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## STRATEGY TO IMPROVE FUNDING AND LENDING PERFORMANCE IN ACHIEVING THE PERFORMANCE TARGET

Indah Nurul Fitria<sup>1</sup>, Haris Santoso<sup>2</sup>

<sup>1,2</sup> Universitas Ma'arif Lampung, Indonesia

Email: [indahnurulfitria667@gmail.com](mailto:indahnurulfitria667@gmail.com)<sup>1</sup>, [Kangharis30@gmail.com](mailto:Kangharis30@gmail.com)<sup>2</sup>

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### Abstract :

This study aims to analyze strategies for improving funding and lending performance in achieving performance targets at BMT Ar Rahmah Jaya Mulia Metro Branch. The academic issues discussed include strategies for fund collection, financing distribution, and solutions implemented to overcome the institution's operational challenges. This research employed a qualitative approach using a field research design. Data were collected through observation, interviews, and documentation, and then analyzed descriptively through data reduction, data presentation, and conclusion drawing. The results indicate that the funding strategy was implemented through a pick-up service system, family-based services, and strengthened communication with members. Meanwhile, the lending strategy was carried out through business feasibility surveys, periodic monitoring, and persuasive approaches in handling late payments. The findings are also supported by operational data showing that the Non-Performing Financing (NPF) level reached approximately 15% of the total financing amounting to IDR 65 million in December 2024. This condition indicates the need for stronger risk management and more effective financing evaluation. The solutions implemented include strengthening management, improving human resource capacity, optimizing monitoring systems, and providing financial education to members. These integrated strategies are considered capable of supporting operational stability and improving the achievement of BMT performance targets in a sustainable manner.

**Keywords:** *funding, lending, Islamic microfinance, BMT, institutional performance*

### INTRODUCTION

Economy Indonesian national at the moment This Keep going experience sufficient development rapidly, especially after the end COVID-19 pandemic. Recovery economy national marked with increasing growth economy, consumption society, as well as activity sector business and finance. Based on data from the Central Statistics Agency (BPS), the growth Indonesia 's economy in 2024 will reach 5.03%, which shows that condition economy national start stable and experiencing improvement compared to the pandemic period (BPS, 2025). In addition that, development sector business micro, small

and medium enterprises (MSMEs) and increasing activity institution finance sharia participate support the recovery process economy public in a way gradually. Sector finance become one of the important pillars in support recovery economy, good through institution finance conventional and Sharia (Kharismawati, 2023).

**Table 1. Indonesia's Macroeconomic Indicators (2023–2024)**

Economic Indicator	2023	2024	Change
Economic Growth Rate (%)	5.05	5.03	-0.02 percentage points
GDP at Current Prices (IDR Trillion)	20,892.4	22,139.0	+5.97%
GDP per Capita (IDR Million)	75.0	78.6	+4.8%
GDP per Capita (USD)	4,919	4,960	+0.8%
Q4 Economic Growth (YoY, %)	5.04	5.02	Stable
Q4 Economic Growth (QoQ, %)	0.45	0.53	+0.08 percentage points

Source: Badan Pusat Statistik (BPS), 2025.

In system operationally, BMT has two activity main mutual related, namely funding (collecting funds) and lending (distribution of funds). Funding is activity raise funds from public in form savings, deposits mudharabah, and savings term, while lending is activity distribution of funds to member through financing productive and consumptive (Fadilah, 2021). Second activity the become indicator main thing that reflects BMT performance because optimal fundraising will increase capacity financing institutions, while distribution financing that is not effective can influence income as well as lower level trust member towards BMT (Septianingsih et al., 2024). However thus, in in practice Still many BMTs are experiencing imbalance between funding and lending activities, where the increase fundraising does not always followed with quality good financing so that bring up risk financing problematic (*non-performing financing/NPF*). In addition that, research previously Still tend discuss funding and lending in detail separated so that Not yet give comprehensive overview about integration second aspect the in achievement of performance targets institution. Therefore that, is necessary further study deep regarding funding and lending strategies integrated so that BMT performance can walk more effective, stable, and sustainable.

BMT Ar Rahmah Jaya Mulia is institution finance micro operating use principle Islamic sharia. This institution built For help increase welfare economy members and society wide with prioritize mark justice, togetherness, and sustainability. In daily life , institutions This operate two role at a time:

Functions of Baitul Maal: Tasked with managing social funds society, such as zakat, infak and alms. The function Bait Tamwil : Focus on development business productive by using gather savings members and distribute them return as financing sharia. Services provided Enough diverse, starting from from savings and investments up to business capital for MSME actors. All product the made based on need member with system for results and

firm avoid practice usury. BMT Ar Rahmah Jaya Mulia hold role important in advance economy people, especially for public medium to below. With system membership and approach family, this BMT expected Can become choice institution fair, inclusive and sustainable finance competitive in the digital era This.

Based on aspect BMT Ar fundraiser Rahmah Jaya Mulia face challenge in the form of decline participation member in saving and investing. This is influenced by the decline Power buy society, low understanding about benefit product finance sharia, as well as increasing competition with institution other finances such as cooperative conventional and digital banks. Meanwhile from lending side, challenges faced including increasing financing problematic (non performing financing/NPF), weak analysis eligibility financing, and lack of supervision to business member recipient financing . Based on monthly internal report December 2024, total BMT financing was recorded amounting to Rp.65 million, with NPF reaching Rp.9.75 million or around 15% of total financing. The high this NPF figure show the need improvement management risk financing and evaluation more strict to ability member in fulfil his obligations (Afiffudin, M. 2023).

The performance is not optimal impact on not achieving profit targets institutions, reduced liquidity, as well as decline trust members. In context management strategic, condition This show that the strategy implemented by the institution Not yet fully effective. Improvement strategy performance carried out during this, like improvement promotion, addition network service and innovation product, not yet capable give results maximum. Therefore that, is necessary evaluation deep to the strategies that have been implemented as well as compilation steps newer innovative, efficient, and appropriate with characteristics customers BMT (Afifuddin, M. 2022).

Study previously show the importance of the right strategy in increase performance institutions, particularly in the funding and lending aspects. The study "Strategies for Improving Human Resource Performance in BMT" by Santika (2021) found that improvement performance institution through strengthening source Power man like training and motivation Work influential positive to BMT productivity and services (Santika, 2021). Research on "Funding and lending strategies in financial institutions" "Syariah Micro" by Fadilah (2021) confirms that balance between fundraising strategies (funding) and distribution financing (lending) becomes factor important in financial target achievement institution (Fadilah, 2021). The research "Fund Collection Strategy at BMT Syariah Nusantara" by Hidayat (2023) added that increase in party funds third can achieved through promotion active and improving trust public to institutions (Hidayat, 2023). Third study This You 're welcome emphasize the need for an effective strategy For repair performance institutions and relevant as reference in formulate a strategy to improve funding and lending performance in Overcome Problem No Target Achievement at BMT Ar Rahmah Jaya Mulia Metro Branch.

Although study previously has discuss improvement strategies

performance in institutions finance sharia, existing studies Still tend separate aspect *funding* and *lending* as well as Not yet integrate both of them in One framework comprehensive performance (Septianingsih et al., 2024). In addition that, the research is developing in a number of year the last also shows that study empirical data at the operational level of BMT is still limited and more Lots focus on aspects certain like financing, sustainability, or role towards MSMEs, so that Not yet describe performance institution in a way intact (Meinarni, 2026). In fact, BMT as institution finance micro sharia own characteristics distinctive that integrates function social and commercial at the same time, and emphasize mark trust, approach family and justice in practice collection and distribution of funds (Nugraheni et al., 2026). Therefore that, research This offer novelty with study in a way integrative *funding* and *lending* strategies based condition real field, at the same time emphasize approach persuasive and relational as characteristics typical management financing at BMT.

With Thus, focus study This is analyzing improvement strategies funding and lending performance in overcome problem No achievement of targets at BMT Ar Rahmah Jaya Mulia Metro Branch.

## RESEARCH METHOD

Study This is study field research which aims For learn in a way deep condition subject study in environment social the original through observation direct to activities and phenomena that occur in the field (Nafisatur, 2024). The approach used is descriptive qualitative, namely research that provides description objective regarding improvement strategies funding and lending performance in overcome No achievement of targets at BMT Ar Rahmah Jaya Mulia Metro Branch. Research implemented at BMT Ar Rahmah Jaya Mulia Metro Branch starts month October 2025 to finished.

Data sources in study This consists of from primary data and secondary data (Rosyid et al., 2023). Primary data was obtained in a way direct through interviews and surveys to Head of BMT Ar Rahmah Jaya Mulia Metro Branch, marketing funding, and marketing lending. Meanwhile, secondary data obtained from various literature, books, journals, and relevant documents with research, which functions as supporting and reinforcing primary data.

Method data collection was carried out through non- participatory observation, interviews open, and documentation. The validity of the data is tested use technique triangulation sources and triangulation method with compare results interviews, observations field, and documents support so that the data obtained more valid and consistent. Data analysis techniques are carried out in a way descriptive qualitative through a number of stages, namely transcription results interviews, data grouping based on theme research, data reduction for choose relevant information, presentation of data in form description narrative, then withdrawal conclusion based on patterns and relationships between findings in the field. Analysis process the done in a way repetitive during study ongoing so that the data obtained can produce

systematic and accurate picture regarding improvement strategies funding and lending performance at BMT Ar Rahmah Jaya Mulia Metro Branch (Nafisatur, 2024).

## RESULTS AND DISCUSSION

### Results

Based on results research conducted through interview with Head of BMT, marketing funding, and marketing lending at BMT Ar Rahmah Jaya Mulia Metro Branch, obtained a number of findings regarding the strategy implemented in increase funding and lending performance and obstacles faced in achieve the institution's targets.

Based on results interview with Head of BMT Ar Rahmah Jaya Mulia Metro Branch, it is known that one of the main strategies in increase fundraising is with increase quality service to member as well as strengthen communication between institutions and communities. The Head of BMT explained that friendly, transparent and responsive service become factor important in build trust member towards BMT. In addition that, management also strives do promotion product savings in various operational areas so that the community more know products offered by BMT.

Temporary that, based on results interview with marketing funding, the strategy implemented in activity more fundraising Lots use approach direct to members and the community. Marketing funding explains that activity pick up savings be one of routine methods done For make it easier member in do deposit savings. In In practice, marketing funding officers visit House or place business member in a way direct For accept deposit savings. Besides that, promotion product savings are also made through interpersonal communication and recommendations from member to public other.

More Furthermore, marketing funding also explains that product The savings offered by BMT are designed to be flexible and affordable customized with ability economy members. Members given freedom For save with a nominal amount that is not too big so that public with condition limited economy still can participate in activity saving at BMT. According to marketing funding, the approach is family and good service make member feel more comfortable For save and stay maintain his savings at BMT.

However thus, based on explanation from marketing funding, there are a number of constraint in activity fundraising. One of the frequent obstacles faced is condition economy members who do not stable, so that part member No can do deposit savings in a way routine. Besides that, the existence competition with institution other financial institutions such as banks and cooperatives also become challenge in interesting interest public For saving at BMT.

In addition to funding strategies, research this also found a number of findings related activity distribution financing (lending). Based on results interview with marketing lending, before financing given to members, the BMT party first formerly do survey field in a way direct. Survey This aim For know

condition business candidate members, level income, as well as ability member in do payment installments. Marketing lending explains that survey field is stage important For ensure that financing provided truly used For activity productive business . (Santoso H. 2025)

Furthermore, marketing lending also explains that the application process financing started from filling form by members, then to be continued with survey field and analysis eligibility business. After the process done, the BMT will determine whether submission financing can approved or no. In this process, the BMT considers various factor like condition effort, ability payments, as well as history business candidate member.

Based on results interview with Head of BMT, after financing distributed to members, the BMT remains carry out monitoring of development business member as well as payment installments. The head of BMT explained that monitoring is carried out For ensure that financing provided used in accordance with objective beginning as well as For know condition business member in a way periodically.

Besides that, marketing lending also conveys that if happen delay payment installments, the BMT usually do communication direct with member For know reason delay said. In a number of case, if member experience decline business or difficulty economy, the BMT provides leniency payment or look for solution together through deliberation.

Although thus, based on results interview with marketing lending, delays payment installments Still be one of constraint in activity distribution financing. Conditions business members who do not stable often influence ability they in fulfil obligation payment installments appropriate time.

Besides that, based on results interview with Head of BMT, use technology information in activity BMT operations are still limited. System recording transaction and payment monitoring Still Lots done manually. The BMT head explained that limitations systems and resources Power be one of factors that cause utilization technology Not yet can done optimally.

Interview results with The head of BMT also showed that limitations source Power man be one of constraint in increase performance institutions. Number limited marketing staff cause range service to member Not yet can done in a way maximum. Therefore that, management Keep going do evaluation to performance employee as well as make an effort increase effectiveness Work in funding and lending activities.

Besides that, based on results interview with marketing lending, still there is part members who have not fully understand system financing sharia as well as obligation payment installments. Therefore that, marketing lending officers often give explanation to member about contract financing, system payments, as well as obligations that must be fulfilled filled by members.

Based on overall results interview said, can known that the strategy implemented by BMT Ar Rahmah Jaya Mulia Internal Metro Branch more funding and lending activities emphasizes the approach direct to members, increase quality services, as well as intensive communication with society.

However thus, in implementation Still there is a number of constraint like condition economy members who do not stable , delay payment installments, limitations source Power humans, as well as Not yet optimally utilization technology information.

Based on results research conducted through interview with Head of BMT, marketing funding, and marketing lending at BMT Ar Rahmah Jaya Mulia Metro Branch, obtained findings that the improvement strategy better funding and lending performance emphasizes personal approach, service based family, and communication intensive with members. The strategy show that trust member become factor main in guard stability fundraising and smooth running financing. In funding activities, improvement quality service, promotion product savings, as well as system pick up savings assessed effective Because capable make it easier member in do transaction without must come direct to BMT office. Researcher evaluate that approach pick up the ball no only functioning as service operational, but also become a relationship marketing strategy that strengthens proximity emotional between institutions and members so that loyalty member can maintained. In addition that, flexibility product savings with a light deposit amount show that BMT is trying adapt service with condition economy public medium to the bottom that becomes majority member institution. However Thus, the condition economy members who do not stable and competitive with institution other financial causes fundraising has not yet walk in a way maximum.

In lending aspects, results study show that BMT implements principle caution through survey field, analysis eligibility business, and post-monitoring funding. Researchers evaluate that step the is form control risk financing so that the funds distributed truly used For business productive and have ability good returns. Monitoring is carried out in a way periodic also shows existence effort mentoring to members so that the business is run still developing. Besides that, approach persuasive through communication and deliberation in handle delay payment reflect characteristics institution finance micro sharia that prioritizes mark family and solutions together. However, its height delay payment installments show that system supervision and management risk financing Still need reinforced. Researchers also found that limitations source Power human and not yet optimally utilization technology information become factor affecting effectiveness BMT operations, especially in recording transactions and payment monitoring that are still ongoing done manually. Therefore that, is necessary improvement human resource capacity, strengthening monitoring system, as well as optimization technology information so that funding and lending strategies can be walk more effective and supportive achievement of performance targets institution in a way sustainable.

## **Discussion**

### **Funding Performance Improvement Strategy (Fund Collection) Carried Out by BMT Ar Rahmah Jaya Mulia Metro Branch**

Based on results research, fundraising strategies implemented by BMT Ar Rahmah Jaya Mulia Metro Branch shows that approach social and personal relationships still become the main strategy in increase trust members. This is show that characteristics of BMT as institution finance micro sharia No only profit-oriented, but also building proximity emotional with members. The strategy in accordance with relationship marketing concept that emphasizes importance connection term long between institutions and members For create loyalty and sustainability institution.

#### 1. Personal Approach through Pick Up Savings

System pick up savings made in a way direct to House or place business member become one of the effective strategies in increase fundraising. This strategy show that BMT understands condition members who are partly big is perpetrator business micro with limitations time and mobility. Through approach said , members become more easy in do deposit savings without must come direct to BMT office. Besides give convenience transactions, systems pick up savings also strengthen connection emotional between officers and members so that increase confidence to institution.

In a way theoretical , pick-up strategy savings is form service based on relationship marketing because institution No only offer products, but also build connection social in a way sustainable with members. Findings This in line with study Fadilah (2021) stated that that personal approach capable increase loyalty members and maintain stability fundraising at institutions finance micro sharia.

#### 2. Improvement Quality Service

Friendly, fast, communicative and transparent service become factor important in guard loyalty members. In context institution finance sharia, good service No only viewed as form professionalism, but also as implementation mark trust and responsibility answer to members. Research results show that member more comfortable save at BMT because existence services that are of a nature family compared to with formal services in institutions other finances.

Researchers evaluate that quality service own influence big to level trust members. The more Good services provided, then the more high loyalty member in maintain savings they are at BMT. This is show that service be one of factor important in maintain Power competition institutions in the middle competition with banks and cooperatives other.

#### 3. Implementation of Relationship Marketing

Communication intensive activities carried out by BMT to member is form application of relationship marketing in funding activities. Approach This done through interpersonal communication, visits directly, and maintain connection Good with member in term long. The strategy show that success fundraising does not only influenced by quality product, but also by proximity social between institutions and members.

Approach the family principle implemented by BMT becomes superiority alone compared to institution other formal financial institutions.

With existence good relationship, members feel more appreciated and have attachment emotional with institution so that they tend maintain his savings at BMT.

#### 4. Adjustment Product Savings

Product flexible savings show that BMT is trying adapt service with condition economy community. Members given freedom For save with a small nominal in accordance ability They. This strategy is very relevant for members who have income No still, especially perpetrator business micro and traders small.

Researchers evaluate that flexibility product become form adaptation institution to condition social economy members. This strategy capable increase participation public in activity save Because member No feel burdened with amount large deposits. With Thus, the product is flexible can help increase inclusion finance public small.

#### 5. Utilization Technology Information

Research result show that utilization technology information in funding activities are still ongoing not optimal because part big activity operational Still done manually. Condition This show that BMT is still face limitations in system digitalization services. In fact, the use of technology can help speed up services, expanding range members, and improve efficiency operational institution.

Researchers evaluate that development digital services become need important for BMT to be able to compete with institution other finances that have been use system based technology. Digitalization can also help increase effectiveness recording transactions and make things easier communication with member.

In a way Overall, the funding strategy implemented by BMT Ar Rahmah Jaya Mulia Metro Branch has show effectiveness in build trust and loyalty member through personal approach and good service. However Thus, innovation products and utilization technology information Still need strengthened so that fundraising can be walk more optimal and sustainable.

### **Lending Performance Improvement Strategy (Distribution) Financing Implemented by BMT Ar Rahmah Jaya Mulia Metro Branch**

Based on results research, lending strategies implemented by BMT Ar Rahmah Jaya Mulia Metro Branch more emphasize the principle caution, supervision business members, as well as approach social in settlement financing problematic. The strategy show that BMT does not only functioning as distributor of funds, but also as institution companion business public.

#### 1. Analysis and Survey Field Before Financing

Survey field done For know condition business, income, and ability payment member before financing given. This strategy is form implementation principle caution in institution finance sharia For minimize risk financing problematic.

Researchers evaluate that survey field own role important Because help BMT understand condition real candidate member in a way directly.

With Thus, the decision financing No only based on documents administration, but also on conditions effort and character member.

## 2. Procedure Selective in Distribution Financing

No all submission financing approved by the BMT. Each submission will through the analysis process eligibility effort and ability payment members. This strategy show existence effort control risk so that the financing is distributed still safe and productive.

In a way theoretical, steps the in accordance with draft management risk financing sharia which emphasizes importance analysis ability pay and character member before financing given. Researchers evaluate that selectivity financing become step important in guard stability finance institution.

## 3. Monitoring of Business and Payments Member

Monitoring is carried out in a way periodically For know development business members and ensure payment installments walk smooth. Monitoring also becomes form mentoring efforts so that members can operate his business in a way more Good.

Researchers evaluate that monitoring has function important in detect more beginning potential delay payment so that BMT can quick do action settlement before financing become problematic.

## 4. Approach Persuasive in Overcome Delay Payment

Approach persuasive done through communication and deliberation with members who experience difficulty payment. This strategy show that BMT is more put forward mark family compared to pressure to member.

Approach the in accordance with principle sharia which emphasizes settlement problem through deliberation and mutual assistance. Researchers evaluate that approach persuasive capable guard connection Good between institutions and members so that member still own not quite enough answer For finish his obligations.

## 5. Constraint in Lending Activities

Delay payment installments be one of constraint main in lending activities. Conditions business members who do not stable cause part member experience difficulty in fulfil obligation payment appropriate time.

Researchers evaluate that condition the show the need strengthening monitoring and evaluation system financing for risk financing problematic can pressed in a way more optimal.

## 6. Development Product Financing

Product financing at BMT is still more Lots focused on financing business micro productive. Although the strategy in accordance with character members, development variation product financing Still required for coverage service become more wide.

Researchers evaluate that diversification product financing can help increase Power competition institution at a time expand opportunity improvement BMT's future income.

In a way Overall, the lending strategy implemented has show implementation principle caution and approach social in distribution financing. However Thus, strengthening management risk, increased monitoring, and development product financing Still need carried out so that lending performance can increase in a way more optimal.

### **Solutions and Strategies That Can Be Implemented For Overcome Constraint in Funding and Lending**

Based on results research, constraints The main problems faced by BMT include: condition economy members who do not stable, delay payment installments, limitations source Power human, and not yet optimally utilization technology information. Therefore Therefore, more strategy is needed integrated for operational institution can walk more effective.

#### 1. Increase Quality Service to Member

Improvement quality service become step important in guard loyalty members. Good service will increase comfort and confidence member to institution so that member still active in funding and lending activities.

#### 2. Increase Analysis Financing

Analysis financing need done in a way more selective so that the risk financing problematic can minimized. Assessment to effort, ability payment, and character member must done in a way more deep before financing given.

#### 3. Strengthening Monitoring of Member

Regular monitoring required For know development business members and detect potential delay payment since early. With good monitoring, BMT can quick do action settlement in a way more fast and precise.

#### 4. Increase Capacity Source Power Man

Improvement quality of human resources can done through training, evaluation work, and improvement ability communication as well as analysis financing. Quality human resources will help increase effectiveness of funding and lending strategies.

#### 5. Utilization Technology Information

Digitalization system operational become solution important in increase efficiency services and data management. Use technology can help speed up recording transactions, payment monitoring, and communication with member.

In a way overall, the implementation of the strategy expected capable helping BMT Ar Rahmah Jaya Mulia Internal Metro Branch increase effectiveness operational, strengthening stability institutions, as well as support achievement of performance targets in a way sustainable.

## **CONCLUSION**

Based on results research, improvement strategies performance fundraising at BMT Ar Rahmah Jaya Mulia Metro Branch was carried out through personal approach, system proactive, friendly service, and intensive communication with members. The strategy show that connection emotional

and trust member become factor important in increase loyalty and sustainability fundraising. Approach This in line with relationship marketing theory that emphasizes importance connection term long between institutions and members. In addition that, adjustment product flexible savings in accordance condition economy members also become an effective strategy in increase participation public For saving at BMT. However Thus, the condition economy members who do not stable as well as competition with institution other finances still become challenges that affect optimization funding activities.

In aspect distribution financing, BMT has apply principle caution through survey field, analysis eligibility business, as well as post- monitoring disbursement financing. Approach persuasive and deliberative in handle delay payment reflect implementation mark family and principles sharia in settlement financing problematic. The strategy assessed capable help guard quality financing and minimizing non-performing financing (NPF) risk. However, the limitations source Power humans, monitoring systems that are still manual, as well Not yet optimally utilization technology information cause management financing Not yet walk in a way maximum. Therefore that, strengthening management risks and increases monitoring effectiveness is still very necessary For increase lending performance in general sustainable.

Based on findings research, there are a number of recommendation practical that can implemented by BMT Ar Rahmah Jaya Mulia Metro Branch, namely increase digitalization service operational, strengthening financing monitoring system, improving training source Power humans, as well as do innovation product savings and financing in accordance need members. Besides that, education and literacy finance sharia to members also need improved so that members more understand obligations and benefits service finance Sharia. Integration between funding and lending strategies supported by good management, technology information and approaches family expected capable increase stability operational as well as achievement of performance targets institution in a way more optimal.

Study This Still own limitations Because only carried out at one BMT with approach qualitative so that results study Not yet can generalized in a way wide. Therefore that, research furthermore expected can use approach quantitative or mixed methods with coverage object further research wide so that it can measure in a way more deep the influence of funding and lending strategies on improvement performance institution finance micro sharia. Besides that, research next also can study effectiveness digitalization services and management risk financing in increase Power BMT competitiveness in the transformation era digital finance.

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