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Sharia Financial Inclusion Among Msme Actors Receiving Indonesian Sharia Bank (Bsi) Services in Jayapura City

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ABSTRAK

The digitalization of financial services is driving changes in the transaction behavior of Micro, Small, and Medium Enterprises (MSMEs). Bank Syariah Indonesia (BSI) is expanding Islamic financial inclusion through savings and *mobile banking services. banking* , and *Quick Response Code Indonesian Standard* (QRIS). This study aims to analyze Islamic financial inclusion among MSMEs receiving BSI services in Jayapura City based on the dimensions of accessibility, availability, and use, as well as the benefits perceived by MSMEs. The study used a descriptive qualitative approach with a field research type. Data were collected through observation, semi-structured interviews, and documentation of seven MSMEs in Abepura , South Jayapura, and Heram Districts selected using *purposive sampling techniques* . Then, data were analyzed through data reduction, data presentation, and drawing conclusions using technical triangulation. The results showed that Islamic financial inclusion among MSMEs has been running well. Informants easily access services due to simple account opening procedures and the provision of officer assistance. Services are available through offices, door-to-door services, and digital services, while BSI and QRIS accounts are actively used as the main means of business transactions. However, all informants have not utilized Islamic financing. The main benefits perceived are ease and efficiency of transactions and smooth sales through non-cash payments , while overall turnover, business assets, and the number of employees have not changed. Education on Islamic financing products needs to be strengthened so that financial inclusion does not stop at the transaction function.

INTRODUCTION

Bank Syariah Indonesia (BSI) officially commenced operations on February 1, 2021, as a result of the merger of three Islamic banks owned by the Association of State-Owned Banks (Himbara), namely BRI Syariah, Bank Syariah Mandiri, and BNI Syariah (Irawan et al., 2021: 147–158). The Ministry of State-Owned Enterprises (BUMN) announced the commencement of the merger process on October 12, 2020, considering that Islamic banking penetration in Indonesia lags far behind conventional banking, despite Indonesia being a predominantly Muslim country (Ministry of BUMN, 2020). The merger is expected to not only increase the

company's value but also benefit other stakeholders, such as the Islamic banking industry, the business world, Hajj fund management, and the broader Islamic economic ecosystem (Ulfa, 2021: 1101–1106). Based on Islamic Banking Statistics as of January 2021, the BSI network after the merger includes 263 branch offices, 792 sub-branch offices, and 60 cash offices (OJK, 2021).

Along with technological developments, BSI is developing digital-based services such as the BYOND by BSI application, *mobile banking* , and QRIS, along with Sharia financial literacy and inclusion programs for the public. This digitalization not only facilitates access to Sharia financial products and services but also expands reach to previously *unbanked groups* , including MSMEs (Mujtahidah & Yazid, 2025: 163–171). Therefore, BSI is strategically positioned to increase the accessibility, availability, and use of Sharia financial services.

The role of BSI becomes increasingly relevant when linked to the existence of MSMEs, which number around 66 million business units, contribute 61% of gross domestic product, and absorb 97% of the national workforce (Ministry of Cooperatives and SMEs, 2020). As an intermediary institution, BSI provides Sharia-based financing, business mentoring, and easier and more affordable access to financial services for MSMEs, including guarantees of legal certainty in business transactions (Nuryl et al., 2026: 762–771).

Several studies confirm the contribution of Islamic banks to the financial inclusion of MSMEs. Alwiyanti (2025: 145–156) found that financing based on *murābahah* and *mudhārabah contracts* increases access to capital and the business capacity of MSMEs. Mujtahidah and Yazid (2025: 163–171) show that the digitalization of BSI through the BYOND application and the KEJAR Program also serves as a means of educating about Islamic financial literacy and inclusion. Solikin et al. (2025: 42–49) concluded that Islamic financial literacy and inclusion have a significant impact on the development of MSMEs because they facilitate more effective financial decision-making and facilitate access to financing.

However, most of these studies focus on the impact of financing, digitalization, literacy , or the role of Islamic financial institutions nationally. Studies examining the state of Islamic financial inclusion based on the dimensions of *accessibility* , *availability* , and *usage* among MSMEs at the regional level, particularly in Jayapura City, are still very limited. Yet, the geographic, socioeconomic characteristics, and patterns of financial service utilization in each region can produce a different picture of inclusion. This gap is the basis for this research, which offers a novelty in the form of an analysis of these three dimensions of inclusion, complemented by an examination of the perceived benefits of MSMEs receiving BSI services in Eastern Indonesia.

The urgency of this research is both academic and practical. Academically, studies of Islamic financial inclusion in Eastern Indonesia are relatively limited compared to other regions, despite its unique geographic and socioeconomic conditions. Practically, MSMEs have received legal reinforcement through Law Number 20 of 2008, Law Number 11 of 2020 concerning Job Creation, and Government Regulation Number 7 of 2021. Therefore, the question of the extent to which small business owners actually benefit from Islamic financial

services is crucial for policy formulation. By capturing the experiences of MSMEs directly, this research is expected to bridge macro data on financial inclusion with the reality at the business level.

Based on this description, the research questions posed are: What are the dimensions of accessibility, availability, and use of Islamic financial services among MSMEs receiving BSI services in Jayapura City? And what are the benefits of Islamic financial inclusion through BSI services for these MSMEs? This study aims to answer both questions. Theoretically, the results enrich the study of Islamic financial inclusion in MSMEs and serve as a reference for future researchers. Practically, the results can serve as evaluation material for BSI in improving service quality, providing information to MSMEs regarding the benefits of Islamic financial services, and providing input for local governments in formulating policies to strengthen MSMEs through a more inclusive Islamic economic ecosystem.

RESEARCH METHODS

This research uses a descriptive qualitative approach with a field research type . *research*). A qualitative approach was chosen because it aims to understand social phenomena holistically by emphasizing the meaning, process, and perspective of the research subjects (Moleong , 2018: 6; Fadli, 2021: 33–54). This approach was used to examine in depth the conditions of Islamic financial inclusion in the dimensions of accessibility, availability, and use, as well as the benefits perceived by MSMEs receiving Bank Syariah Indonesia (BSI) services.

Primary data was obtained directly from informants, while secondary data came from literature, scientific journals, and relevant laws and regulations (Sugiyono, 2017: 137). Data collection was carried out through direct observation of informants' business activities (Moleong , 2018: 174), semi-structured interviews so that researchers still have guidelines but are flexible in digging for information (Sugiyono, 2017: 231), and documentation in the form of information on Islamic financial service products and photos of research activities. Informants were determined using a *purposive sampling technique* , namely selection based on certain considerations (Sugiyono, 2017: 215), with the criteria of MSME actors who have utilized BSI services so that they are able to tell their experiences of accessing, using, and obtaining benefits from the services.

Data analysis followed the model of Miles, Huberman , and Saldaña (2014: 12), which includes data reduction, data presentation, and conclusion drawing. Data reduction was carried out by selecting data relevant to the three dimensions of service inclusion and benefits. Data were presented narratively, accompanied by informant quotes to identify patterns and relationships between findings . Data validity was tested using triangulation techniques, namely comparing the results of observations, interviews, and documentation (Alaslan , 2021: 102).

Triangulation was conducted by checking the consistency between informants' statements in interviews, conditions directly observed at the business premises, and documents related to

Islamic financial products and services. The same statements from seven informants from different business types and locations, for example, regarding daily use of QRIS and the lack of financing, strengthened the consistency of the data. This approach aligns with the principle that the validity of qualitative data is achieved by comparing something external to the data itself as a benchmark (Moleong , 2018: 330). Because this research is descriptive and focuses on the experiences of informants, the findings are interpreted as a contextual overview, not a statistical calculation of the level of financial inclusion.

RESULTS AND DISCUSSION

Dimensions Accessibility

All informants stated that their decision to use BSI services was primarily driven by the widespread adoption of digital payments through QRIS. Ms. Lili stated, "Nowadays, many people, including young people, pay by bank transfer and also use the QRIS app, so they have no choice but to use that app as well." Ms. Rosidi said that without QRIS, she worried that customers would buy elsewhere. In addition to their transaction needs, Ms. Sunarmi , Ms. Nurhayati, and Mr. Ali chose BSI because it is a sharia-compliant bank that is free from interest and aligns with their business principles.

The reasons given by informants demonstrate a mix of pragmatic and religious motives. Mrs. Khotimah initially didn't understand how to use QRIS, but after seeing other traders using it, she joined in to "keep up with the times." Mrs. Nurhayati stated that "businesses must keep up with technological developments," adding that the service is usury-free and therefore safer. Mr. Ali emphasized that he chose BSI "because it aligns with my selling principles, sir, and is usury-free." These statements demonstrate that the choice of Islamic banks is not solely driven by market demands but also by alignment with the values held by business actors.

The account opening process was considered easy due to the simple administrative requirements and assistance provided by both BSI officers and fellow traders. Initially, all informants experienced difficulties due to their unfamiliarity with digital technology. Ms. Lili described herself as "still not tech-savvy ," Ms. Khotimah learned from her child, and Mr. Ali was continuously taught by bank officers. These challenges were overcome through assistance, and all informants are now able to use the service independently.

These findings indicate that accessibility indicators have been met. Accessibility emphasizes the ease with which people become users of formal financial services through simplified requirements, account opening, and service acquisition (Takidah & Kassim, 2021: 38–52). Informants did not face significant administrative barriers, so non-cost barriers, as defined by the Financial Services Authority (OJK) (2021b), were relatively eliminated. These results align with Mujtahidah and Yazid (2025: 163–171), who demonstrated that digitalization accompanied by education and mentoring increases MSMEs' access to Islamic financial services. This study further suggests that religious motivation, namely the desire to avoid usury, works alongside pragmatic motivations such as digital market demands. The remaining barriers

are digital literacy , not administrative, making mentoring key to accessibility for older business actors.

From a financial intermediation theory perspective, this ease of access demonstrates that BSI has successfully reduced transaction costs and procedural barriers for micro-entrepreneurs who have traditionally faced limitations in accessing formal financial services. However, the ease of opening an account does not automatically translate into business owners understanding all products. The decision to use BSI is driven more by the need to receive payments than by an understanding of the various Sharia-compliant products. This indicates that open access needs to be accompanied by a broader educational strategy, as emphasized by Solikin et al. (2025: 42–49) regarding the importance of literacy in utilizing Sharia-compliant financial services.

Availability Dimension

All informants assessed that BSI services were well-available. Ms. Lili handled her blocked account at the BSI office near the Abepura Circle , while Ms. Khotimah frequently came directly to the office and was always assisted until the matter was resolved. Conversely, Ms. Sunarmi and Ms. Rosmiati did not need to come to the office because BSI officers visited their businesses when needed. Ms. Nurhayati noted that the office was easily accessible and that the app facilitated most transactions without going to the bank. The staff were also considered friendly, responsive, and patient. Ms. Khotimah even said that officers had to explain things two or three times before she understood. When asked about facilities that needed improvement, all informants stated that there were none.

Service quality was also consistently described by informants. Ms. Rosmiati said that when she needed QRIS assistance, "the staff came straight away and helped." Ms. Rosidi assessed that the staff responded quickly to every question, while Mr. Ali assessed that the office facilities and the application "both helped my daily business needs" and that the service provided was professional. Ms. Nurhayati felt that she was not inconvenienced every time she asked for assistance. The similarity in assessments from informants who were served on-site and in different ways reinforces the conclusion that service availability does not depend on a single channel.

These findings meet the availability indicators, which include service offices, transaction facilities, digital services, and service quality. Service availability in Jayapura City relies not only on a physical office network but also on a combination of three channels: offices, mobile services, and digital services. This combination is crucial in geographically challenging regions like Papua because it reduces dependence on distance to the office. These findings are supported by Setyaningrat et al. (2023: 53–62), who stated that easy-to-use digital services supported by good service increase the acceptance and utilization of Islamic banking services. Therefore, providing services tailored to customer needs is a crucial factor in implementing Islamic financial inclusion.

The outreach service received by Ms. Sunarmi and Ms. Rosmiati is interesting because it complements conventional availability indicators, which generally count the number of offices, branches, and ATMs. For small traders unable to leave their stalls, the presence of staff on-site is a more meaningful form of availability than the presence of a distant office. The finding that all informants did not mention a lack of facilities also needs to be interpreted with caution. High satisfaction may reflect their still-simplified needs, namely non-cash transactions , so demands for completeness of other facilities have not yet emerged.

Dimensions of Use

All informants actively use BSI services. They use QRIS almost daily to receive payments. Ms. Khotimah stated that she now receives payments via QRIS more often than cash. BSI accounts are also the primary business accounts: Ms. Lili uses them to send money to her family in her village, Ms. Rosidi has switched from another bank, and Mr. Ali has deliberately used one bank to simplify financial calculations. However, none of the informants have ever used sharia-compliant financing. Ms. Lili admitted to having been offered a gold installment plan but wasn't interested, while Ms. Nurhayati stated she doesn't need one yet.

The intensity of QRIS use is evident from the statements of informants. Ms. Sunarmi said she uses it every day because buyers "just scan it. " "Just use the QRIS barcode at the front," and Ms. Rosidi said that almost every transaction uses QRIS, so this service has become part of business activities. Regarding accounts, Ms. Nurhayati still has accounts at other banks, but the one she uses most often is her BSI account. Short answers from informants when asked about financing, such as "I haven't used it yet" and "I don't need it yet," indicate that sharia financing has not yet been a consideration in their business management.

These findings indicate that utilization indicators are met because the services are actively and continuously utilized, not simply through account ownership. However, utilization is still limited to transaction functions, so the intermediation function in the form of productive financing distribution, which according to the literature is the main contribution of Islamic banks to MSME capital (Alwiyanti , 2025: 145–156; Ahyar, 2019: 19–36), has not been felt. This condition is consistent with Sanistasya et al. (2019: 48–59) that the active utilization of financial services supports the smooth operation and effectiveness of MSME financial management. The reasons for not using financing, namely not feeling the need and the scale of the business is still managed alone or with family, indicate that the gap lies in demand and product understanding, not in product availability.

In terms of products, Islamic banks provide financing through sale and purchase contracts such as *murābahah* , profit-sharing contracts such as *mudhārabah* and *musyārakah* , and rental contracts such as *ijārah* (Nurfazilah et al., 2025: 47–60). This diversity of contracts actually provides options for micro-entrepreneurs with different capital needs, for example, purchasing merchandise or equipment. When informants state they do not yet need financing, this can be interpreted as a lack of connection between capital needs and available products. Therefore,

mentoring should not stop at teaching how to use the application, but should continue with introducing financing products appropriate to the business scale.

Takidah and Kassim's (2021: 38–52) findings that social influence, trust, and financial self -efficacy are key drivers of service adoption. Informants adopted QRIS after observing fellow merchants and young customers using it, suggesting that social pressure and market demand outweighed purely financial considerations. A similar pattern could potentially occur in financing if there are examples of success from fellow entrepreneurs and education that explains contracts like *murābahah* and *mudhārabah* in simple terms. Without this, product offerings like gold installments will continue to be viewed as a necessity for others, rather than as a business capital solution.

Benefits of Islamic Financial Inclusion

The most significant benefit for all informants was the ease and speed of transactions. Customers simply scan the QRIS code, and businesses can accept payments and transfer funds directly from their mobile phones without having to go to a bank branch or ATM. Mr. Ali said transactions are faster, safer, and eliminate the need to carry large amounts of cash. Informants also noted smoother sales because customers no longer cancel purchases due to not having enough cash. Ms. Sunarmi explained that before using QRIS, customers often canceled purchases due to inability to transfer funds.

Other informants shared similar experiences. Ms. Khotimah believes QRIS helps smooth sales because young people “don’t have to look for cash first when paying,” Ms. Nurhayati feels the buying and selling process is faster, and Mr. Ali stated that with QRIS, “people can no longer cancel purchases because they don’t have cash.” For Ms. Lili and Ms. Sunarmi , the benefits of transactions are also felt in family matters because they can send money to their children and parents in the village from home without going to the bank or ATM, so that time and energy can be diverted to selling.

When compared to the five indicators of MSME development: growth in turnover, assets, workforce, access to financing, and increased sales (Ministry of Cooperatives and SMEs, 2020), the benefits perceived by informants only touch the indicator of increased or smooth sales. The indicator of access to financing is actually available because BSI offers financing products, but it has not yet been utilized. This figure indicates that Islamic financial inclusion among MSMEs in Jayapura City is strong in terms of convenience, but has not yet moved to measurable business development.

On the other hand, all informants stated that overall business turnover and assets remained unchanged between before and after using BSI services. The number of employees also remained constant, as the businesses were run either individually or with family. A summary of the findings is presented in Table 1.

Table 1. Summary of Research Findings

Aspect	Key Findings
Accessibility	Opening an account is easy, the requirements are simple, and there is support; the initial obstacle is only digital literacy .
Availability	Office, mobile service, and digital services (QRIS, mobile) banking) available and responsive
Use	QRIS is used every day, BSI account is the main account; financing has not been used
Benefit	Transactions and transfers are easier and faster, sales are smoother; overall turnover, assets, and workforce remain the same.

These results align with the theory of financial intermediation (Gurley & Shaw , 1960), which states that financial institutions facilitate public access to financial services. At BSI, intermediation is realized through digital transaction services that expand access to formal financial services and increase the efficiency of business transactions. These results also align with Nengsih (2015: 221–240) who stated that Islamic banking plays a role through easily accessible services, but broader economic benefits are only achieved if the public utilizes all products, including financing.

The findings also reveal important nuances. While QRIS-driven sales are perceived as a tangible benefit, this has not yet been reflected in growth in turnover, assets, and workforce, which are indicators of MSME development. In other words, QRIS serves more to maintain and facilitate sales in an increasingly cashless market than to stimulate business expansion. Expansion appears to require capital support through untapped Islamic financing. Trust due to BSI's adherence to Islamic principles, its usury-free nature, and its government-owned nature also strengthens MSMEs' decision to choose BSI. These values align with the principles of fairness and willingness in transactions as stated in Surah An-Nisa, verse 29.

Research Implications

Theoretically, this study shows that the three dimensions of financial inclusion—accessibility, availability, and utilization—can be met without an increase in business development indicators. Inclusion at the transaction stage does not automatically translate into inclusion at the financing stage, so measuring MSME financial inclusion requires a distinction between the use of transaction services and the use of capital services. This finding

complements previous studies that tended to emphasize the influence of financing on MSME growth (Suhada et al., 2025: 277–289).

Practically, BSI can leverage its close relationship with MSMEs through QRIS as a gateway to offer financing products tailored to micro-enterprises. Routine QRIS transaction data can serve as a basis for assessing business feasibility, while officers who have established relationships through outreach services can act as educational facilitators. Local governments can also strengthen digital literacy and Islamic financial literacy training for older entrepreneurs so that the benefits of inclusion don't stop at ease of transactions.

For BSI, these findings also demonstrate the importance of maintaining the quality of mentoring, which has been consistently rated as excellent by all informants. Friendly and patient service has proven helpful for business owners who were initially unfamiliar with digital technology. If a similar approach is applied to Sharia financing education, MSMEs already comfortable using QRIS may be more open to utilizing other Sharia-compliant products. Thus, the trust established can serve as capital for BSI in expanding Sharia financial inclusion from the transaction stage to business development.

CONCLUSION AND SUGGESTIONS

Sharia financial inclusion among MSMEs receiving BSI services in Jayapura City has been well-implemented. Accessibility is reflected in the easy account opening process and assistance from staff. Availability is reflected in service offices, mobile phone services, and digital services. Usage is reflected in the active use of QRIS and BSI accounts as primary accounts, but not all informants have utilized Sharia financing. The primary benefits perceived are ease and efficiency of transactions and smooth sales, while overall turnover, business assets, and workforce have remained unchanged.

BSI is advised to strengthen education and support for Sharia-compliant financing products so that service utilization is not limited to QRIS. MSMEs are advised to utilize Sharia-compliant financing as an alternative source of capital. Future research is recommended to involve other participants, such as farmers, fishermen, or other community groups, for more comprehensive findings. This study was limited to seven informants and is not intended to be generalized.

This study has several limitations. First, the informants consisted of only seven micro-entrepreneurs in the culinary and trade sectors across three districts, so the findings cannot be generalized to all MSMEs in Jayapura City, let alone other regions in Papua. Second, all informants were active BSI customers, so the experiences of MSMEs who had not or were no longer using the service were not represented. Third, the assessment of business turnover and assets was based on informants' perceptions without written financial data. Future research could involve informants with a wider range of business scales, compare BSI users and non-users, and use transaction data to more measurably examine changes in business performance.

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