



## The Perception of Trusmi Cirebon Batik Products on The Role of Sharia Banking Micro, Small, and Medium Industry

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### ABSTRACT

*The presence of Islamic banks is expected to have an extraordinary impact on the growth of the real sector, especially Micro, Small and Medium Enterprises. This study aims to analyze the Perceptions of Micro, Small, and Medium Enterprises of Trusmi Cirebon Batik Products on the Role of Islamic Banking. This research is descriptive qualitative, a case study of Batik Trusmi Cirebon. The findings of this study, that the perception of Batik Trusmi Cirebon's Micro, Small and Medium Enterprise's home industry on the role of Islamic banking is still very minimal, and product socialization from Islamic banks are still low, so Batik Trusmi Micro, Small and Medium Enterprises are not interested in making loans or financing at banks. Islam. Some of the factors that influence this condition include Islamic banks whose procedures are considered complicated to understand, unfamiliar product terms, uncertainty, and fear of financing in Islamic banks. The mentoring program also really needs to be carried out by Islamic banks. By providing mentoring programs, people will automatically get to know Islamic banks without having to carry out socialization which is sometimes less effective.*

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## INTRODUCTION

Islamic banks are financial institutions whose main business is providing credit and other services in payment traffic and money circulation that operate in accordance with sharia principles, namely those that refer to the Al-Quran and Hadits (Heri, 2008). The existence of Islamic banking in Indonesia has experienced significant developments after the promulgation of Law Number 10 of 18 concerning amendments to Law number 7 of 1992 concerning banking which is more accommodating and provides opportunities for the development of Islamic banking. The presence of this law was strengthened by the birth of Law Number 21 of 2008 concerning Islamic banking which expressly recognizes the existence of Islamic banking and which distinguishes it from the conventional banking system.

According to Law Number 21 of 2008 concerning Islamic Banking, it is explained that banks that carry out their business activities based on sharia principles and according to their type consist of Islamic Commercial Banks and Islamic People's Financing Banks. Islamic banks, in carrying out their business activities, can provide financing based on the principle of profit sharing (*mudharabah*), the principle of equity participation (*musyarakah*), the principle of buying and selling goods by making a profit (*murabaha*), financing of capital goods based on the principle of pure lease without choice (*ijarah*) or by the option of transferring ownership (*ijarah al-muntakiyah bi tamlik*) and others that do not conflict with Sharia principles.

Based on the basic principles of these products, sharia banks actually have a core product of profit-sharing financing developed in *mushâarakah* and *mudârabah* financing products. The presence of Islamic banks is expected to have an extraordinary impact on the growth of the real sector, especially MSMEs. This is because the

*musharakah* and *mudharabah* patterns are direct investment patterns in the real sector and return to the financial sector (profit sharing). Thus, according to Beik (2008), the existence of Islamic banks must be able to contribute to increasing the growth of the real sector. This function can be realized if Islamic banks use profit and loss sharing contracts (*mudârabah* and *mushâarakah*) as their core products.

Sjahrial and Purba (2013) said that the growth of micro, small and medium enterprise loans shows the seriousness of banks in focusing on financing the micro sector. This is in line with the central bank which continues to direct banks to increase lending in the productive sector. The micro, small and medium business sector is under the supervision of BI so banks are increasingly interested in extending credit to this sector, even though banks have business standards, BI will continue to support the wishes of micro, small and medium enterprises to realize financing from banks. Based on research conducted by Ramadhan & Ritonga (2012) the role of Islamic banking in realizing financial inclusion through BMT. The results of the study show that microfinance institutions have not been able to create financial inclusion, so support from Islamic banking is needed. This research shows that there is a need for synergy between financial institutions in creating financial inclusion.

In this study, the researchers set a focus on the perceptions of home-based industrial SMEs of Cirebon Trusmi batik products on the role of Islamic banking. The mission desired by Bank Syariah Indonesia is that banks can make a positive contribution to MSMEs in financing business capital. However, the fact is that many MSME actors who still use conventional banks know about Islamic banks and people who use Islamic banks do not fully understand how Islamic banks work (Firdaus & Alawiyah, 2021). The problem that is often faced, there are

several factors that influence MSME actors, especially Muslims, to use conventional banks compared to Islamic banks.

First, the demographic factor. Demographic factors include gender, marital status, age, qualifications and occupation (Lestari, 2019). The results of the study (Susanti et al., 2020) state that family factors influence customers' savings at the bank. This family becomes a source of influence for some consumers because the family acts as the main agent of socialization in helping family members to gain knowledge and attitudes as consumers. Second, the lack of public financial literacy. According to (Widiyati, 2012) in research (Lestari, 2019) the factors that influence financial literacy are family education, learning and financial attitudes. Facts in the field that many people use Islamic banks but do not know about Islamic banks as a whole. This is supported in (Susanti et al., 2020) socialization and public understanding of Islamic banks is very limited, judging from the still high market share of conventional banks.

Finally, the distance factor. According to (Lestari, 2019) financial literacy can be measured by three indicators, namely basic knowledge of financial management, financial attitudes and financial behavior. The financial attitude refers to how a person acts on his personal finances which is assessed by responding to a statement or opinion. This is supported by research (Firdaus & Alawiyah, 2021) which states that one of the factors that causes people to choose conventional banks over Islamic banks is because the distance to Islamic banks is difficult to reach and far from where they live.

Based on Amah (2013) refers to Islamic banks as Islamic banks (Islamic Bank) which in general means banks whose operations are based on Islamic sharia principles. Anshori (2008) also

mentions other terms for naming Islamic bank entities, namely banks without interest (Interest-Free Bank) and banks without usury (Lariba Bank). Law No.10 of 1998 which was renewed by Law no. 21 of 2008 provides a definition of an Islamic bank is a bank that carries out its business activities based on sharia principles and according to its type consists of Islamic Commercial Banks and Islamic People's Financing Banks. Chapter 1 Article 1 Law no. 21 of 2008 provides further explanation regarding Islamic Commercial Banks, namely Islamic banks which in their activities provide services in payment traffic, while Islamic People's Financing Banks are Islamic banks which in their activities do not provide services in payment traffic. So it can be concluded that Islamic banks are banks that carry out their business activities based on sharia principles which in their activities not only provide services in payment traffic but also provide services in the field of financing.

Based on the results of previous research, Reflecting on the economic crisis events which prove the resilience of Islamic banking and micro and medium small businesses, sharia banking and micro and small medium enterprises should always work together to build and drive the country's economy. Islamic bank is one of the banks that focuses on developing and empowering the micro and medium-small business sector. Islamic banking and its products are in accordance with the character of the business world in the small, micro, and medium business sectors. Islamic banks operate by applying the principle of fair profit sharing without applying interest on transactions so that it is not burdensome for the micro and medium-small business sector in terms of business financing (Amah, 2013).

Data from BI as written by Abiaqsa (2011) that until the end of 2010 the role of national Islamic banking was described as follows: BUS and UUS financing in the

small, micro and medium business sector has reached Rp. 52.6 trillion or a share of 77.1% of all financing provided by BUS and UUS to the business sector. The growth in financing for small, micro, and medium enterprises reached 46.8% or the growth exceeded the growth in the total financing of the sharia banking industry itself. Then the number of financing accounts for small, micro, and medium enterprises reached more than 600 thousand accounts or the portion reached 69.3% of the total Islamic banking financing accounts. The company's distribution of financing to the small, micro, and medium business sector amounted to IDR 35.3 trillion as of February 2021. On the other hand, BSI mobile transaction growth reached 77.24 percent compared to the same period last year, with a transaction value of IDR 11 trillion as of February 28, 2021.

In addition to the role of Islamic banking in assisting economic development through empowering micro, small and medium enterprises, Islamic banking has also played a role in attracting foreign investors to Indonesia, especially from Middle Eastern countries. The existence of various sharia investment opportunities in Indonesia has attracted investors from other countries to invest in Indonesia. Continuing the application of sharia as a manifestation of the sharia economic movement encourages the emergence of ethical economic behavior among Indonesian people. Islamic economics is an economy that is in favor of truth and justice and rejects all forms of bad economic behavior such as usury, disbursement, and embodiment (Ujung, 2012).

Based on the description of the data above, the role of Islamic banking for MSMEs is urgently needed in supporting micro, small and medium business activities through financing, whether carried out directly or indirectly through BMT. The expected role of Islamic banking through micro, small and medium enterprises is

not only through products but also through program development, so Islamic banking products can be introduced through program development.

Batik Trusmi is an area with the highest population of micro, small and medium enterprises in the Cirebon region because Batik Trusmi's micro, small and medium enterprises are well-known as a batik tourism area that is well known in foreign countries. Therefore, there is a need for support from Islamic banking in developing the Batik Trusmi Cirebon micro, small and medium enterprises. So this article will focus on the Perceptions of Micro, Small, and Medium Enterprises of Trusmi Cirebon Batik Home Industry Products on the Role of Islamic Banking.

This research is expected to provide knowledge to the batik micro, small, and medium enterprises of Trusmi Cirebon about sharia management, especially product financing by not using the interest system. In addition, this research can be used as input for practitioners engaged in Islamic banking to improve financing services for the real sector, and for academics, this research will increase the literature on Islamic banking which is used for scientific studies.

## **METHODOLOGY**

The methodology used is qualitative resulting from two types of data sources: first, primary data sources, namely data in the field (Bungin, 2005). Or data obtained directly from the object of research that comes from observation and interviews. In this study, the primary data was obtained by researchers from the Batik Trusmi home industry. And the second data is secondary data, namely data obtained from books and journals. The nature of this research is a qualitative description, namely a research method that follows the process of searching data, collecting data, writing data, explaining, and after that conducting data analysis to test its validity.

## RESULT AND DISCUSSION

Based on the results of Fujiyanti's research (2009: 39) Trusmi is located in the Cirebon Regency area, a village which until now has become a batik business center and has become a batik tourism object and batik shopping. This village is located about 5 km from the city center of Cirebon. Trusmi batik began to exist in the 14th century. The origin of Trusmi Village was an area where many plants and trees grew. At that time when residents cut down these plants, immediately the plants grew back. So that the land was named Trusmi Village which comes from the word continues to spring or continues to blossom and eventually developed until now to become the Cirebon batik village. When Mbah Kuwu Cirebon whose name was Prince Cakrabuana moved from Cirebon to an area now called Trusmi, Mbah Kuwu Cirebon changed clothes to wear the clothes of a cleric whose job was to spread Islamic teachings. Until now he is known as Mbah Buyut Trusmi.

Mbah Buyut Trusmi is the son of the King of Pajajaran Prabu Siliwangi who came to Trusmi besides spreading Islam as well as to improve the community's living environment by teaching them how to grow crops. Prince Manggarajati (Bung Cikal) the first son of Prince Carbon Girang, was left by his father when Bung Cikal was small. Then Bung Cikal was adopted by Syekh Syarif Hidayatullah (Sunan Gunung Jati) and raised by Mbah Trusmi's great-grandfather. Bung Cikal's supernatural powers have been seen since he was a child who was magical and mandraguna. One of Bung Cikal's habits was that he often damaged the plants planted by Mbah Buyut Trusmi. Mbah Buyut Trusmi always ignored the reprimands and advice of Mbah Buyut Trusmi, but surprisingly, every plant damaged by Bung Cikal grew and blossomed again so that over time the hamlet was called TRUSMI which means it continues to grow. (Trusmi hamlet

turned into a village in 1925, along with the outbreak of the Diponegoro war).

Bung Cikal died when he was a teenager and was buried at the top of Mount Ciremai. It is said that at the end of time, Ratu Adil will be born, the incarnation of Prince Bung Cikal. After Mbah Buyut Trusmi died, he was replaced by Ki Gede Trusmi, a person who was conquered by Mbah Buyut Trusmi, where Trusmi's leadership was continued by the descendants of Ki Gede Trusmi for generations. Trusmi Village belongs to the Weru District area, and has been divided into two, namely Trusmi Wetan and Trusmi Kulon Villages. The Ki Buyut Trusmi site is a legacy of Mbah Buyut Trusmi located in Trusmi Wetan. The building consists of the Hall, Pekuncen, Ancient Mosque, Witana, Pekulaha or Pool, Jinem, Trusmi's Great-grandfather's Grave, and the Public Cemetery.

The Buyut Trusmi site is maintained and managed by the descendants of Ki Gede Trusmi until now, all of whom are 17 people consisting of 1 leader, 4 clerics, 4 caretakers, 4 people or mosque administrators, and 4 helpers or kemit. Traditional events that are still being preserved today include the procession, Memayu, Change Welit and Trusmian or Selawean, which is an event commemorating the birth of the Prophet Muhammad SAW. Ki Gede Trusmi's grave (Grave of Trusmi's great-grandfather) Trusmi's great-grandfather's grave The grave of Trusmi's great-grandfather is the grave of an Islamic religious leader in Cirebon. Inside Trusmi's great-grandfather's tomb complex there are various other sacred tombs, and there are also two bathing pools.

Trusmi's great-grandfather's grave, the atmosphere is cool, you will feel here, especially the unique architecture of Trusmi's great-grandfather's tomb, usually, this place always changes the temperature or roof of the tomb is made of wood once



a year. the roof of the tomb, this place was crowded with traders as well as visitors to Trusmi's great-grandfather's tomb, a semicircular arrangement of red bricks that separates the front from the center of the Kramat Buyut Trusmi complex. Kramat Buyut Trusmi A gate as high as an adult's waist in the Kramat Buyut Trusmi complex. If you come to Kramat Buyut Trusmi, enter this area because there is a landmark behind a low gate that you cannot see. Kramat Buyut Trusmi, a drum that is usually beaten as a sign of entering prayer times, placed hanging, tied by a pair of ropes, which is in an old mosque on the right side of the Kramat Buyut Trusmi complex.

Kramat Buyut Trusmi The mihrab section of the Kramat Buyut Trusmi Mosque with a pulpit and pillars of the guru pillars are carved with tendrils of leaves and trees. Kramat Buyut Trusmi Arabic writing on the wall above the entrance to the Kramat Buyut Trusmi mosque. July 30, 1969 seems to be the date the Kramat Buyut Trusmi mosque was repaired. Kramat Buyut Trusmi an inscription dated 1957, which indicates one of the years when repairs were made to the Kramat Buyut Trusmi complex.

Ki Buyut Trusmi was King Siliwangi's first son. Previously he was named Prince Wauntungsang or Prince Cakrabuana, the founder of the Cirebon kingdom. After Ki Buyut Trusmi handed over the palace which is now the Kasepuhan Palace to Sunan Gunung Jati, Ki Buyut moved to the Trusmi area in 1470 and built this complex in 1481. Prabu Siliwangi is said to have had three children. The first child was Prince Wauntungsang, the second child was named Rara Santang (Sunan Gunung Jati's mother) and the third child was Prince Raja Sengara who was reportedly buried in the Garut area. According to Haji Ahmad's story, after being abandoned by the Chinese princess, Sunan Gunung Jati married several other people but none of them were suitable,

only then did he feel suitable after being married to Ki Buyut Trusmi's daughter named Pakungwati. Therefore the palace of the Cirebon Sultanate was called the Pakungwati Palace, before changing its name to the Kasepuhan Palace. Kramat Buyut Trusmi The Kramat Buyut Trusmi complex is estimated to be around 3600 m<sup>2</sup> in area, although according to Haji Ahmad there is no official data. Kramat Buyut Trusmi is highly respected by the local community, because Ki Buyut Trusmi is believed to be Trusmi's elder who has been very instrumental in developing and popularizing the batik craft tradition in the Trusmi area.

Trusmi's batik is influenced by coastal and palace batik. Coastal batik is characterized by bright and bright colors, such as red, yellow, green and blue, as well as free motifs that symbolize the life of coastal communities, such as community activities and flora and fauna motifs. Meanwhile, palace batik can be seen in the basic colors of beige, black, dark blue, and soga brown, with palace motifs, such as mega mendung, lion barong, partridge and several other motifs. Kramat Buyut Trusmi Kampung Dalem, Trusmi Wetan Village, Weru District, Cirebon GPS: -6.70048, 108.51289.

The origin of Trusmi Village becoming a batik village was when at that time the Sultan of the palace ordered Trusmi's people to make batik like his without being given samples of the batik, he was only allowed to see the motifs. At the time specified by the Trusmi people, the batik he had made to the sultan, then he asked for an original sample and asked the sultan to compare it, because the batik he made was very similar to the original, the sultan could not tell which was the original. and which ones have been made by the Trusmi people. finally the sultan admitted that the Trusmi people were very good at making batik.

From the results of research

conducted by Before the decisive development of the batik business, especially in the Trusmi Cirebon area, in Trusmi Kulon Village, there were only 8 batik showrooms. Followed by the impact of the economy in Indonesia which experienced a decline. However, it's not a business if it's never been hit by a storm. More than decades of success selling batik through showrooms where Trusmi Cirebon's batik production is displayed, the storm came in 2007.

It is suspected that because of the monetary crisis that occurred in Indonesia, coupled with unfavorable security conditions, making customers stop and reduce orders for batik production as indicated by the small number of showrooms in the Trusmi Cirebon location. The market for Trusmi Cirebon batik production had not yet stretched due to the lack of promotion and government support at that time. There are many deficiencies that need to be addressed, starting from media promotion that is not as modern as it is today either via e-mail, web sites, internet, Facebook or Twitter and the lack of incessant installation of promotional tools such as billboards, billboards, banners as a venue for Cirebon batik promos. , which prioritizes convenience for Cirebon entrepreneurs and does not complicate the licensing of the installation of these promotional tools.

In addition, there is no awareness from the Cirebon regency and city governments themselves to develop the mainstay products of the city of Cirebon besides culinary delights such as empal barrel, shrimp paste, poor crackers and lambak crackers (buffalo skin), as well as Plumbon rattan handicrafts, sea shell handicrafts which can be exporting to Japan and Europe, sweets or pickles or Cirebon souvenirs which should have been accompanied by the promotion of Trusmi Cirebon batik products, which at that time only ran separately and did not

support each other like now, where empal barrels or Cirebon souvenirs were also installed. billboards, banners highlighting the introduction of the results of Trusmi's batik craft business and promotions that are so intense to save Trusmi Cirebon's batik craft business which will be unable to compete if there are no improvements in terms of designs that are increasingly modern and not monotonous but still at competitive prices.

In batik exhibitions that are often held in Indonesia and abroad. Batik exhibitions held in Bali, for example, should be a profitable opportunity and must be attended by Cirebon batik entrepreneurs so that they can participate in introducing their products not only relying on showrooms in the local area but also opening showroom branches in Bali and other cities. other big. In addition to maintaining the characteristics of Trusmi Cirebon batik, such as the mega overcast motif, we can also develop other motifs with more modern tools so that production can be increased from year to year. The national batik day event set by the Government of Indonesia recently, namely October 2, has begun to be intensified in Cirebon with fashion shows for Trusmi Cirebon's batik creations which at that time did not yet exist and modern and contemporary batik designers. at that time not so much as now. At present, every national batik day, fashion shows are held by models from the city of Cirebon who wear the designs and creations of Trusmi Cirebon batik and are paraded through the main streets of Cirebon.

With the increasing popularity of the mega mendung motif throughout Indonesia and abroad, followed by increasing market demand for Trusmi Cirebon batik as well as creations from Trusmi Cirebon batik entrepreneurs who are increasingly numerous and attractive, starting from school clothes, civil servant clothing, company clothes or government agencies. and children's clothes. As well

as the incessant promotion of Cirebon batik with stages showing Cirebon batik clothing by teenage models from Cirebon at certain moments and the support of the Cirebon city government itself.

So more and more showrooms have sprung up in the Trusmi Cirebon area. Not just one, but dozens of new showrooms have sprung up, some from outside Cirebon who deliberately pursue a career and open a business or from Cirebon entrepreneurs themselves. Even now there are many shops with spacious and comfortable showrooms equipped with swimming pools and air-conditioned room facilities as well as large parking lots and luxurious living rooms provided as a complement to entertaining high-class buyers who mostly come from out of towns such as Jakarta, Bandung. , while traveling in Cirebon as well as foreign tourists stopping in Cirebon. From the middle class to the upper class, many order or buy with large parties Trusmi Cirebon batik creations both for resale and for personal use while buying typical Cirebon souvenirs.

The impact of this trade began to develop several years ago and succeeded in lifting Cirebon's economy, especially the Cirebon Trusmi batik market and of course more and more jobs were created for Cirebon workers. There is even a showroom with cafes and restaurants as well as exhibiting other Cirebon handicrafts such as rattan woven, culinary, and handicrafts from sea shells. Don't forget the support from the Cirebon regency and city government so that teachers and civil servants, as well as private employees wear batik clothes with mega cloudy motifs with various creations on certain days such as Fridays, which of course will increase the income of showroom shops. at Trusmi Cirebon.

There is even a stand or exhibition that teaches how to make traditional batik, especially making batik with the typical Cirebon Mega Mendung batik motif. With

more and more and more well-facilitated and luxurious showrooms developing, they can raise Cirebon's name on the international and national level as a producer of typical mega mendung batik which has certain characteristics both in terms of style and the creations of the designers themselves.

At this time, there is already a collaboration between Japan and Indonesia at Trusmi Cirebon so that Japanese students can learn how to make batik, starting from the basic materials to the end result of batik clothes in the context of student exchange events that receive scholarships between countries. There are even banner promos that offer convenience and discounts if you take a photo of the banner, you get a discount of up to 25%.

In every restaurant, jamblang rice shop, well-known meatball stalls, and large restaurants, batik trusmi banners with their own characteristics are always scattered. And in every five-star hotel, large office or banking office there is always a mural decoration featuring a mega-cloudy batik pattern in various colors which is placed in the Front Office or Teller. This indicates that there is support from the local government itself to play a role in developing Trusmi Cirebon batik so that it can be recognized by customers and tourists visiting hotels who can later visit the showrooms that are already widely available in the Trusmi Cirebon area.

Especially with the preparations for welcoming both interior and exterior and sufficient parking space and other facilities that support guests to feel more comfortable visiting such as toilets, playgrounds or waiting rooms which are quite luxurious and adequate in each showroom. In an effort to advance MSMEs, the role of the Cirebon city government has been very good, for example the Cirebon district youth tourism culture and sports service held a tourism exhibition April 8-10 2021 in the yard of



Trusmi Batik Centra, Weru Lor Village, Weru sub-district, Cirebon Regency, West Java, at 10:00 to 17:00 WIB.

The opening of the exhibition was attended by Hj. Siti mamduhah ma'ruf amin, second daughter of KH, Ma'ruf Amin vice president of Indonesia, Regional Assistant for Governance and Public Welfare of Cirebon Regency, Dr. H. Hilmy Rivai, M.Pd, Head of the Cirebon Regency Tourism, Youth and Sports Culture Service (Disbudparpora), H Hartono MM, Head of the Tourism Division of the Cirebon Regency Youth and Sports Culture Tourism Office (Disbudparpora), Nana Mulyana, Head of the Industry and Trade Service Deni Agustin, Temmy Budiharfianto, SE, the heads of the services and tourism promotion section and all the invitees present.

In his speech, Hilmy Rivai, representing the Regent of Cirebon, Drs. H. Imron, M, Ag said "Tourism is the sector that is most directly affected, for this reason breakthroughs must be made in order to realize the acceleration of economic movement during the pandemic as well as a form of supporting government policies in steps to national economic recovery.

The hope of Trusmi batik MSMEs is not only the government's role, but also the efforts of the role of financial institutions by providing financing and education related to Islamic financial institutions to Trusmi batik entrepreneurs, especially Islamic banks, as proof of their commitment to empowering the people's economy. However, at present, Islamic banks have not played their optimal role in supporting sustainable and just economic development, because the market share of Islamic banks is still very small and there is a lack of outreach to Trusmi batik MSME entrepreneurs. As a result, Islamic financing products are still less attractive to Trusmi batik MSME entrepreneurs. In fact, Trusmi batik MSME entrepreneurs prefer to use conventional banks because

they are used to conventional banks. They think that Islamic bank products are new products that have a complicated system (interview with Mr. Sudioanto, the owner of the batik business "AN", 03/10/2021).

Based on the results of the interviews, it was shown that Trusmi's batik MSMEs actually knew about the existence of Islamic banks. Two informants gave positive responses to the existence of Islamic banks, by opening savings accounts in Islamic banks even though they did not finance in Islamic banks. Meanwhile, one informant thought that an Islamic bank is a bank with a complicated and uncertain system. So he prefers conventional banks to Islamic banks. So, what causes Trusmi's batik entrepreneurs not to use Islamic bank products is the stigma that considers Islamic bank financing products to be complicated and unclear. They consider profit sharing to be a system that is uncertain and more expensive than conventional bank interest. This problem arises because the public does not understand the profit-sharing system, meaning that so far Islamic banks have not been successful in socializing their products. Products that are less well known are precisely the negative perceptions of society towards Islamic banks. Therefore, Islamic banks must carry out socialization, either through direct socialization, or through mentoring programs (Hariyati, 2010; Kara, 2013: 273).

Based on the results of the interviews and research above, it shows that the role of Islamic banking for MSMEs, especially the home industry of Trusmi Batik products, is still lacking. This has been proven by the low support of Islamic banking for MSMEs, both in the form of mentoring programs, as well as material support in the form of financing. The financing offered by Islamic banks should be a solution in overcoming capital problems faced by MSMEs. The profit-sharing system should be a solution to high interest rates, so people don't have to worry about not being able to pay

interest. Excellent programs such as the Linkage Program, Pilot Project, Caring for the Ummah Sharia Banking Program, and MSME Capacity Building Improvement Program by providing business assistance must also be carried out, bearing in mind that the problems faced by MSMEs are not only monetary problems, but also operational problems. It is supposed to have advantages like these that must be highlighted so that people do not have a negative stigma towards Islamic bank products (Hanna, 2017).

### CONCLUSION

From this study it can be concluded that the analysis and discussion above can be concluded that the perception of SMEs in the home industry of Cirebon Trusmi batik products is that the role of Islamic banking in SMEs is still lacking. This has been proven by the minimal participation of Islamic banks in an effort to solve the problems faced by batik MSMEs in Trusmi, especially on capital issues. Therefore, what needs to be done by Islamic banks is to approach the Trusmi Cirebon batik MSMEs by holding socialization regarding the role of Islamic banking in capital issues, so that MSME players get education and are interested in working with Islamic banking.

In addition to the financing program, sharia banking also needs to carry out a mentoring program for Trusmi Cirebon batik SMEs, because the problems currently faced by SMEs are not only capital problems, but also problems in terms of operations, such as management, management, and so on. Assistance programs are also very necessary for Islamic banks to carry out. By providing a mentoring program, the community will automatically get to know Islamic banks without having to carry out socialization which is sometimes ineffective. Rationally, this research still needs to be developed and the time difference is very influential

because what happened in the field during the research cannot be used as a benchmark that the same thing will happen at different times. With all the limitations that exist, it is hoped that this research can be followed up and become input for further research.

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