Models for Islamic Banks that Are Appropriate for Sharia Microfinance

Based on the results of the analysis, respondents from practitioners and regulators selected the determining aspect of the Islamic microfinance business model, namely the bank infrastructure itself, with scores of 0.296 and 0.319, respectively. In the interim, scholarly respondents picked purchasers as the deciding perspective, which came to 0.276. The current bank infrastructure is the determining factor for a suitable banking business model for microfinance, according to the overall average of respondents. Based on the value of each respondent, the following are the outcomes of the synthesis of the most important and priority aspects of the Islamic bank business model that has so far proven to be suitable for Islamic microfinance.

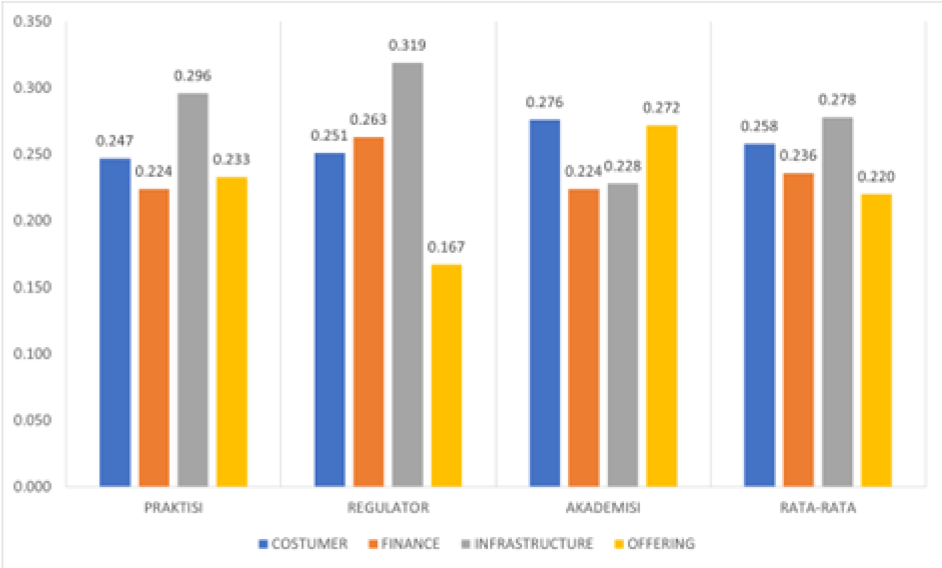

Figure 2. Certain Elements of the Islamic Banking Business Model Comply With Micro Syariah Financing

To make each Scientific Organization Interaction group has an unrivaled worth required which is called a development drive from the need weight coefficient esteem obtained from round causation investigation, which will prompt expanded institutional relations, incorporation, participation, and information inside Islamic banks.

The confirmation of the analysis Business Model Canvassing the Analytic Network Process and the Tawhidi String Relation led to the development of the bank infrastructure. comprises the following parts:

- Key partners, specifically the network of interconnected Islamic microfinance partnerships.
- Customers' business continuity is monitored in conjunction with key activities like financing.

The focus on employee productivity, the bank's unique value in sharia microfinance operations, and the constant enhancement of the bank's resource capabilities are essential resources.

The formation of a micro-business model for carrying out sharia microfinancing from issued bank funds is the priority of the two aspects. The financial aspect, confirmed by the Tawhidi String Relation, generates the business model canvas's outcomes; the consumer aspect previously made use of the Analytic Network Process. The bank has components like (a) the revenue stream, which is the rate of return on financing and is calculated by dividing the total outstanding financing by the debtor's outstanding financing process, which includes payments and current status; (b) the cost structure includes both market-driven and exports of financing risks, whose total costs are determined by exit from market orientation [28].

In the final aspect, establishing a business model canvas priority necessitates sharia microfinance, where consumers and offerings are connected by a value proposition simultaneously. The Business Model Canvas, which is generated from the description of the two aspects that have been thoroughly analyzed and modified, produces Tawhidi String Relation. where there are multiple segments of the customer.

4. Conclusion

The researcher comes to the general conclusion that several conclusions can be drawn about the study of Islamic commercial bank business models in managing microfinance using Analytical Networks on the basis of the description that was provided in the preceding chapter and the findings of the analysis that were based on the empirical conditions of this study.

- Tawhidi String Relation and the Process Approach, which is used with mashed sharia.
- When figuring out a business model, every organization has to figure out which part of the planning block is done first so that the next step can meet the needs of the first plan, etc.
- Examining the organization's vision and mission, which have been established and adequately carried out by the business that is going to be developed, is the solution for determining the business model plan. It continues to assess the growth of the business itself.
- When preparing the design of this business model, the strategy that must be used is to adjust the planning from the beginning to determine which priority scale should be highlighted (based on the used theoretical block). In addition, every action plan and strategic goal must adhere to the Maqashid Syariah rules, which are as follows: Welfare.

BRIS and BNIS are terms for aspects of infrastructure and financial excellence. With the used model and the current initial setting in the current system conditions of infrastructure block, finance, customer, and supply, this becomes a single step. Commercial banks must pay close attention to all existing factors, such as block efficiency in finance when applying this model to their operations in order to properly follow a development known as the Infrastructure block.

The study's conclusion is that solid foundations are needed to build a successful business that can grow with it; Which is done using the Tauhid String Relation (TSR) research method, which holds that Allah SWT's knowledge comes from the Qur'an and Allah. in the letter, he sent: "Have you not thought about how Allah tells stories and that good words are like a good tree whose roots go down to the ground and whose trunk goes up to the sky?" Ibrahim Surat; verse 24). He always bears fruit with Allah's blessing. In addition, Allah exemplifies this tree as a person who never forgets who He is" (Surah Ibrahim; verse 25).

This verse talks about a business model that is necessary for human efforts to consistently create good women, customer relations, excellent and intense communication that allows customers to be adequately served, and channel delivery. Members are responsible for properly building good relationships between customers and banks. The value proposition of establishing a trustworthy family relationship is reflected in the offer, as are the things and existing rules. The vision, mission, and resources of the bank that will use this business model to manage microfinance must unquestionably be adapted to this model.

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