
**ANALYSIS OF THE ROLE OF BPRS MITRA HARMONI ISLAMIC
BANK IN IMPROVING COMMUNITY WELFARE THROUGH
BALL PICK-UP FINANCING IN THE PRODUCTION OF CLAY GO
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Abstract

Islamic banks have emerged as one of the key pillars of Indonesia's financial system, providing not only financial services but also contributing to social welfare in line with sharia principles. Among them, BPRS Mitra Harmoni Malang has introduced an innovative *Jemput Bola* (ball pick-up) savings and financing programme designed to overcome barriers to financial access and to promote community empowerment. This study aims to analyse the role of the *Jemput Bola* programme in enhancing community welfare and financial inclusion within the framework of maqashid sharia. Using a qualitative descriptive approach, data were collected through interviews, observations, and document analysis conducted between January and February 2025. The findings reveal that the *Jemput Bola* system significantly reduced access barriers for low-income and informal sector communities, increased participation in savings and financing products, and fostered microenterprise development, particularly in sectors such as clay crafts, food production, and retail trade. The programme also improved public trust in Islamic banking by emphasizing transparency, ethical practices, and the avoidance of *riba*. Overall, the study demonstrates that BPRS Mitra Harmoni's *Jemput Bola* programme is more than a marketing innovation; it is a strategic model for inclusive growth and community welfare improvement. By aligning with maqashid sharia objectives (*hifz al-mal*, *hifz an-nafs*, and *hifz al-nasl*) the programme contributes to financial stability, socio-economic empowerment, and sustainable development. These results suggest that the model has strong potential for replication by other Islamic rural banks to strengthen financial inclusion and reduce poverty across Indonesia.

Keywords: Islamic Banking, *Jemput Bola*, Sharia Financing, Community Welfare, Maqashid Sharia, Financial Inclusion

INTRODUCTION

Islamic banks have become one of the important pillars in Indonesia's economic system. With principles based on Islamic sharia, this institution not only functions as a financial service provider, but also plays a role in improving the welfare of society (Firdausi & Mubarak, 2024). In accordance with Article 1, paragraph (2) of Law No. 10 of 1998, banks and financial institutions have three roles and functions in the form of collecting funds from people who have excess funds and then channeling them to people who need funds, and improving people's lives through providing access to credit and other financial services. While Islamic banks operate, their performance follows the concept of the Islamic economy. Bank Muamalat was established in 1992 to be a sign of the dual definition of Banks, Commercial Banks, and Rural Banks listed in Law Number 10 of 1998, Article 1 (*PERKEMBANGAN BANK SYARIAH DI INDONESIA Tira Nur Fitria STIE AAS Surakarta*, n.d.). Therefore, with the times and the growing technological system, the community is greatly facilitated in transacting and storing assets through banking services and financial institutions. However, there are still many people who consider the bank service system relatively complicated and confusing (Islam et al., 2024).

Salah with the various problems created in some of these community perspectives, careful planning and concepts are needed in expanding the promotion of banking performance networks that can change the perspective of some people to be more open. In the midst of the economic downturn that occurred in society, Islamic banking and Islamic financial institutions still exist to carry out their activities, which are considered more stable in the face of the economic downturn because Islamic banking applies a fundamentally different paradigm from conventional banking in terms of fund collection and distribution. Just as conventional banks have savings products, current accounts, and deposits as a means of collecting public funds, Islamic financial institutions also recognise and run these products based on sharia principles that do not charge interest on every loan realised

One of the Islamic banks operating at the local level is BPRS Mitra Harmoni Malang. The bank has a range of products and services designed to meet the needs of the community, including a ball pick-up savings programme and sharia financing. Islam encourages its



adherents to save with the aim of helping a person prepare for the uncertainty of the future. The ball pick-up savings programme is an innovation that makes it easier for people to save without having to come to the bank office, while sharia financing provides access to the community to get the funds needed to run a business or meet other needs. Based on a survey conducted directly to the Head of SDI and General Division, namely Mrs Elok Widi Citra P. S.psi on 15 January 2025, it is known that BPRS Mitra Harmoni Malang applies an iconic marketing strategy concept and can be said to be different from the concept of other bank marketing strategies. That is in the form of implementing a ball pick-up marketing strategy to customers from both savings products and financing products.

By implementing this strategy, BPRS Mitra Harmoni Malang can create interest in the surrounding community to use the services that have been offered in the form of a ball pick-up strategy that has been carried out. Referring to Article 1, Paragraph (2) of Law No. 10 of 1998, one of the purposes of the strategy is to realise the three main functions of the bank, namely collecting funds, channeling, and raising the standard of living of the community.

Based on previous research (Skripsi, Wahid Yuliana Della), 2018) which explores several aspects of product marketing ethics contained in BPRS Mitra Harmoni Malang, the researcher feels the need for re-research that is different from the point of view of product marketing ethics, which is more focused on the aspect of community welfare from the marketing of financing products with a ball pick-up system. In this context, it is important to analyse how the program contributes to improving the welfare from the marketing of financing products with a ball pick-up system. In this context, it is important to analyse how the program contributes to improving the welfare of the BPRS.

REVIEW OF LITERATURE

Concept of Islamic Financial Institutions

Islamic financial institutions are institutions that provide financial services based on Islamic Sharia principles. According to (PBI 13-9, n.d.), Islamic financial institutions operate by avoiding riba (interest), gharar (uncertainty), and maysir (gambling). These institutions offer a variety of products, such as savings, financing, and investments that comply with

Islamic law. In the Indonesian context, Islamic financial institutions, including BPRS (Syariah Rural Banks), play an important role in increasing financial inclusion and empowering communities. Islamic financial institutions carry out regulations based on compliance with the direction of religious *maqashid sharia*, as explained by (Wahab, 2022) regarding the importance of maintaining five things in a religion, including: 1) Safeguarding religion (*hifẓ al-din*); 2) Safeguarding the soul (*hifẓ an-nafs*); 3) Maintaining a healthy mind (*hifẓ al-'aql*); 34) Safeguarding offspring (*hifẓ an-nasl*); 5) Safeguarding property and objects (*hifẓ al-mal*)

The principle of *maqashid sharia* is the principle or basis that makes the reason for an Islamic financial institution and Islamic banks to maintain the welfare of the people on a universal scale (general).

Community Welfare

Community welfare can be defined as a condition in which individuals or groups have adequate access to the resources necessary to fulfil basic needs, such as food, education, and health. Welfare is not only measured in economic terms, but also by an individual's ability to participate in social and political life. Indicators of community welfare include income, education, health, and access to basic services. According to (Chalik & Samosir, 2022) community welfare is indicated by the fulfilment of several aspects of life such as material, mental, spiritual, which can support the quality of life that is increasing the level of prosperity and peace.

The opinion ("Budiman," 2019) says that community welfare is a balanced condition and there is nothing more important than one of them between the material (physical) and spiritual (spiritual) spheres. This definition illustrates that community welfare is created from an effort from all elements of society, especially the government as a policy maker. The implementation of this effort aims to restore individual stability in undergoing the life process, namely by avoiding pressures and shocks that can improve community welfare.

The meaning of welfare in the KBBI (Kamus Besar Bahasa Indonesia) states that welfare is a state of prosperity, security, safety, and tranquillity, prosperity. So that these things must be fulfilled without any deduction, so that the functional individuals of society become



directed and are no longer depressed in conditions that are completely lacking ("Husna Nurul," 2014).

***Jemput Bola* Financing Programme**

The ball pick-up programme is an important thing in increasing customer interest in using Islamic financial institutions and Islamic banking products (Fatihatul Hidayah et al., 2023). In an effort to facilitate the reach of customers in accessing Islamic bank products, a ball pick-up programme is implemented, which is carried out professionally by the performance of SDI (Human Resources) in each agency. The ball pick-up program is carried out face-to-face and through conversations between Islamic banks and customers who will take advantage of financing products. The Islamic bank introduces financing products by presenting matters relating to products and various policies in each Islamic bank. Some things that can attract customers include: 1) Offering various benefits and easy access to financing through structured promotions; 2) Providing information through various media such as pamphlets, web, and marketing to customers who have used financing; 3) Rewarding some colleagues who helped in the marketing of the product with gifts.

The *Jemput Bola* financing programme is an innovation introduced by Islamic financial institutions to make it easier for people to access financing. According to research by (Lembaga Keuangan Dan Bisnis Islam et al., 2024), this programme allows bank officers to visit customers in locations closer to them, thus reducing barriers to access to banking services. This programme not only increases the number of customers, but also encourages people in need of financing to set up their businesses and micro-enterprises, which in turn improves their economic welfare.

It can be concluded that, in general, ball pick-up service is a structured marketing strategy from Islamic banks in an effort to increase customers through various media, especially in the field, and introduce various financing products to make it easier for customers to access (Adawiyah & Ambo Masse, 2024).

Islamic Financing

Islamic financing is one of the main products of Islamic financial institutions that provide funds to customers for various purposes, such as business capital, education, and consumption needs. According to (Agustin, 2021), Islamic financing has various types, such as murabahah (sale and purchase with a profit margin), mudharabah (profit sharing), and musyarakah (partnership). This financing not only helps people fulfil their financial needs, but also encourages local economic growth by supporting small and medium enterprises.

In Sharia, bank interest or the increase in the amount of money that has been realized by customers is punished as usury, and the basic law of usury is haram. Therefore, Sharia determines the regulation of the existence of financing to healthy customers and in accordance with Sharia regulations. The prohibition of usury is a sharia prohibition that comes from two main sources in Islam, namely the Qur'an and Hadith. The two main sources mention that the law of usury is haram. In addition to usury, there are prohibitions in muamalah transactions in Islam, namely Gharar (uncertainty in transactions) and Maysir (gambling or betting in transactions). Islamic financing makes business profits and risks the same thing that must be accepted by shohibul mal (the owner of the assets) and mudharib (the business manager). The profit from the business becomes a consequence that must be shared according to the agreed portion of the division.

The Role of Islamic Financial Institutions in Community Welfare

Community welfare will be fully formed if some of the economic problems are resolved. It cannot be denied that with unstable dynamics in the economy, problems will arise that can trigger a lack of public welfare. Therefore, in such a situation, the role of Islamic financial institutions and Islamic banks is needed by most people to fulfil their needs and help stabilise the economy through community business financing services. Economic empowerment aims to improve and stabilise the welfare of the community through its financing products. To achieve optimisation of financing effectiveness, Islamic financial institutions and Islamic banking are required to be able to compete in improving the performance of banking roles and functions. In addition to this, optimising financing also requires more participation from the community in increasing the spirit of work and growing economic potential in their respective fields in industry, agriculture, trade, both in the micro



and macro scope. Several studies show that Islamic financial institutions have a significant role in improving people's welfare. According to (Andriansyah, Sukri Muhammad, Nirwana, 2024), Islamic financial institutions can help reduce poverty by providing better financial access to underserved communities. In addition, these institutions also contribute to the economic empowerment of the community through programmes that support small and medium enterprises.

RESEARCH METHOD

This research uses a qualitative descriptive approach to understand the role of BPRS Mitra Harmoni in improving community welfare through the ball pick-up savings programme and sharia financing. The research was conducted at BPRS Mitra Harmoni located in Blimbing, Malang City, during the period January to February 2025. Data collection techniques used in this research include interviews, observations, and documentation studies. Interviews were conducted in a semi-structured manner with the Head of Marketing, Head of Savings, BPRS staff, customers, and community members affected by the programmes. Observations were made to understand the interaction between staff and customers as well as the implementation of the programmes in the field. In addition, documentation studies were conducted by collecting and analysing relevant documents, such as annual reports and promotional materials, to support the data obtained from interviews and observations. The data collected was analysed qualitatively by coding to identify key themes. The results of this analysis are presented in the form of a narrative describing the contribution of BPRS Mitra Harmoni to community welfare through the programmes offered.

RESULTS AND DISCUSSION

The findings from interviews, observations, and document analysis reveal that BPRS Mitra Harmoni plays a significant role in improving community welfare through its innovative *Jemput Bola* (ball pick-up) financing and savings programme. Several key results emerged:

Accessibility of Financial Services

The *Jemput Bola* system substantially reduced barriers for community members, especially those from low-income and informal sector groups who often perceive banking procedures as complicated. By sending staff directly to communities, BPRS Mitra Harmoni successfully increased customer outreach and minimized transaction costs. Many respondents noted that they felt more comfortable engaging with bank representatives in their own environment compared to visiting bank offices.

Increased Savings and Financing Participation

The programme encouraged a culture of saving among households that previously had limited or no contact with formal financial institutions. Data from internal reports indicated an increase in new savings accounts and micro-financing contracts between 2023 and 2024, reflecting the trust generated through personalized services. Customers highlighted that the ease of access motivated them to allocate part of their income to savings rather than informal lending schemes.

Support for Microenterprise Development

Financing provided through *Jemput Bola* was primarily directed towards micro and small enterprises, especially in sectors such as clay crafts, food production, and retail trade. Several interviewed entrepreneurs confirmed that the financing helped them expand production capacity, access new markets, and improve product quality. Notably, in the case of clay craft producers, financing contributed to business scaling that enabled entry into regional and even international markets.

Community Perception and Trust

Observations revealed a positive shift in public perception of Islamic banking. Customers emphasized that BPRS Mitra Harmoni not only delivered funds but also provided guidance on responsible financing in accordance with sharia principles. The emphasis on



transparency and avoidance of *riba* (interest) enhanced trust, aligning with the *maqashid sharia* objective of *hifz al-mal* (protection of wealth).

Discussion

The results underscore the effectiveness of the *Jemput Bola* strategy as both a financial inclusion tool and a welfare-enhancing mechanism. This finding aligns with Fatihatul Hidayah et al. (2023), who argue that direct outreach programs reduce barriers to accessing Islamic finance. By bringing banking services closer to the community, BPRS Mitra Harmoni addressed the long-standing issue of financial exclusion that often affects rural and semi-urban populations in Indonesia.

The increase in savings participation demonstrates that Islamic rural banks can foster financial literacy and encourage disciplined financial behavior when they adapt services to community needs. This resonates with the *maqashid sharia* principle of *hifz an-nafs* and *hifz al-'aql*, as improved financial planning reduces vulnerability to economic shocks and promotes rational decision-making.

The financing of microenterprises, particularly in clay production, illustrates how *sharia*-compliant financial products contribute to local economic empowerment. Unlike conventional credit schemes that burden clients with interest, profit-sharing and transparent contractual agreements foster mutual responsibility between the bank and its clients. This partnership not only enhances customer welfare but also supports sustainable business practices, echoing Agustin (2021) on the role of *murabahah* and *mudharabah* contracts in promoting equitable growth.

Trust emerges as a central outcome of the *Jemput Bola* programme. In communities where skepticism towards banks persists, direct engagement, ethical practices, and personalized services serve as important trust-building mechanisms. This corresponds with Wahab (2022), who emphasizes that Islamic financial institutions uphold *maqashid sharia* by protecting wealth, ensuring fairness, and contributing to communal stability.

The case of clay producers reaching international markets further illustrates the broader socio-economic impact of Islamic financing. The ability to compete globally reflects how targeted financing can elevate local industries, enhance employment, and improve living

standards—fulfilling the maqashid objective of *hifz al-nasl* by securing family welfare across generations.

Overall, the findings confirm that BPRS Mitra Harmoni's *Jemput Bola* financing is more than a marketing innovation; it is a strategic model for inclusive growth and social welfare improvement. The success of this program suggests that other Islamic rural banks could replicate the approach to strengthen financial inclusion and community empowerment across Indonesia.

CONCLUSION

This study demonstrates that BPRS Mitra Harmoni Malang, through its innovative *Jemput Bola* (ball pick-up) savings and financing programme, has effectively contributed to enhancing community welfare and promoting financial inclusion. By reducing access barriers and directly engaging with communities, the programme successfully encouraged savings participation, expanded access to sharia-compliant financing, and fostered entrepreneurial development, particularly in micro and small enterprises. These efforts illustrate the institution's alignment with the maqashid sharia principles, especially *hifz al-mal* (protection of wealth), *hifz an-nafs* (protection of life), and *hifz al-nasl* (protection of future generations).

The findings also reveal that the programme not only provided financial capital but also instilled trust in Islamic banking practices through transparency, avoidance of *riba*, and ethical guidance. Such trust is critical in reshaping community perceptions of banking services, particularly in rural and semi-urban areas where skepticism toward formal financial institutions remains prevalent. Moreover, the case of clay craft producers who managed to expand into international markets highlights the transformative potential of sharia financing in supporting sustainable local industries and improving household welfare.

In conclusion, BPRS Mitra Harmoni's *Jemput Bola* strategy represents more than an innovative marketing approach; it is a model of inclusive growth and socio-economic empowerment rooted in Islamic values. Its success underscores the importance of contextualized and community-driven financial solutions in advancing welfare and financial stability. Future research may further explore the scalability of this model across different

regions and industries, assessing its long-term impact on poverty reduction and sustainable development in Indonesia.

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