

# Analysis of factors influencing housewives to choose PNM Mekaar and BTPN Syariah financing

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## Abstract

Financial institutions in the community are growing rapidly, especially with financing options from PNM Mekaar and BTPN Syariah. This study aims to determine the factors that affect the choice of homemakers for financing from PNM Mekaar and BTPN Syariah. This study uses a quantitative methodology using primary data obtained from the distribution of questionnaires, interviews, and observations. The study was conducted in two hamlets with a sample of 67 people using a saturated sampling strategy that covers the entire population. The results of the research and discussion show that economic variables and financing needs significantly affect the choice of homemakers for financing from Mekaar and BTPN Syariah in Tasak Baru and Tasak Lama Hamlets. The aspect of financial knowledge does not affect financing decisions. Meanwhile, economic factors, financial knowledge, and financing requirements simultaneously affect the choice of financing options.

## Public interest statements

This result provides information and understanding regarding the factors influencing homemakers' financing choices between PNM Mekaar and BTPN Syariah.

**Keywords:** Financing; PNM Mekaar; BTPN Syariah.

**Paper type:** Case study

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## Abstrak

Lembaga keuangan di masyarakat berkembang pesat, terutama dengan pilihan pembiayaan dari PNM Mekaar dan BTPN Syariah. Penelitian ini bertujuan untuk mengetahui faktor-faktor yang mempengaruhi pilihan ibu rumah tangga untuk pembiayaan dari PNM Mekaar dan BTPN Syariah. Penelitian ini menggunakan metodologi kuantitatif dengan menggunakan data primer yang diperoleh dari distribusi kuesioner, wawancara, dan observasi. Penelitian dilakukan di dua dusun dengan sampel 67 orang menggunakan strategi pengambilan sampel jenuh yang mencakup seluruh populasi. Hasil kajian dan diskusi menunjukkan bahwa variabel ekonomi dan kebutuhan pembiayaan berpengaruh signifikan terhadap pilihan ibu rumah tangga untuk pembiayaan dari Mekaar dan BTPN Syariah di Dusun Tasak Baru dan Tasak Lama. Aspek pengetahuan keuangan tidak mempengaruhi keputusan pembiayaan. Sementara itu, secara bersamaan faktor ekonomi, pengetahuan keuangan, dan persyaratan pembiayaan mempengaruhi pilihan opsi pembiayaan.

## Pernyataan kepentingan publik

Hasil penelitian ini memberikan informasi pemahaman mengenai faktor-faktor yang mempengaruhi ibu rumah tangga dalam memilih pembiayaan PNM Mekaar dan BTPN Syariah.

Kata kunci: Financing; PNM Mekaar; BTPN Syariah.

## Introduction

In the current era of globalization, competition between banks and non-bank entities is getting tighter to improve the Indonesian economy. The various innovations introduced by these financial institutions seek to involve the public's interest in actively participating in the services provided. The development of PNM Mekaar and BTPN Syariah marks this. PT Permodalan Nasional Madani (PNM) is an economic entity that functions as an intermediary to meet the financial needs of individuals who want to advance the real sector. PNM is a service unit specifically empowering MSMEs (Aprilia et al., 2023). There are two categories of Permodalan Nasional Madani (PNM): PNM ULaMM and PNM Mekaar. This study examines PNM Mekaar, an acronym for Fostering a Prosperous Family Economy. PNM Mekaar prioritizes Ultra Micro financing without requiring collateral or guarantees (Firmansyah, 2023). BTPN is a financial institution that accepts deposits and provides loans or financing to customers. It operates by Sharia principles. BTPN Syariah is one of the twelfth Sharia Commercial Banks in Indonesia. The contract used in BTPN Syariah financing is wakalah. Tepat Pembiayaan Sharia, formerly known as PMD, is a financing facility for underprivileged women involved in productive activities. This financing uses the framework of a sale and purchase contract known as the wakalah wal murabahah contract (Tepat Pembiayaan Syariah - Kelompok, n.d.). The PNM Mekaar and BTPN Syariah programs provide various benefits for borrowers, especially for women micro-business actors. One of the main benefits is access to unsecured business capital financing, which is very helpful for those who face obstacles in obtaining loans from financial institutions. From an economic point of view, the existence of PNM Mekaar contributes to improving the community's economy as a whole. By providing

access to financing for micro business actors, this program helps create jobs and increase family income when micro business actors successfully take advantage of financing opportunities (Andriyani & Kamaliah, 2023).

In Indonesia, many women are still in the underprivileged economic category, although they are expected to be the drivers of family resilience. They are housewives who not only play a role in meeting household needs but are also involved in contributing to the family economy by building micro-businesses to increase income. Therefore, the government is trying to do its best so that underprivileged women can achieve economic independence and financial stability (Mufaridhoh et al., 2024). Thus, an Ultra Micro Financing management service emerged among the community, namely PNM Mekaar and BTPN Syariah in particular; this program is aimed at women who run micro businesses and use group-based services or shared responsibility without guarantees, with up to ten members per group, this financing system implements joint liability. The goal is to ensure the smooth running of responsibilities shared in the group by the principle of help-help. In the practice of business capital loans with a joint liability financing system, it is clear that there is a mutual help and kinship attitude among members. It aims to solve the problem of financing when running a business. The funds obtained from the financing are used as business capital, increasing business, helping the family economy, and growing women's independence, especially homemakers, in earning income (Buanita Berliana Putri, Ahadiyah Agustina, 2024).

This research will discuss homemakers in Tasak Baru and Tasak Lama Hamlets, where residents are active and many interested in utilizing these two financing programs, aimed at homemakers who are not underprivileged or already have a business. Both programs offer easy access to unsecured loan capital but with differences in each system and the characteristics of the procedure. The high interest of the public, especially homemakers, in this breeding, has created an interesting cycle; after completing one financing program, many customers reapply for financing loans for their businesses again to meet capital or consumptive needs. This is reviewed based on the results of observations looking at the community's economic condition.

The theory of economic factors, in this case, income and needs as indicators in variables and benchmarks for factors choosing financing. According to research Suciati (2023), the need factor influences making financing decisions to open a new business so that there is additional income for the family's daily expenses. Moreover, it is supported by research Ardyansyah & Agustin (2023) that income is the primary determinant in choosing financing options for the needs of companies or consumers, followed by financial literacy, which relates to the capacity of individuals to manage funds effectively. Financial literacy is intrinsically related to personal financial management; Therefore, higher financial literacy correlates with superior management skills (Sabrina & Harahap, 2024). A strong understanding of financial literacy can lead to a financially secure life (Raudhah Jannatun et al., 2023). Homemakers who choose Mekaar financing demonstrate a basic understanding of the product, including its interest expenses. In addition, it is important to check financing terms. The availability of unsecured loans allows debtors to start or expand their business without capital-related challenges (Lubis et al., 2023), thus serving as a benchmark of their understanding that influences the choice between the two types of financing in practice. Through an easy process, homemakers can access and use finances more efficiently for many purposes. This is in line

with the findings of previous research conducted by Afriyanti (2021). This shows that income, literacy, credit prerequisites, and credit availability affect clients' interest in using financing services.

This study differs from previous studies because of its focus on homemakers and its qualitative methodology, which examines internal factors, such as individual elements and motivation, and external factors, including family influence and promotion. Conduct a thorough examination of two financial institutions to provide a detailed analysis of the variables that influenced their choice of Mekaar and BTPN Syariah financing. This study aims to identify the factors that affect the choice of homemakers in PNM Mekaar and BTPN Syariah financing. This study suggests that economic component variables positively influence the selection of PNM Mekaar funding, as shown by previous research Mafruroh et al. (2022), Then from the results of previous research Aisyah & Arif (2023) that financial literacy has a positive influence on choosing to finance, the variable of financing terms also has a positive and significant influence on choosing financing, provided that easy financing customers are more likely to choose the financing product, this is according to previous research Ummy Nurhalim Harahap & Anggraini (2023).. This research will provide understanding and insight into the factors that affect homemakers in choosing breeding, as well as knowing the most in-demand financing institutions.

## Case description

### Financing

Financing is the allocation of capital provided by creditors, such as Islamic banks, to debtors, including prospective members or customers, who need additional funds for their business and will use banking products and must make installment payments within a specific period, with the sharing of proceeds that has been agreed upon in advance by both parties (Cut Diah Syavira et al., 2024).

Meanwhile, according to Antonio, financing is defined as one of the main functions of banks, namely providing financing solutions to meet the needs of entities that do not have sufficient capital. Financing can be classified into two categories depending on its application. Productive financing is designed to meet needs in various aspects of the production process, including business development, production, trade, and investment. Consumptive financing is financing used to meet consumption needs, which are non-recurring in meeting personal or household needs (Antonio, 2001). According to its needs, productive financing is divided into two parts: Working capital financing is a type of financing used to support increased production and meet various needs in trading activities, including increasing the use value of a. Investment financing is financing aimed at capital goods and various supporting facilities related to it (M. L. I. Nasution, 2018)

### Housewives

Many homemakers who previously only took care of housework now choose to work in line with technological advances and the demands of the times. The female workforce helps their

partners meet the household's needs by working. Generally, the primary responsibility in earning a living is the husband's role as the head of the family (Y. S. J. Nasution et al., 2020). This decision is influenced by several factors, including the increasing cost of living and the husband's income, which is considered low. This encourages homemakers to contribute to increasing their income to meet their living needs and improve family welfare (Mohamad Surya, 2008).

A woman's economic ability depends on the opportunity to be involved in the workforce. In this case, community empowerment needs to play a role in helping homemakers in the economy because homemakers manage family finances to improve family welfare (Sukmawati et al., 2021). As is the case in the results of observation that homemakers in Tasak Baru and Tasak Lama hamlets have income from MSME businesses in the home environment that are involved in community empowerment, financing mekaar and BTPN Syariah as one of the decisions to choose financing to meet the needs of life.

### **Economic Factors**

Economic factors are related to the expenses required when transacting at financial institutions. Economic factors are often the primary variable in measuring the community's welfare, business development, or specific effectiveness policies. An indicator of economic factors can be measured by income, which can be interpreted as the amount of money received by an individual or household over a specific period (Nurhaliza et al., 2023). Income, in this case, reflects the welfare of individuals and families. Income includes fixed income, such as salary, and irregular income, which, as a business, results in family conditions. Expenditure and needs are closely related to the state of the economy. Needs are measured by whether income is enough to meet their living needs. These needs include primary, secondary, and tertiary needs. If the income level is low, it will be difficult for individuals to meet their living needs or vice versa. This perceived need encourages individuals to take financing steps to meet it (Sevina., 2022).

**H1:** Economic factors influence PNM Mekaar and BTPN Syariah financing

### **Financial literacy**

Based on the concept and definition, financial literacy and understanding are important in managing company operations, especially for small businesses. Financial literacy is the ability of individuals to use their financial knowledge confidently to make the right financial choices (Bilqis et al., 2024). According to the Financial Services Authority (OJK), financial literacy is the understanding, skills, and confidence that affect individual attitudes and behaviors in making the right choices and managing funds wisely to achieve financial well-being (Otoritas Jasa Keuangan, 2023).

Financial literacy is the ability to use knowledge and skills in managing financial resources appropriately to provide lifelong financial stability (Gunawan et al., 2021). Financial literacy plays an important role in society (Yulpida Sari Lubis et al., 2023). Understanding finance is expected to increase people's knowledge and change their behavior in managing finances more effectively (Siregar et al., 2024). The explanation above can be used as a reference for research purposes. In addition to improving personal skills, financial literacy facilitates

better decision-making and increases confidence in using official services. Expertise in finance allows people to choose the most suitable financial products, thus optimizing their financial choices (Lestari et al., 2022).

**H2:** Financial literacy affects choosing PNM Mekaar and BTPN Syariah financing

### **Financing Requirements**

The choice of financing between PNM Mekaar and BTPN Syariah significantly impacts the community. Suyanto (2003) identified several factors that influence customers when taking out loans, including credit requirements, ease of the application process, guarantee relief, interest rates, and service quality. These factors are crucial indicators for attracting customers and offer individuals the opportunity to select the most suitable financing option (Soeprajitno et al., 2019).

Additionally, the ease of access to financing enables individuals to invest productively and grow their businesses (Ummi Nurhalim Harahap & Anggraini, 2023). The requirements are generally non-burdensome and include simple guarantees. Prospective borrowers typically need only to present identity documents, such as ID cards and Family Cards, to secure a loan, and the application process is usually quick (Novida et al., 2020).

**H3:** Financing requirements have a positive effect on choosing PNM Mekaar and BTPN Syariah financing

## **Methods**

This quantitative research examines the factors influencing homemakers when choosing PNM Mekaar and Mekaar Syariah financing. The study was conducted in two hamlets: Tasak Baru (New Tasak) and Tasak Lama (Old Tasak). Primary data were collected through questionnaires, observations, and interviews, which were distributed directly to the respondents.

The population for this study consisted of 67 PNM Mekaar and BTPN Syariah customers from both Tasak Baru and Tasak Lama hamlets. A non-probability sampling method was used to select participants, resulting in a saturated sample of 67 individuals.

Data analysis was performed using multiple linear regression, along with validity tests, reliability assessments, classical assumption tests, the coefficient of determination ( $R^2$ ), t-tests, and F-tests, all conducted with the SPSS application to ensure the data were valid and reliable. The research focused on several variables, including economic variables, financial literacy variables, financing requirements, and the factors influencing the financing choice between PNM Mekaar and BTPN Syariah.

Table 1 shows that the most respondents in choosing the type of financing are PNM Mekaar at 55.1% (38 000), the most respondents at the age of >20-40 years old (73%) are 51 people, with a high school education level (52 people) 79.7% and become customers with the most duration of 1-3 years as many as (26 people) 37.7%.

Table 1.

*Characteristics of Respondents*

No	Characteristic	Prameter	Frequency	Percent
1	Age	20 Years	15	21,7%
		>20 -40 Years	51	73 %
		40-50 Years	4	5,8%
2	Education	SMP	3	4,3%
		SMA	52	79,7%
		Strata Satu	11	15,9%
3	Types of Financing	Mekaar Financing	38	55,1%
		BTPN Syariah Financing	31	44,9%
4	Long time as a customer	1-12 Months	25	36,2%
		1-3 Years	26	37,7%
		>3 Years	18	26,1%

Source: Data based on the results of the December 2024 respondent questionnaire

## Results and discussion

### Validity and reliability test

Based on Table 2, validity test results, all items for statements for economic variables, financial literacy, and financing terms were declared valid, reliable, and suitable for the subsequent testing stage because the KMO value was  $> 0.50$ .

### Multiple regression analysis

Multiple regression analysis measures the influence of independent variables on the dependent variable. Table 3 presents the results used to test the hypotheses and determine the extent of influence each independent variable has on the dependent variable. If the t-value exceeds the t-table value, the alternative hypothesis ( $H_a$ ) is accepted, and the null hypothesis ( $H_o$ ) is rejected – indicating a significant effect. If the t-value is less than the t-table value, then  $H_a$  is rejected, and  $H_o$  is accepted – indicating no effect. For the economic factor variable, the calculated t-value is 4.144, while the t-table value is 1.66940. Since  $4.144 > 1.66940$  and the significance value is  $0.000 < 0.05$ ,  $H_a$  is accepted, meaning economic factors influence financing choices. However, the financial literacy factor shows a calculated t-value of -1.699, which is less than the t-table value of 1.66940, and the significance value is  $0.94 > 0.05$ , so  $H_a$  is rejected, indicating no influence of financial literacy on financing choices. Meanwhile, the financing condition factor has a t-value of 3.690, greater than the t-table value ( $3.690 > 1.66940$ ), and the significance value is  $0.000 < 0.05$ , so  $H_a$  is accepted, meaning financing conditions influence financing decisions.

**Table. 2**  
*Validity test Result*

Variable	Indicator	Anti Image	KMO	Cronbach's Alpha	Creteria
Economic Factors	X1.1	0.884	0.837	0.868	Valid and Reliable
	X1.2	0.885			
	X1.3	0.632			
	X1.4	0.867			
	X1.5	0.640			
	X1.6	0.851			
	X1.7	0.803			
	X1.8	0.888			
	X1.9	0.908			
	X1.10	0.778			
Financial Literacy Factors	X2.1	0.828	0.804	0.849	Valid and Reliable
	X2.2	0.771			
	X2.3	0.767			
	X2.4	0.846			
	X2.5	0.873			
	X2.6	0.675			
	X2.7	0.869			
	X2.8	0.858			
	X2.9	0.627			
	X2.10	0.811			
Financing Requirements	X3.1	0.763	0.749	0.801	Valid and Reliable
	X3.2	0.749			
	X3.3	0.704			
	X3.4	0.747			
	X3.5	0.813			
Choosing Financing	Y1	0.878	0.820	0.852	Valid and Reliable
	Y1	0.853			
	Y3	0.811			
	Y4	0.866			
	Y5	0.841			
	Y6	0.812			
	Y7	0.788			
	Y8	0.748			
	Y9	0.857			

Source: Primary Data (Processed by SPSS 2024)

**Table. 3***Multiple Linear Regression Test Results*

Variabel	B	Std. Error	Beta	t	Sig. (p-value)
Economic	.410	.099	.507	4.144	.000
Financial Literacy	-.286	.168	-.279	-1.699	.094
Financing Terms	1.147	.311	.536	3.690	.000
R Square	.497				
Adjusted R Square	.473				
F - Statistic	20.776				

Source: Primary Data (Processed by SPSS 2024)

Based on Table 3, the adjusted R Square value of 0.473, 47.3% of the variation in the dependent variable (choosing financing), can be explained by the three independent variables: economic factors, financial literacy, and financing requirements. The remaining 52.7% is influenced by other factors not included in this study. Additionally, the significance value of the F-test is  $0.000 < 0.05$ , indicating that, simultaneously, the independent variables significantly influence financing choice.

### Discussion

Based on Hypothesis 1, research on economic variables indicates that they influence the financing choice. The results of the t-test show a significance value of 0.000, which is less than 0.05, and a t-calculation of 4.144, which is greater than the t-table value of 1.66940. Therefore, we conclude that the alternative hypothesis ( $H_a$ ) is accepted, while the null hypothesis ( $H_o$ ) is rejected. This indicates that economic factors significantly influence the choice of financing. This finding aligns with the research by Mafruroh et al. (2022), which noted that income had a positive yet insignificant effect on the decision to choose financing. However, this study demonstrates that economic factors, as measured by income indicators, positively and significantly influence financing choices. The data reveals that 55.1% of respondents selected this financing as business capital due to insufficient income, indicating a need for additional funds. Consequently, customers prefer financing options that meet urgent needs with accessible terms.

Turning to Hypothesis 2, the literacy variable does not affect financing choices. The t-test results show a significance value of 0.094, greater than 0.05, and a t-calculation of -1.699, less than the t-table value of 1.66940. Thus, we conclude that the alternative hypothesis ( $H_a$ ) is rejected, and the null hypothesis ( $H_o$ ) is accepted, indicating that financial literacy does not significantly influence the financing choice. This finding is consistent with previous research by Hesti Safitri and Tubagus Rifqy Thantawi (2021), as well as Mafruroh et al. (2022), which demonstrated that financial literacy does not have a significant impact on financing choices. Research by Sakti et al. (2022) emphasizes the importance of knowledge in decision-making; individuals who act based on knowledge differ from those without it.

Nevertheless, this study found that financial literacy does not significantly affect financing choices. This may be because financing decisions are influenced by factors other than financial literacy, such as access to financial services and current economic conditions. When economic

conditions are challenging, individuals prioritize basic needs over financial knowledge. In economic pressure, decisions are often made based on immediate needs rather than knowledge.

Based on the results of hypothesis 3 regarding financing conditions, it is evident that these conditions influence the choice of breeding. The t-test results indicate a significance value less than 0.05, specifically  $0.000 < 0.05$ , and the t-value calculated (3.690) is greater than the t-table value (number\_1). Therefore, we can conclude that the alternative hypothesis ( $H_a$ ) is accepted while the null hypothesis ( $H_o$ ) is rejected. This means that the financing requirements significantly impact the choice of financing. This finding aligns with research conducted by Edy Djoko Soeprajitno (Soeprajitno et al., 2019), indicating that financing requirements are critical in selecting credit financing options. In this study, customers tend to favor products with straightforward financing requirements and a fast application process characterized by simple documentation and minimal administrative hurdles. This ease of access encourages more individuals to apply for financing, as it enhances satisfaction—requiring only a photocopy of an ID card and a family card for the application.

Simultaneous research on three variables—economic, literacy, and financing condition factors—shows a significance value of 0.000, which is less than 0.05, and an F-value greater than the F-table value ( $20.776 > 2.75$ ). This leads to the conclusion that  $H_a$  is accepted and  $H_o$  is rejected, indicating that these variables collectively significantly influence the choice of financing. This suggests that the combination of all independent variables tested has a strong and interrelated effect on the study's outcomes.

The results also inform us that homemakers prefer PNM Mekaar financing over BTPN Syariah. This is supported by questionnaire data, which reveals that 55.1% of respondents chose PNM Mekaar financing. PNM Mekaar is popular among homemakers, likely due to their lower levels of financial literacy. PNM Mekaar offers financing products with clear and easily accessible terms, which are essential in urgent situations where capital is needed. This allows homemakers with limited financial understanding to benefit from financing options without focusing extensively on financial literacy.

Additionally, an interview with Mrs. Sopiah, a customer of PNM Mekaar for seven years and a BTPN Syariah customer for four years, revealed her preference for PNM Mekaar. She stated, "The financing installments at PNM Mekaar are lower than those at BTPN Syariah." This affordability alleviates their financial burden associated with installment payments, contributing to their choice of PNM Mekaar and highlighting its appeal to homemakers.

## Conclusion

Based on the research results and discussion regarding the analysis of factors that affect homemakers in choosing Mekaar and BTPN Syariah financing in Tasak Baru and Tasak Lama hamlets, it is partially that economic factors and financing conditions are influential in choosing funding. Meanwhile, the financial literacy factor does not affect choosing financing. Simultaneously, economic factors, financial literacy, and funding requirements influence the financing choice. The study results have implications for Islamic financial institutions, especially BTPN Syariah, by understanding the factors that affect homemakers in choosing

financing. BTPN Syariah can further improve regarding financial education and a deeper understanding of customer needs that are more directed regarding the competitiveness of products offered with other products, especially PNM Mekaar in the community, as well as the development of more flexible financing products that are by customer finances, including more relaxed installment options.

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