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FINANCE | RESEARCH ARTICLE

Analysis of The Effects of Ownership-Structure and Social Responsibility on Profitability and Company Value

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Abstract: This study aims to determine the orientation of Islamic financing for Micro, Small and Medium Enterprises (SMEs) in Makassar City. The research was conducted at BSI KC Makassar 2 using primary data sourced from interviews, observations, documentation, and secondary data sourced from news, journals, and books related to SMEs and Islamic financing. This research uses qualitative methods with an interpretive approach and uses interviews, documentation, and observation as data collection methods. The analysis technique used is Interpretive Phenomenology Analysis (IPA). The results show that the orientation of Islamic financing for SMEs is influenced by the customer's background, understanding of Islamic financing and the length of time the business has been operating. The main type of financing contract used for SMEs is Murabahah, which is offered in two methods: Murabahah with Wakalah and Murabahah without Wakalah. The factors supporting Islamic financing are public knowledge about Islamic financing and the benefits of Islamic banks, the availability of financial products and services that comply with sharia principles, regulations that support the development of Islamic banks and the challenges of its development, and comparison with financial products and services offered by conventional banks.

Keywords: Sharia Financing, SMEs, Murabahah, Wakalah, Interpretive Phenomenology Analysis (IPA).

JEL Classification Code: E44, E43, E31

1. INTRODUCTION

Islamic banking products are more varied compared to products in conventional banks. This allows products in Islamic banks to provide wider opportunities to meet the needs of depositors and debtor customers according to their real needs. Especially in terms of channeling funds to the community, the proportion of financing can be adjusted to the needs of customers. Nevertheless, Islamic banking financing products theoretically still refer to muḍārahah and musyārahah financing as the core contracts in the profit and loss sharing system (Financial Services Authority, 2017). However, the specific size of Islamic banking is still much smaller than conventional banking. As of June 30, 2021, the percentage of Islamic banking is only 6.69% or IDR 631.55 trillion compared to conventional banking which is 93.31%. The contribution of Islamic banking assets comes from 12 Islamic Commercial Banks (BUS), 20 Islamic Business Units, and 163 BPRS. (Financial Services Authority, 2021) The empowerment of Small and Medium Enterprises and Cooperatives in the dimension of national development based on a populist economic system is not only aimed at reducing the problem of inequality between income groups and between actors or employment. More than that, the development of SMEs can expand the economic base and can make a significant contribution in accelerating structural change, namely by increasing the regional economy and national economic resilience. The development of SMEs is a priority and has become very vital.

Based on data from the Regional Planning and Development Agency (BAPPEDA), the growth rate of SMEs has increased again after the COVID-19 pandemic, marked by an increase in the number of SMEs that are actively operating from 2019 to 2021. The rapid development of Micro,



Small and Medium Enterprises (SMEs) implies that there is great potential for domestic strength. This will become a formidable economic force if managed and developed properly. However, SMEs also have problems including the distribution of products produced, weak business management, and access to formal sources of financing, especially banks. With the various obstacles faced by SMEs, the government and related parties should quickly play an active role in encouraging this sector to develop better. One party that is expected to have a major role in this is Islamic banking (Nova, 2015).

Table 1. Data on SMEs in Makassar

Data on SMEs in Makassar	2019	2020	2021
Number of active SMEs	16.039	9.958	23.157
Total number of SMEs	17.123	13.277	25.730
Percentage of active SMEs	94 %	75 %	90 %

Source: Regional Planning and Development Agency (BAPPEDA), 2022

Some previous studies that became references for the author were research from Kara (2013) with the title Contribution of Islamic Banking Financing to the Development of Micro, Small and Medium Enterprises (SMEs) in Makassar city. In this study using field research and library research methods. The results of his research concluded that the development of Islamic banking financing in efforts to develop SMEs in Makassar city during 2010-2011 experienced a fluctuating increase, although the amount of Islamic banking financing channeled by Islamic banks in Makassar city fluctuated, in general it still has quite encouraging prospects, and the obstacles and challenges that have been faced by Islamic banking in Makassar city in efforts to develop SMEs are: (1) the relatively small share of Islamic banking, (2) limited qualified human resources (HR), (3) the conventional bank paradigm is still strong, (4) still pursuing BEP targets, (5) lack of socialization, and (6) still limited network. A similar research method was used in research on Public Perceptions of Islamic Banking in Makassar city by Abdul Hadi Sirat (2010) with the results showing that the respondents' level of knowledge about Islamic banks in Makassar city was quite good. The existence of obstacles and challenges in MSME development efforts from the results of previous studies and based on the phenomena obtained from preliminary data related to financing for several Makassar SMEs by BSI Ratulangi Branch Makassar is the basis for conducting further research entitled "Sharia Financing Orientation for SMEs in Makassar city".

2. Literature Review and Hypothesis Development

2.1. Shari'ah Enterprise Theory

Shari'ah Enterprise Theory according to Triyuwono (2007) is a theory that places Allah SWT as the center of everything. Allah SWT is the center to which humans and the universe return. Therefore, humans here are only His representatives (khalitullah fil ardh) who have the consequence of obeying all the laws of Allah SWT. Human compliance is solely to return to Allah SWT with a calm soul. The consequence of establishing Allah as the highest stakeholder is the use of sunnatullah as the basis for the construction of Islamic accounting. The point is that with this sunnatullah, Islamic accounting is only built based on the rules or laws of Allah. The second stakeholder of SET is humans who are divided into two groups, namely direct-stakeholders and indirect-stakeholders. Direct stakeholders are parties who directly contribute to the company, both in the form of financial contribution and non-financial contribution, because they have contributed to the company, then they have the right to get welfare from the company. Meanwhile, what is meant by indirect stakeholders are parties who do not contribute to the company at all (either financially or non-financially), but in sharia they are parties who have the right to get welfare from the company (Triyuwono, 2007). The use of resources by humans in the perception of shari'ah enterprise theory both individually and collectively is limited, because in essence all resources or assets are a trust or entrustment from Allah, and stakeholders (humans) are only given the right to use. Given that this shariah enterprise theory refers to the responsibility to Allah SWT, of course companies and banks, especially for sharia-based banking, must take responsibility for their performance. One form of responsibility for the mandate is that the

fund manager (mudharib) maintains the trust of the fund owner (shahibul maal) by managing the funds entrusted in the form of providing profit-sharing-based financing to debtors. Islamic banks entrust SMEs to manage funds that are ideally able to accommodate all common interests that are still based on sharia provisions.

2.2. Islamic Banking

Islamic banking consists of two words, namely bank and sharia. The word bank means a financial institution that functions as a financial intermediary between two parties, namely those who have excess funds and those who lack funds. The word sharia in the version of Islamic banks in Indonesia is the rules of agreement based on which banks and other parties deposit funds or finance business activities and other activities in accordance with Islamic law. The combination of the two words becomes "sharia bank". An Islamic bank is a financial institution that functions as an intermediary for those who have excess funds and those who lack funds for business activities and other activities in accordance with Islamic law. In addition, Islamic banks are commonly called Islamic banking or interest free banking, which is a banking system in the implementation of operations that does not use the interest system (riba), speculation (maisir), and uncertainty or uncertainty (gharar). The establishment of Islamic banking in Indonesia cannot be separated from the discourse on the establishment of Islamic banking in Islamic countries in the early 1970s. Even efforts to establish Islamic banking in Indonesia at that time had been made, but these efforts were hampered by various severe challenges so that they had not been successfully realized. The emergence of Muslims' awareness to build an economic model based on Islamic principles and values is an effort to reclaim their identity, which is a distinctive identity inherent in a Muslim who is different from other non-Muslims (Kuran, 1997; Jenser et al., 2011).

2.3. Micro, Small and Medium Enterprises (SMEs)

Micro, small, and medium enterprises (SMEs) are activities that can expand employment, provide broad economic services to the community, and can play a role in the process of equalizing and increasing people's income, promoting economic growth, and playing a role in realizing national stability. In Indonesia, the definition of SMEs is regulated in the Law of the Republic of Indonesia No.20 of 2008 concerning SMEs Article 1 of the Law states that micro-enterprises are productive businesses owned by individuals and/or individual business entities that have micro-enterprise criteria as regulated in the Law. Small enterprises are productive economic businesses that stand alone, carried out by individuals or business entities that are not subsidiaries or branches owned, controlled or part of, either directly or indirectly, medium, or large enterprises that meet the criteria of small businesses as referred to in the Law. The empowerment of Micro, Small and Medium Enterprises (SMEs) is very important and strategic in anticipating the future economy, especially in strengthening the structure of the national economy. The existence of the current national economic crisis has greatly affected national, economic, and political stability, the impact of which has affected the activities of large businesses which are getting worse, while SMEs and cooperatives are relatively able to maintain their business activities. In general, the goal or target to be achieved is the realization of resilient and independent Micro, Small and Medium Enterprises (SMEs) that have high competitiveness and play a major role in the production and distribution of basic needs, raw materials, and in capital to face free competition. SMEs have a role in national economic development through contributions to GDP, job creation, and labor absorption. The ability of SMEs to deal with crises and national economic development is due to:

- a) The micro sector can be developed in almost all business sectors and is spread throughout Indonesia.
- b) Due to its wide distribution (both in terms of business sector and region), the micro sector plays a significant role in equalizing employment opportunities.

- c) SMEs include cooperative member businesses that are generally flexible. SMEs with a business scale that is not large, the simplicity of specifications and technology used can more easily adjust to changes or developments that occur.
- d) SMEs are capital-intensive industries. In their production cost structure, the dispersed component is a variable cost that easily adjusts to changes or developments that occur.
- e) The products produced are mostly products that are directly related to the primary needs of the community.
- f) SMEs are more suitable and closer to life at the grassroots level so that efforts to alleviate people from underdevelopment will be more effective. (Pangestika and Susilowati, 2021)

2.4. Islamic Financing

Financing broadly means financing or spending, which is funding provided by one party to another party to support planned investments, either carried out by themselves or carried out by others. Financing in a narrow sense, financing is used for funding made by financing institutions such as Islamic banks to customers. Microfinance is a business financing activity in the form of funding provided by banks to fund borrowers who work as self-employed business owners or entrepreneurs for the funds provided, used for business capital, or working capital and business-related investments. Microfinance is indicated for small-scale entrepreneurs so that their business can develop properly. Financing is given based on several aspects, so that the bank believes that the customer can pay the funds that have been given. The elements of financing include the following:

- 1) Islamic Bank
- 2) Business Partner/Partner
- 3) Trust
- 4) Akad
- 5) Risk
- 6) Time Period
- 7) Merit Reply

Islamic banking financing products based on the principle of buying and selling. This principle is a system that applies the sale and purchase procedure, where the bank will first buy the goods needed or appoint the customer as the bank's agent to purchase goods on behalf of the bank, then the bank sells the goods to the customer at a price of the purchase price plus profit (margin). Its application uses murabahah, salam and istishna contracts (Pangestika and Susilowati, 2021).

3. Research Method and Materials

3.1. Materials and Measurement

This research uses a qualitative method with an interpretive paradigm, where the focus of this research is the orientation of Islamic financing for SMEs in Makassar. Interpretive research seeks to explain the relationship between action and meaning. Action refers to several things and meaning is not just found. However, meaning is interpreted which is an active and disciplined process. Interpretation is a creative act to ascertain the possible meanings of actions and messages (Lannai Darwis, 2021). By using the interpretive paradigm, we can see phenomena and explore the experiences of the object of research regarding Islamic financing for MSME players in Makassar. The research location is PT BSI Ratulangi Branch Makassar City. The time of this research was conducted from September 2022 to November 2022. The data collection techniques used are interviews, observations, and documents with gadget instruments from the researchers themselves. Data collection techniques are the most important step in research because the main purpose of research is to get data. Without knowing the data collection technique, the researcher will not get data that meets the specified data standards. The data collection techniques are as follows: Participatory Observation, In depth interview, and Documentation Study. Research instruments are needed to support the research. In

this research, the instruments used are gadgets (cellphones and tablets) as audio recording devices or alternatively using virtual conversation applications as information and communication media and other documents needed for this research. This research requires research participants to obtain the required data. The research subjects consisted of parties involved in research related to sharia financing for SMEs. Qualitative research is subjective because researchers can choose, consider subjects or informants to be used according to research needs (Cresswell, 2009: 393). The data analysis method is an effort to systematically search and record records of observations, interviews, and documentation to improve the researcher's understanding of the case under study and present findings to other Efforts to improve this understanding are continued by finding meaning. Giving meaning is a further effort with interpretation and has parallels with extrapolation which emphasizes the ability of human thinking to capture the things behind what is presented. In analyzing the data, data available from various sources of in-depth interviews, participatory observations that have been written in field notes and documentation obtained from research are reviewed.

4. Results and Discussion

Public knowledge and awareness of Islamic economic principles and the benefits of Islamic banking. Knowledge and public awareness are one of the main factors that are fundamental for MSME actors in choosing a financing. In accordance with this, the results of interviews from several informants were obtained, one of which was a statement from an owner of "Warkop Ukhuwah" who is also the owner of a boarding school.

"I am one of the first customers of BNI Syariah since the first establishment of BNI Syariah where in my opinion out of many banks I trust BNI Syariah financing which later transformed/merged into PT. BSI Ratulangi Branch Makassar, the sharia system is the main reason why I am still a regular customer of Islamic banks, and for the businesses that I have started from property, warkop, laundry to Islamic boarding schools, I prefer sharia financing because it avoids usury/interest." (Interview, September 14, 2022).

The understanding of Islam and the strong trust that has been built emotionally with Islamic banks builds his perception to remain loyal to rely on Islamic financing capital. He also realizes that business transactions must avoid the element of usury (interest). In other words, it must be in accordance with Islamic law. This is also a strong reason underlying the choice of financing because his profession is an ustad and the owner of an Islamic boarding school. A different thing was obtained from the results of the next informant, namely from Mrs. Sumarni, the owner of the cafe "Secangkir Kopi", who stated that the reason she chose Islamic financing was because she was already a conventional bank customer and needed capital support from other financing, namely sharia. Mrs. Sumarni's statement is as follows:

"The reason for choosing Islamic financing is because we have temporarily used conventional financing facilities and we are applying for this Islamic financing to support our business which wants to be developed again, namely one of our cafes which requires additional capital." (Interview, September 14, 2022)

Based on the results of interviews with MSME financing staff at BSI KC Makassar 2, it was found that Islamic banking has provided various financing product facilities for SMEs and there are several regulations that support Islamic banks for the development of SMEs through MSME product facilities. The following is an interview with Mr. Andika: What are the stages/mechanisms of sharia financing for SMEs?

"The stages, namely the first step taken is to conduct interviews with prospective customers and conduct business surveys, analyze MSME businesses whether their turnover is sufficient to be funded, after passing the business survey, the leadership and staff will review the MSME business in the field, if it has been surveyed and approved by the leadership based on the

results of direct reviews in the field, the financing staff will input the complete MSME financing administration file into the system, after being approved in the system, prospective customers are contacted to convey details about the contract procedure to the customer to arrange a schedule for the MSME financing contract process concerned.". The contract used for MSME financing is the Murabahah contract" (Interview, September 16, 2022).

How has the implementation of Islamic financing for SMEs been implemented so far? What are the challenges for Islamic banks in implementing Islamic financing for SMEs?

"For the implementation of Islamic financing for SMEs, it is still fairly in accordance with the rules and there are no serious obstacles in carrying out the financing activities/procedures, it's just that the challenge comes from the lack of knowledge of customers who don't really know what the process in Islamic banks is like, based on information that is widely circulated that Islamic financing is a bit complicated in its accountability and process, but after customers understand the principles of Islamic law, then they want to continue using Islamic financing facilities for their business and even make Islamic financing the main financing for their business." (Interview, September 16, 2022).

Apart from focusing on the ease and advantages of financing obtained from Islamic banks, there are also statements obtained from informant interviews that explain implicitly about the comparison of financial products and services offered by conventional banks. The existence of public knowledge and awareness about Islamic financing can be a supporting factor for people choosing a financing for their business. The more knowledge about Islamic financing, the higher the tendency of the community to choose Islamic financing. There are 2 focuses that are the main drivers of MSME actors choosing Islamic financing, namely:

1) Spiritual Orientation

This refers to the understanding of Islamic law, some informants with a good religious understanding background, the tendency to choose Islamic financing is getting stronger because they see the process, blessings, and halalness of the business process to avoid interest / usury. This is also driven by the factor of the customer's emotional bond to Allah SWT which is stated in the words of Allah SWT:

"O you who believe, do not eat of one another's wealth by unlawful means, except by way of mutual trade among yourselves, and do not kill yourselves. Verily, Allah is Most Merciful to you." (Q.S An-Nisa (4:29))

2) Knowledge and Economic Orientation

Knowledge about the flow/process of Islamic financing based on the information obtained and the experience of customers who use Islamic financing facilities is one of the factors that influence public interest in Islamic financing. When people have adequate knowledge about the flow/process of Islamic financing, it will be an attraction for them to use Islamic financing facilities. The capital needs required in carrying out the business process are a great opportunity for Islamic banks to provide various product services to support the development of SMEs. As is the case with the results obtained from the perceptions and experiences felt by one of the informants, namely using Islamic financing as supporting financing for his business so that when Islamic banks can provide products and services that make it much easier for MSME actors to develop their business, Islamic financing is no longer supporting financing but is the main financing for these MSME actors.

Availability of financial products and services in accordance with Islamic principles in Islamic banks. One form of responsibility for the mandate is that fund managers / MSME actors as (mudharib) maintain the trust of fund owners / banks (shahibul maal) by managing the funds entrusted properly. In the sense that Islamic banks entrust SMEs to manage funds that are ideally able to accommodate all common interests that remain based on provisions in accordance with Islamic

principles. In accordance with the Statement of Financial Accounting Standards 102: Murabahah Accounting (PSAK 102) issued by the Financial Accounting Standards Board of the Indonesian Institute of Accountants (DSAK IAI) on June 27, 2007 that the Murabahah Akad regulates the recognition, measurement, presentation, and disclosure of murabahah transactions. PSAK 102 is applied for:

1. Islamic financial institutions and Islamic cooperatives that conduct murabahah transactions as both sellers and buyers.
2. Parties that conduct murabaha transactions with financial institutions or Islamic cooperatives

Accounting for Sellers; Upon acquisition, murabaha assets are recognized as inventory at cost. Accounting for End Buyers; Assets acquired through murabahah transactions are recognized at cash murabahah acquisition cost. The difference between the agreed purchase price and the cash acquisition cost is recognized as deferred murabaha expense.

Presentation

- 1) Murabaha receivables are stated at net realizable value, which is the balance of murabaha receivables less allowance for losses on receivables.
- 2) Deferred murabaha margin is presented as a deduction (contra account) of murabaha receivables.
- 3) Deferred murabaha expenses are presented as a deduction (contra account) of murabaha payables. (Indonesian Accounting Association, 2023)

Development of Islamic Financing

The development of Islamic banking is supported by the dominance of the Muslim population in Indonesia, namely 87.2% of the population who follow Islam, this is a great opportunity for Islamic banking to expand its reach in terms of product development and increase economic growth from the MSME sector.



Figure 1: Growth of Islamic Financing (Rp Trillion)
(Source: Bank Syariah Indonesia, 2022)

In the last three years the growth of Islamic financing has increased from year to year. This is a form of positive support for SMEs where there are several BSI programs for SMEs that have been carried out, namely:

- a. BSI supports MSME financing for Village Communities through KUR
- b. SMEs Go Digital with E-Commerce (Shopee)
- c. Fashion creative economy MSME training (financial management & business development)
- d. Partnership with Pertashop and Indostation
- e. Cattle Farming Partnership with PT Widodo Perkasa Makmur & Sorghum Farmer
- f. Cooperation of vegetable & fruit farmers partnership with Tanijoy and PT Pemalang Agro Wangi in KUR distribution for lemongrass cultivation
- g. Partnership cooperation for fish farmers with e-Fishery

- h. Synergize with the Ministry of Research and Technology regarding technology support to improve the quality of SME products.
- i.
 - In increasing the growth of Islamic financing market share, there are several challenges and obstacles obtained from in-depth interviews and observations with Islamic financing parties, namely:
 - a. Lack of public knowledge about Islamic banking
 - b. There is still a lack of socialization to the public regarding the ease and advantages of sharia financing.
 - c. The digital conveniences offered by conventional banks are a challenge for Islamic banks.
 - d. Human resources (HR) are still inadequate to reach many networks to increase Islamic financing customers, especially those intended for SMEs.

Regulations that support the development of Islamic banks as well as challenges to their development. One form of concrete support in encouraging the acceleration of inclusive financial development, in favor of the MSME sector as one of the economic pillars that is very important in supporting the national economy is the existence of regulations that regulate Islamic banking and SMEs so that they can run well in accordance with applicable regulations. The development challenge lies in the trust and knowledge of the community where in line with the basis of the interpretive paradigm, namely belief about knowledge, whatever is understood by the community is the main factor for the community to make decisions in choosing something.

In general, conventional and sharia financing offer the same products, but the difference lies in the contract process, procedures and services applied. The stigma obtained from the community states that the procedures for Islamic financing are complicated and take a long time so that people who are still relatively unfamiliar with Islamic financing prefer conventional financing as their main financing. Accounting information systems are very supportive in providing information in company decision making where basically the company's information system contains all information about the company. Focusing on developing its human resources, such as being able to share ideas and information and think more innovatively in performance, especially in its accounting information system. The development also has an impact on the field of accounting information systems which causes the development of information needs for interested parties and the need for changes in quality performance processes in producing information to stay in tune and be able to answer any company challenges. (Salam and Tenriwaru, 2021). Islamic financing orientation is a view or principle that becomes the basis for determining the direction and purpose of financing in accordance with sharia principles. MSME financing orientation is expected to help expand MSME access to financing funds by providing various types of products and services that are in accordance with the needs of SMEs. Islamic financing orientation is the basis for financing in accordance with the principles of justice, transparency, and prudence in accordance with Islamic teachings. There are several orientations of Islamic financing that can be viewed from the qualitative characteristics of financial statements extended to Islamic accounting, namely:

- 1) Fairness orientation: Islamic financing must be geared towards justice, so that there is no imbalance in profits between the provider and the recipient of financing.
- 2) Transparency orientation: Islamic financing must be done with transparency, so that there is no concealment of information related to the financing.
- 3) Prudential orientation: Islamic financing must be conducted with prudence, so as to avoid unforeseen losses for the giver or receiver of financing.
- 4) Productive orientation: Islamic financing should be directed towards productive and beneficial activities for the community.
- 5) Social orientation: Islamic financing should be directed towards activities that benefit the community and provide social benefits to the community.
- 6) Sustainability orientation: Islamic financing should be directed towards activities that consider sustainability, both ecologically and economically.

This sharia financing orientation is a reference for financing carried out by Islamic financial institutions, such as Islamic banks, in determining the direction and purpose of the financing to be carried out. By paying attention to the orientation of Islamic financing, it is expected that financing can be created in accordance with the principles of justice, transparency, and prudence in accordance with the teachings of Islam. Corporate social responsibility consists of disclosure of environmental aspects (PAL), disclosure of safety and health aspects (PAKK), disclosure of aspects of company products (PAPP), disclosure of aspects of community involvement (PAKM), and the intermediate variable is profitability. measured by Gross profit margin (GPM), Net profit margin (NPM) Return on assets (ROE), Return on assets (ROA). While the dependent variable is firm value as measured by Market to book value of assets ratio (MVABVA), Market to book value of equity ratio (MVEBVE), Tobin's Q (TBQ). Information or descriptive data from each indicator can be seen in the following description.

5. Conclusion

Based on the analysis of the orientation of Islamic financing for Small, Micro and Medium Enterprises (SMEs) in Makassar, it can be concluded as follows: There are several factors that can affect the number of Islamic bank enthusiasts in Indonesia, such as: 1. Public knowledge and awareness of Islamic economic principles and the benefits of Islamic banking. 2. Availability of financial products and services in accordance with Islamic principles in Islamic banks. 3. Rules and regulations that support the development of Islamic banks as well as challenges to their development. 4. Comparison with financial products and services offered by conventional banks. In addition, there are several other factors that can influence a person's interest in Islamic banks in Indonesia, such as the individual's beliefs and needs, as well as their preferences and experiences with other financial services. Therefore, the number of people interested in Islamic banking in Indonesia may vary depending on these factors. What the researcher proposes is in the form of suggestions and limitations that exist for the sake of improvement in the future. This research is qualitative research using the interpretive paradigm phenomenological approach, so there are some limitations in it. To help SMEs in Indonesia use Islamic banks, there are several steps that can be taken, such as: (1). Provide useful information on Islamic economic principles and the benefits of Islamic banking for SMEs; (2) Explains how financial products and services offered by Islamic banks can meet the needs of SMEs; (3). Facilitate SMEs' access to Islamic bank services, for example by providing funding facilities that suit the needs of SMEs; (4). Facilitate the development of SMEs through mentoring and training programs offered by Islamic banks. For Islamic financing, especially at BSI KC Makassar 2, there are several suggestions that can be taken and applied, namely: (1). Provide useful and interesting information about SMEs; (2). Explain how the business idea relates to everyday life or a relevant problem; (3). Show how the business idea can help someone achieve their goals or improve their quality of life.

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