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**Feasibility Study Of Establishing A BPRS In Banjarmasin City From Financial,  
Human Resources And Technology Aspects**

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**Abstract**

This research aims to analyze the feasibility study of establishing a BPRS in the city of Banjarmasin from financial, human resource and technological aspects. The data used is primary and secondary data. Primary data is in the form of questionnaires and interviews distributed to business actors and individuals, while secondary data is data taken from the Financial Services Authority (OJK), Bank Indonesia, and the South Kalimantan Central Statistics Agency. The data analysis used is a mixed method by combining qualitative descriptive analysis and quantitative analysis. The results of the research show that from a financial aspect the regional financial capacity of the Banjarmasin City Government has the financial capacity to establish a BPRS with capital investment of IDR. 7,000,000,000. , if viewed from the HR, technical and technological aspects, the limited number of BPRS and sharia bankers who are reliable and master sharia banking operations and consistently implement sharia principles is a fundamental opportunity for the establishment of BPRS and its development in the future.

**Keyword:** *Financial, Human Research, and Technology Aspect*

**INTRODUCTION**

Erosion Apart from BUS and BPRS, there are non-bank sharia financial institutions that can also channel funds but with a smaller scope, namely sharia microfinance institutions. Sharia microfinance institutions, usually in the form of Baitul Mal wa Tamwil (BMT), are community self-help groups as people's economic institutions that seek to develop productive businesses and investments with the main concept being a profit sharing system to improve the economic quality of small entrepreneurs in an effort to eradicate poverty (Murwanti & Sholahuddin, 2013).

The city of Banjarmasin itself currently accommodates various sharia banks, both state-owned and private, including BNI Syariah, BRI Syariah, Bank Syariah Mandiri, CIMB Niaga Syariah, Bank Muamalat, and others. There is only one sharia financial institution in the form of a BPRS located in South Kalimantan, namely BPR Syariah Barkah Gemadana which is located next to Pemurus (Pemerintahan Banjarmasin, 2013).. Meanwhile, as of February 2019, there are still no sharia microfinance institutions in South Kalimantan registered with the Financial Services Authority (OJK) (Direktori Lembaga Keuangan Mikro, 2019).

In several aspects, BPRS has advantages compared to BUS and LKMS. One of them is regarding capital, OJK in Financial Services Authority Regulation (POJK) Number 3 of 2016 Article 6 states that the capital required to establish a BPRS is only 3.5-12 billion depending on the zone of establishment, while in Bank Indonesia Regulation (PBI) Number 11 of 2009 Article 5 states that BUS requires much heavier capital, namely one trillion rupiah.

The desire of the Banjarmasin City government to establish a BPRS is not due to dissatisfaction with existing banking or because the performance of existing banking is unsatisfactory. However, this was solely due to the desire to own a bank, which at the time of its founding had a complete commitment (vision and mission) and was focused on supporting the economic development of the City of Banjarmasin. Apart from that, several reasons that can be put forward regarding this include: 1). First, through the support of BPRS and/or Microfinance Institutions, local governments can have more freedom to implement their economic development programs, especially in terms of supporting financial sources to drive the real sector in Banjarmasin City. 2). Second, the BPRS and/or Microfinance Institutions that will be established are believed to be more aware of the style, characteristics of society and culture in the City of Banjarmasin, so that their presence is believed to be more unified than other banks in the City of Banjarmasin. 3). Third, it is believed that the presence of BPRS and/or Microfinance Institutions will better reach various components of society, and can be accessed by the community down to the sub-district or sub-district level through the opening of various levels of service, starting from the head office, branch offices, sub-branch offices and cash offices. . With these various levels of service, it is believed that the existence of BPRS and/or Microfinance Institutions will be able to further optimize their role in driving the economy of the surrounding community (Puteri, 2015).

Based on the explanation above, this research aims to analyze the feasibility study of establishing a BPRS in the city of Banjarmasin from a financial aspect because establishing a BPRS requires capital costs, human resources and technical technology so that this BPRS can compete with state-owned banks and other banks.

## **RESEARCH METOHDS**

This research is a field research study with a mix methods approach, namely variations between qualitative and quantitative (Nasution, 2013) . A qualitative approach is used because in describing data in the form of written or spoken words from people or observable behavior it is more appropriate to use a qualitative approach(Barus, 2015). A quantitative approach is used to analyze research in the form of data in the form of numbers (numerical) (Bola, 2015). The data taken is in the form of time series and cross section data collected from time to time (Jonathan Sarwono, 2016). The data used in this research is primary data distributed through questionnaires to 116 business actors and 496 residents in the city of Banjarmasin. using probability sampling techniques with area sampling type (Sugiyono, 2019). The analysis technique used is the stages of data collection, data selection, data reduction and conclusion drawing(Lexy J. Moleong, 2014).

## **RESULT AND DISCUSSION**

### **1. Financial Aspects**

#### **Feasibility is reviewed from Regional Financial Capability**

The implementation of the APBD is expected to encourage economic growth and improve community welfare through development in various fields. The APBD shows the sources of regional income, how much spending is allocated to implement programs/activities, as well as the financing that arises if there is a surplus or deficit. In the implementation of budgeting, there may be a difference between regional income and expenditure (surplus/deficit), and this can then be covered by regional financing policies. If a surplus occurs, the region must budget for certain financing expenditures, for example for investment, or can also optimize these funds to fund planned activity expenditures. On the other hand, if there is a deficit, regions need to look for alternative financing in the form of regional loans, using SiLPA, or they can also save the budget by eliminating activities that do not need to be implemented or postpone their implementation.

Based on developments in the Regional Revenue and Expenditure Budget (APBD), the City of Banjarmasin experienced a surplus (SiLPA) in 2016 and 2017 of IDR 11,454,000,000 and IDR 163,101,000,000 respectively. Meanwhile, in 2018 the Banjarmasin city APBD experienced a deficit of Rp. 77,750,000. However, this deficit can be covered by the previous year's SiLPA (Remaining Budget Calculation). Based on the above, the Banjarmasin City Government has the financial capacity to establish a BPRS with capital of Rp. 7,000,000,000.

#### **Position of Public Savings and Loans**

The amount of rupiah and foreign currency assets in banks in Banjarmasin City reached 71.55% of total banking assets in South Kalimantan (BPS Banjarmasin City 2017). This shows that Banjarmasin is the center of money circulation and the economic center of South Kalimantan. The position of savings and loans of the people of Banjarmasin city in rupiah and foreign currency from commercial banks and BPRs tends to increase from time to time. The position of savings from the people of Banjarmasin city in rupiah and foreign currency from commercial banks and BPRs in 2017 amounted to Rp. 22,958,519. 000,000. Meanwhile, their loan position in rupiah and foreign currency provided by Commercial Banks and BPRs in 2017 was IDR 23,547,803,000,000.

#### **Fund Mobilization**

BPRS Pemko Banjarmasin carries out its main activities in the form of collecting funds from the public in the form of savings and deposits, then the funds collected are distributed in the form of financing to small and micro businesses. In addition to collecting third party funds (funds from the public), at the start of BPRS operations it is supported by paid-up capital from shareholders (if you choose the option of involving funds from other parties). The fund mobilization plan can be seen in the scenario description below.

### **2. Human Resources**

Commercial banks tend to experience excess funds because the share of credit debits tends to be constant while funds can still grow, while BPRs in South Kalimantan Province themselves experience a trend where the portion of loans (distribution of funds) is greater than the portion of savings (collection of funds).

Meanwhile, the potential for collecting third party funds tends to increase, so that the role of

BPRS in Banjarmasin City is still very small, but over time it is optimistic that it will show an increasing trend, because if you look at the nominal amount of DPK collected, Banjarmasin City is the largest among the districts/regencies. another city. Apart from that, Banjar Regency which is close to Banjarmasin City is also ranked in the top 3 for the largest DPK share in South Kalimantan, as is Barito Kuala Regency with the highest DPK growth rate reaching 23.69% (yoy) so the potential for collecting third party funds is very open. wide.

Based on regional and local conditions, in South Kalimantan Province there is only 1 BPRS, namely PT. BPRS Barkah Gemadana is in Banjar Regency, while in Banjarmasin City itself there is no BPRS, so the potential for raising public funds is still large. At the beginning of the year, BPRS Pemko Banjarmasin is expected to absorb funds from the public amounting to IDR 1,820,000,000.

Sources of funds from commercial banks in various forms of credit or sources of funds from commercial banks in various forms of credit or sources of funds from other institutions may not be used for the time being or in the first year pending the trust of commercial banks in the BPRS Pemko Banjarmasin. This assumption takes into account the belief that small communities are not identical to groups of people who cannot save and only need credit. With the existence of the Banjarmasin City Government BPRS, it can also prove that many people with weak economies also have the ability to save.

### **3. Technology Aspect**

#### **Technology Aspect**

BPRS can utilize information systems as a means for performance and fulfill information availability and coordination optimally because information system development must be planned, referring to information system strategic planning documents. Information Systems and Technology Strategic Planning can be made using various methods. One method that can be used for strategic planning of information systems in BPRS is the be vista planning method. The Be Vissta Planning method combines the stages of activities and tools used by Jhon Ward, James Wetherbe, James Martin and Edwin Tozer so that the Be Vissta planning method has the capabilities of being complete, structured and applicable.

Critical Success Factor Analysis is a provision of the BPRS and the BPRS environment which influences the success or failure, Pieces Analysis to correct or improve the BPRS system if there are problems relating to the availability of BPR information or services on the sustainability of the BPR business, the Mc Farlan Portfolio is used to map information system applications based on contribution towards BPRS from this mapping, among others, strategic is critical for the future success of BPRS business in order to create or support changes in the way BPRS conducts its business with the aim of providing a competitive advantage, high potential is an application that is innovative and creates opportunities to strengthen the success of BPRS in the future , key operational is an application that is needed to ensure the continuity of BPRS business operations and helps prevent various losses, support application is an application that has value but is not critical, so this application can increase business efficiency and effectiveness of BPRS business management, mapping the application categories will produce a picture of the contribution an information system application for BPRS and future development of BPRS.

### **System Performance (Performance)**

Performance aspects include assessment of completeness, response time, communication prevalence, and error tolerance. In the old system, BPRS at the end of each month always had difficulty recapitulating monthly transactions both in terms of savings and deposits, as well as in terms of financing services. This condition had an impact on the collection process for financing customers, especially those who had arrears which could be categorized as NPL, this made the value The NPL swelled and was only discovered later after the report was compiled.

### **Information**

Based on Value Chain Analysis, the entire process of achieving value in a company requires accurate information provided both in terms of customer management and savings and loan data management. This condition can be accommodated by newer systems.

### **Economic Analysis (Economy)**

Based on the value chain that is emphasized in companies, one aspect that must be reduced is the company's burden to obtain the capital to DPK ratio. Efficiently including capital in procuring IT equipment. In the old system, the capital for procuring IT equipment and maintaining it was quite large because the procurement focus was on work stations.

### **Control Analysis (Control)**

One of the problems in a banking system is the confidentiality of customer data which is the obligation of banking companies. Data stored in the form of server files in the old system provides gaps in data leaks which can reduce the company's credibility. According to the value chain, this problem can cause consumer distrust.

### **Efficient Analysis (Efficiency)**

Efficiency is needed for every company, including in terms of processing company data, using a smaller company budget for IT spending will increase company efficiency because it can be used as working capital and can be used as a driving factor that can support the fulfillment of the working capital adequacy ratio to TPF. as expressed in the value chain.

### **Service Analysis**

The services that can be provided by software should be able to make work easier and not cause additional burdens, along with the increasing need for speed of data presentation services, an integrated system will make it easier to prepare reports and determine company work targets, in accordance with values because competition requires skilled human resources. reliable in making decisions before posting data, data revision process takes a long time & requires reliable and quality network service support. What is needed is IS/IT equipment (hardware and software) to support its operations. At this stage an IS/IT strategy will be formulated for BPRS Banjarmasin City, especially regarding data and information needs, IS/IT needs and IS/IT management strategies.

1). Data and information needs; Based on the organization's main objectives, the organization's information needs can be determined (Ward and Peppard, 2002), and then aligned with the business strategy formulation derived from the SWOT analysis and value chain of the Establishment of the Banjarmasin City BPRS. The results of this information need are in the form of product data, financial report data, savings data, deposit data, personnel data and performance assessments, market needs, IS/IT infrastructure data, and infrastructure data. 2). Organizational

IS/IT solutions; After the data and information needs are known, the next IS/IT solution for the organization will be determined. 3). IS/IT Management Strategy, after the IS/IT solution has been successfully formulated, the next IS/IT management strategy is developed. This strategy is needed to guide and manage the organization's IS/IT development. Several things that are included in the IS/IT management strategy are the formulation of an IS/IT strategy, IS/IT security aspects, IS/IT HR needs.

## CONCLUSION

Based on the results of the study and several analyses, the following conclusions can be drawn:

1. Financial aspect, the Banjarmasin City APBD experienced a surplus in 2016 and 2017 of IDR 11,454,000,000 and IDR respectively. 163,101,000,000. Meanwhile, in 2018 the Banjarmasin City APBD experienced a deficit of IDR 77,750,000,000. However, this deficit can be covered by the previous year's SiLPA (Remaining Budget Calculation). Therefore, the research team concluded that the Banjarmasin City Government has the financial capacity to establish a BPRS with capital investment of Rp. 7,000,000,000.
2. Viewed from human resources, and technological aspects, the limited number of BPRS and sharia bankers who are reliable and master sharia banking operations and consistently implement sharia principles is a fundamental opportunity for the establishment of BPRS and its development in the future.

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