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Communication Strategy for Mekaar Customers of PT Permodalan Nasional Madani Semarang

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ABSTRACT

Specialised financial institutions consisting of several institutions or companies established to fulfil specific tasks and functions, usually related to support government programmes for the community's welfare. One of specialised financial institution is PT Permodalan Nasional Madani Semarang. It is a state-owned financial institution established as a commitment by the government to develop, promote and maintain MSMEs and Co-operatives. Therefore, this research aims to find out the effective method to overcome communication problems among customers due to the distinctiveness of Mekaar customers. The approach used is a descriptive qualitative approach which uses purposive sampling techniques combined with deductive data analysis. The results indicate that intents communication with customers regarding financing at Mekaar co-operative is conducted to prevent defaults by customers in the future. In addition, assistance to customers must also be provided so that PT PNM policies can be implemented properly and customers are able to conduct non-cash transactions to reduce the risk of loss and so on.

Keywords: *Capital Lending Service, Customer Support, Communication Strategy*

INTRODUCTION

The economic crisis in 1997 has increased the strength awareness of micro, small, medium and cooperative business sector and its potential prospects in the future. Then, this strategic value was realized by the government through the establishment of PT Permodalan Nasional Madani (PNM) on June 1, 1999, as state-owned enterprise with the special task of empowering Micro, Small, Medium and Cooperative enterprises (UMKMK).

The financing and management services are used to empower people as part of government's strategy to advance UMKMK, particularly as a contribution to the real sector, and to support the development of new entrepreneurs who have viable business ideas and the potential to create jobs. In addition, PNM Fostering Family Economic Prosperity (PNM Mekaar) was established as a group-based capital service intended for underprivileged women who are ultra-micro business actors, both those who want to start a business and develop a business.

The communication activities are always occur in everyday life. This means that there is no activity without communication directly or indirectly, by verbal or nonverbal, as well as in a company or organization. It is unusual for companies or organizations to use the communication as one of administration elements. The role of communication in a company or organization, such as (1) the communication occurs within the company is become the central point; (2) in every communication process, human relations is a process including the personalities, attitudes and behaviors that occur in the people involved; (3) the organization conducts two-way persuasive communication in all activity with the intention of providing work motivation, responsibility and productivity; and (4) mutual communication in an organization is a process of integration between people that leads to each other feelings.

The problem in this research is the frequent appearance of communication issues that are not conveyed between the informant and customer, then the information is not understood by Mekaar customers and cause the purpose of communication is ineffective. In addition, there are several impacts of ineffective communication, such as (1) delaying on installment; (2) customers often do not use funds for their business interests (side streaming); (3) customers have difficulty in accepting modern ways of paying installments (cashless); and (4) the customer is not understand the PNM's policy. In the research of Hadi et al (2023), its findings is discovered that there are many development models that are appropriate, such as Corporate Social Responsibility, which is a partnership programme between a company and micro, small and medium enterprises. The company will serve as a mentor in this partnership by assisting and guiding them through empowerment programmes. Another programme is the micro-credit development, which is a business credit programme aimed at those who are involved in business to increase their income in order to achieve a better standard of living. Then, there is the cluster

development model. This MSME development model basically forms an MSME industrial centre area. It is based on the existing potential of the region. Then, according to Kusumo (2019), PT PNM Mekaar Jebres has implemented MSME empowerment, especially pre-prosperous women, in overcoming MSME entrepreneurs who lack business capital to open a business or to develop a business from the capital provided by PT PNM Mekaar. The empowerment provided has been implemented in accordance with applicable procedures and based on the included theories. The last research is discussed about small business development in Terara Village by providing business capital loans to underprivileged women (Oktarila, 2020).

The purpose of this research is to find out the most effective method to solve the communication issues among the customers as the result of the uniqueness of Mekaar customers. The customers' uniqueness is become an added value for PNM, including being the only financing institution that provides financial and intellectual capital to pre-prosperous mothers.

LITERATURE REVIEW

Communication

Communication according to Onong Uchjana Effendi as quoted in interpersonal skills book defines that communication is the delivery of meaningful symbols by someone to other people, both with the intention of understanding and to change their behavior (Solihat, 2014). The function of communication as social communication implies that entertaining communication is important for building self-concept, self-actualization, survival, obtain the happiness, avoid stress and pressure, and build the good relationships with others. In general, communication can be interpreted as a delivery of messages, both verbal and non-verbal, which contain certain meanings to convey information or ideas from one person to another in the form of thoughts and feelings through certain means or channels (Agustina & Safaria, 2023).

Communication Strategy

Communication strategy is the planning in delivering messages through a combination of various communication elements such as frequency, formality, content and communication channels for the delivered are easily understood and can change attitudes or behaviors in accordance with communication objectives. Meanwhile, according to a communication planning expert Cangara (2013) stated that communication strategy is the best combination of all communication elements from communicators, messages, channels (media), recipients to effects designed to achieve the goals (Yusuf et al., 2022).

Grameen Bank

Grameen Bank is a business entity that has the main function as a microfinance bank, which provides microcredit services to the poor in rural areas.

In addition, microcredit is a soft loan program that is provided to low-income people as an effort to empower themselves and gain the income, then they are able to realize the welfare for themselves and their families. Moreover, Grameen Bank is an entity that conduct the mission of helping the poor in improving their welfare in a cooperative manner, as well as realizing women's empowerment towards gender equality. In addition, sharing in the concept of Grameen Bank, is poverty alleviation through economic empowerment.

The research from Household Survey of Bangladesh Institute of Development Studies revealed loan repayment rate at Grameen Bank is around 92% when compared to other financial institutions in Bangladesh. Meanwhile, other financial institutions only reaches 75 % (Abdur Rouf, 2019).

Grameen Bank also rewards certain customers who meet predetermined criteria to stimulate other customers to achieve the same goals. The criteria include timeliness of loan repayment, the number of children who attending school, the amount of savings compared to the loan, and so on. However, Grameen Bank's development has several issues, including natural disasters (floods), political issues, as well as the transparency and credibility from those who responsible about it.

RESEARCH METHODOLOGY

This research is a qualitative research used to research on natural object conditions, that the researcher is the key instrument. The data collection techniques are triangulated (combined) with inductive data analysis. According to Moleong (2018) qualitative research is research that intends to understand the phenomenon experienced by research subjects such as behavior, perception, motivation, action and others holistically in the form of words and language, in a special natural context by utilizing various natural methods.

It is intended that the researcher can provide an overview of empirical reality related to communication strategy of Mekaar PNM Branch Semarang customers with the uniqueness of Mekaar customers. The researchers match the empirical reality with the appropriate theory using descriptive methods. The researcher sees the uniqueness that exists in Mekaar customers with the parameters that have been determined in Mekaar Unit or Branch in PNM Branch Semarang Region. In addition, data collection techniques are conducted by combining some data from deductive analysis. Researchers conducted the research that aims to determine the most effective communication strategy with the uniqueness of Mekaar customers for the information can be received properly (for better understanding of Mekaar customers).

RESULT AND DISCUSSION

Research Result

PNM Mekaar is a group-based financing service for pre-prosperous women with following characteristics:

- a. Have an income \pm 800 thousand/month/capita
- b. Provide joint and several payment method

- c. Provide weekly group meeting
- d. Has a productive business
- e. Loans without collateral/assurance
- f. The financing amount IDR 2 to 10 million

Meanwhile, the basic group empowerment such following below:

- a. Indoctrinate efforts to be honest, disciplined and hardworking
- b. Increased harmony, kinship and mutual cooperation
- c. Financing a culture of saving
- d. Joint commitment to advancing individual and group businesses for family welfare

The characteristic above caused the uniqueness of PNM Mekaar customers and have special characteristics compared to other financing institutions. Unfortunately, these uniqueness often causing the communication issues with PT PNM Mekaar employees.

According to Adam & Wahyuni (2019) Service quality is assessed as excellent when the services received exceed the consumer expectations. The research was conducted at Wahana Tata insurance company, which is one of the largest general insurance companies in Indonesia. However, there are several problems faced, including complaints about insurance claims that cannot be disbursed due to certain unknown requirements in the insurance policy that were not clearly explained when taking out the insurance and the claim process which tends to be protracted.

Table 1. The Data of Mekaar Customer of PNM Semarang Branch in 2022

Month	Delaying on installment	Not using funds for business purposes (side streaming)	Difficult to accept modern ways of paying installments (cash less)	Customers do not understand the policies of PNM Mekaar
May	5.440	3.168	166.945	2.754
June	5.914	3.229	169.902	2.992
July	6.372	3.240	172.434	2.077
August	6.754	3.288	174.778	2.687
September	7.328	3.336	177.579	2.889
October	7.439	3.405	179.028	3.530
November	8.089	3.475	179.028	3.421
December	6.980	3.848	185.991	1.428

Source: Processed Data by Researcher (2022)

Research Discussion

Based on the interview results with Regional Supervisor of Mekaar (Mr. Hangga Maulana), the causes of delaying on installment, customers not using funds for their business interests, customers find it difficult to accept modern ways of paying installments, and the customers do not understand PNM Mekaar's policies are:

Delaying on installment

- a. There is no information conveyed by customer to Mekaar officer, that causes the missed in updating the customer's business condition. PNM Mekaar officers are often experienced the condition when the customer's business has changed or even closed which has an impact on delaying the installment payment.
- b. Missed information related to customer's character or the officer gets different information (bias) which it is only known after the customer receives their funds. When the delays occur, it is found that the customer is unreliable.
- c. Before the financing began, the customer was not informed that the installments would need to be split with installments from other sources, or it could also because the customer took financing facilities from other sources after the registration at PNM Mekaar.

Customers do not use funds for their business interests (side streaming)

- a. There is a communication and information gap between customer and Mekaar officer regarding the small funds received by customer. This causes the customer to often change their businesses according to existing situation. As a result, the customer are not running their business consistently are and vulnerable to loss.
- b. There is a communication and information gap between customer and Mekaar officer regarding the conditions where the customer use the funds from PNM Mekaar to take care of ill family members, pay school fees and others. When this conditions is discussed before the installment, it can avoid the customer's wanprestasi.
- c. There is a communication and information gap between customer and Mekaar officer regarding that the customer use their for other consumptive purposes such as buying a TV, cellphone, down payment for a motorcycle and others, resulting in the customer that unable to pay the installments.

The customer's difficulties in accepting modern ways of paying installments (cashless)

- a. The lack of customer's understanding regarding the benefits of cashless payments that easier for them to transact.
- b. Customers find it easier to make payments in cash, and they have trouble in understanding the explanations of cashless payments.
- c. There is a communication gap due to low level of education of Mekaar customers during the explanation of cashless payment, one of which is an explanation of digitalization.

Customers do not understand the policies of PNM Mekaar

- a. Since the Covid 19 pandemic and 3 years after, weekly group meetings have not been allowed to be held face-to-face (coming in person). In the

PKM (weekly group meeting), apart from being a gathering place for Mekaar customers and Mekaar officers to discuss technical installments, it is also has a function in providing information to each other, including sharing about PNM Mekaar policy policies that caused the communication are not going well.

- b. The reluctance from the customers themselves to receive explanations about PNM policies, one of which is by not wanting to attend PKM (weekly group meetings). This can be caused because the customer is still busy running his business that often caused the lack of conveyed information.
- c. The customer ofeten avoid meeting with Mekaar officers after receiving the funds that resulting in the lack of communication between customer and Mekaar officers.

The Effort of Prolem Solving

Delaying on installment

- a. The information related to prospective customers has been properly communicated between the group leader and PNM Mekaar officers, the the prospective customers who have bad character can be avoided.
- b. The information between group leaders and Mekaar officers regarding the due date of customer payments has been commonicated well, then the customers will pay on time.

Customers do not use funds for their business interests (side streaming)

- a. Conduct post-liquid monitoring to each customer who has just received the funds by appointed PIC that aims to establish communication and information regarding the use of capital funds.
- b. Gathering customers to be active in weekly group meetings for the information can be obtained from each customer in each group regarding the use of funds from PNM Mekaar.

The customer's difficulties in accepting modern ways of paying installments (cashless)

- a. Provide education and communicate intensively with customers about the impotence of payment digitization.
- b. Collaborate with BRI to create BRI accounts for Mekaar customers as well as its Mobile Banking, along with educating and socializing the digitization to Mekaar customers.

Customers do not understand the policies of PNM Mekaar

- a. Conduct disciplined education during the preparation of financing (PP) regarding the policies of PNM Mekaar when the funds will be disbursed.
- b. Provide weekly group meeting (PKM) event more interestingly for provoke the interest of Mekaar customers to attend, while ensuring that

the education process related to PNM policies are able to run well during PKM event.

The initiative efforts

Delaying on installment

Weekly Group Meetings are a determining factor in daily activity of Mekaar Customers and Mekaar Officers since it provided many information regarding the PNM Mekaar, and supporting active communication between Mekaar officers and Mekaar Customers. This meeting will provide the solution for customer who experience payment difficulties. Weekly Group Meetings (PKM) are conducted more interestingly and full of activities that are beneficial for customers and Mekaar Officers after Covid 19 pandemic has had a considerable impact on micro, small and medium enterprises, including PNM Mekaar customers.

Customers do not use funds for their business interests (side streaming)

PNM Mekaar officers provide intensive education and communication with customers related to the risks or adverse effects when the funds provided by PNM are not used as intended (for business capital) but for other purposes, both consumptive and other purposes that resulting in delaying the payment of installment. This situation will defame the customer's name and they will feel uncomfortable since there is a collection process from PNM Mekaar officers.

The customer's difficulties in accepting modern ways of paying installments (cashless)

- a. Making the customer, in this case the group leader, a BRilink agent for the group members can conduct the cashless transactions.
- b. Cooperate with Indomaret, Alfamart for easy access to Mekaar customer payments with the cashless method.

Customers do not understand the policies of PNM Mekaar

- a. Provide a training program for Mekaar customers in the form of Business Capacity Development (PKU), education on how to market, how to package the product and PNM Mekaar policy updates in relation to Mekaar customers. From each point above, additional programs can also be conducted to support the intense communication between customers and PNM Mekaar officers (representing PNM)
- b. Fostering and Empowering (Mba Maya Program), which is a training program for women with Ultra Micro financing segmentation in the form of financial literacy and digital literacy. Participants who are invited are group leaders from Mekaar customers that consisting of 50 group leaders. One of Mba Maya programs was held at Mekaar Reban, Batang Regency on 27 March 2023.
- c. Akbar Business Capacity Development (PKU Akbar) is financial and digital literacy, where the participants (PNM customers) are given increased entrepreneurial insight in developing their products digitally to

market their products. Through this activity with 1000 participants from Mekaar Customers in several Mekaar Areas in PNM Semarang Branch that held once a year, it is expected to present a special uniqueness compared to other financial institutions. This program was held in Batang on 21 February 2023.

- d. Sectoral Clustering is a grouping activity with a minimum of 20 customers who have similar businesses that aims to train and mentor with a target of 10 cluster formations (training in organic vegetable planting and creating green houses for planting media). The district government was involved in this program on 14 September 2022 which held at Mekaar Beringin Ambarawa Semarang Regency.
- e. Madani Village is an effort to create a thematic village containing PNM customers, equipped with a program in the form of a smart room for learning for customer's children and provided with Laptop facilities and Free Wifi. On 10 February 2023, Madani Kopeng Mekaar Tenggara Salatiga village has been formed with the theme of financial literacy.
- f. UMKM Digital Market (Padi UMKM) is a digital platform that cooperate MSMEs with SOEs to optimize, accelerate, and encourage shopping transaction efficiency. In addition, PNM encourages customers to register on boarding at Padi UMKM (selling digitally), which was held in Ungaran on 4 June 2022.
- g. Semarak Program is an activity aimed at introducing Mekaar to general public, including to Village Government with Bu Ahat program (Healthy Business Improvement). This program provides free health check and health seminars by inviting doctors and health experts from Health Center. This event held at Mekaar Ungaran on 11 March 2023.
- h. Establishing Warung Mekaar by referring wholesalers who cooperate with PNM in terms of Madani Trading Partner (MDM), that the wholesalers are usually from PNM ULaMM Customers. In addition to get cheaper prices, it is also hoped that there will be synergy between ULaMM Customers whose higher financing segment than Mekaar Customers.
- i. Customers who have become Warung Mekaar are redeveloped by providing Warung Orbit facilities, which is a collaboration with one of the providers, in this case Telkomsel to sell internet quota vouchers, and provide free wifi device facilities. One of them is in Warung Mekaar Banyumanik which has been establishment since 8 July 2022.
- j. The on boarding program in marketplace is one of digital platforms (online selling) with Shopee to sell their products, including provide the right tips for marketing products, packaging, displaying (photos) of products to make them look attractive. This program has been held in Mekaar Banyumanik and South Semarang on 12 May 2023.

CONCLUSION AND SUGGESTION

Conclusion

Based on the results of the research, it can be concluded that PNM Mekaar Semarang Branch needs to use different communication strategies to improve its communication, such as (1) Mekaar customers should use funds from PNM Mekaar for their business capital and are not used for other purposes (side streaming). Through conducting intense communication with customers, providing as detailed information as possible regarding financing in Mekaar and assistance the customers aims to ensure that they do not side stream financing. When the customer did the wanprestasi, it will defame the consumer themselves, excluded from the group and cannot enjoy further financing in the form of additional facilities (top up), including the opportunity to get other benefits when becoming a PNM Mekaar customer; (2) Mekaar officers are the most important part of remaining to provide assistance to Mekaar customers, inviting to participate in various events held by PNM to support the communication between Mekaar Officers and Mekaar Customers, and sharing the information related to PNM policies. In addition, attractive event is also needed for more interested and enthusiastic customers; (3) it is necessary to provide the education for the Mekaar customers not only understand, but also able to conduct the cashless transactions. Moreover, the customer should to take advantage from cashless transactions, including reducing the risk of loss, avoid the crime, and other risks; (4) the education related to on-time installment payments can be conducted through providing an understanding the benefits obtained when customers pay on time, such as customers will get top up facilities, become superior customers who are always involved in PNM activities, and providing the awards to superior customers.

Suggestion

In the future, the management of PNM Mekaar customers will be more challenging along with increasing the customers. Then, the approach to customers can be conducted, such as innovation in financing products; creating more modern and simple payment methods; and more attractive customer group meeting mechanism by several event that can spark enthusiasm from customer interest to come.

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