
IMPLICATION OF “BEST NABIMAS PROGRAM” AS A COMPETITIVE ADVANTAGE STRATEGY AT BMT DANA MENTARI PURWOKERTO

Tri Meliana Rahmatika Putri^{1*} & Miftaakhul Amri²

^{1,2}UIN Prof. K.H. Saifuddin Zuhri, Purwokerto, Indonesia

¹E-mail: tmeliana14@gmail.com

Abstract

The Best Nabimas program is BMT Dana Mentari's strategy to increase competitive advantage. This concept takes from the theory of competitive advantage through the Integrated Sharia Economic Learning Program for Handling Problem Financing (Best Nabimas). The research used a qualitative approach and data collection techniques such as interviews, observation, and documentation. Data analysis was done by reduction, presentation, and conclusion drawing, while validity was tested by triangulation. Informants consisted of marketing managers, operational managers, dai-daiyah, and BMT financing members. The results showed that: (1) The Best Nabimas Program is supported by the Best Binamas Program, (2) BMT Dana Mentari integrates the theory of competitive advantage with the handling of problem financing, and (3) The ability of dai-daiyah in handling problems increases.

Keywords: BMT, Best Nabimas Program, Competitive advantage.

Abstrak

Program Best Nabimas merupakan strategi BMT Dana Mentari untuk meningkatkan keunggulan kompetitif. Konsep ini mengambil dari teori keunggulan bersaing melalui Program Pembelajaran Ekonomi Syariah Terpadu Penanganan Pembiayaan Bermasalah (Best Nabimas). Penelitian ini menggunakan pendekatan kualitatif dengan teknik pengumpulan data berupa wawancara, observasi, dan dokumentasi. Analisis data dilakukan dengan reduksi, penyajian, dan penarikan kesimpulan, sedangkan keabsahan data diuji dengan triangulasi. Informan terdiri dari manajer pemasaran, manajer operasional, dai-daiyah, dan anggota pembiayaan BMT. Hasil penelitian menunjukkan bahwa: (1) Program Nabimas terbaik didukung oleh Program Binamas terbaik, (2) BMT Dana Mentari mengintegrasikan teori keunggulan bersaing dengan penanganan pembiayaan bermasalah, dan (3) Kemampuan dai-daiyah dalam menangani pembiayaan bermasalah meningkat.

Kata-kata kunci: BMT, Program Best Nabimas, Keunggulan bersaing.

INTRODUCTION

BMT stands for Baitul Maal Wa Tamwil, which is a sharia-based microfinance institution established and managed by the community with the aim of providing microfinance services to people in need. Operates based on Islamic sharia principles, namely principles based on the Al-Quran and Sunnah of the Prophet Muhammad (Ghufron & Dewi, 2024). One of the Islamic microfinance institutions in the form of a cooperative is Baitul Maal wat Tamwil (BMT). BMT is an Islamic financial institution that operates using the combined concept of “Baitul tamwil and Baitul maal” with its operational target focusing on the Small and Medium Enterprises (SMEs) sector (Melina, 2020).

BMT Dana Mentari Purwokerto is a sharia-based microfinance institution located in Purwokerto, Banyumas Regency, and focuses on economic activities that follow Islamic principles, such as managing funds, providing loans, and other financial services. BMT's goal is to provide alternative financial services that comply with sharia principles, such as avoiding interest and promoting economic justice in an environment that supports local communities.

According to Indiyani (2021), BMT Dana Mentari Purwokerto which is located in Karanglewas has existed since September 15, 1997 and was born earlier on the October 01, 1995. The relationship between the competitive advantage strategy between other BMTs in Purwokerto and the long establishment of BMT Dana Mentari in Purwokerto and having 7 units states that BMT Dana Mentari as a Microfinance Institution has a strategy that can make its Financial Institution continue from year to year so that it can compete and stand long in Purwokerto.

The Best Nabimas program run by BMT Dana Mentari Purwokerto is one of the strategic initiatives designed to improve operational efficiency and strengthen relationships with customers through a sharia values-based approach. With a focus on member development and integrated handling of problem financing, this program has significant potential in creating a sustainable competitive advantage. This study aims to analyze the implications of implementing the Best Nabimas Program on the competitive advantage of BMT Dana Mentari, especially in the aspects of improving service quality, the effectiveness of financing handling strategies, and member loyalty. The findings in this study are expected to provide an empirical contribution to the development of competitive advantage strategies for Islamic microfinance institutions in the face of increasingly competitive market dynamics.

Although the Best Nabimas Program has been widely implemented across BMTs, there are still few studies that examine its specific implications for competitive advantage in individual BMTs. This study addresses this gap by providing a focused analysis on the experience of BMT Dana Mentari Purwokerto, offering valuable insights for other BMTs looking to leverage this program for strategic differentiation.

That BMT Dana Mentari Purwokerto has used a strategy of excellence in the form of a strategy program, namely for its marketing or Dai Daiyah called the Best Nabimas Program which stands for Learning Integrated Sharia Economics Handling Troubled Financing which is held every second Tuesday of the week for Dai and Daiyah as the marketing part of BMT. The program is a way for leaders to provide marketing methods or reviews delivered to employees together with 7 BMT Branches. Where this program can help the company in continuing and encouraging marketing programs to be shrewd in developing sustainable strategies more easily in the future.

Strategy is the optimal “placement” of financial organization goals by utilizing internal and external strengths. This is done to achieve goals and ensure proper implementation, so that the main objectives of the organization are achieved. According to Acar (2024), strategy is a tool to achieve competitive advantage. A good strategy will help a financial organization achieve its goals effectively and efficiently. This strategy should consider various factors, such as the strengths and weaknesses of the organization, opportunities and threats in the market, and long-term and short-term goals. According to Siahaan (2024), strategy is a tool for achieving long-term goals. This strategy involves potential actions that require top management decisions and financial institution resources.

According to Baird et al., (2024), the results showed that data strategy did not act as a mediating variable in the relationship between offensive and defensive data strategies with competitive advantage and firm performance. This finding has important implications for company policy, especially in formulating a more targeted strategy. Companies are advised to directly consider implementing offensive and defensive data strategies separately, given that both are proven to have a direct and positive influence on achieving competitive advantage. By understanding the position and role of each data strategy, companies can optimize information resources to sustainably improve their competitiveness and operational effectiveness.

Strategy is the key to unlocking opportunities and achieving success. According to Safrani (2014), the success and success of Islamic banking in Indonesia cannot be separated from the role of Islamic Microfinance Institutions (MFIs).

Although the initial concept of the establishment of BMT was changed to become an institution that benefits the community. However, in the application in the field, there are often BMTs that get out of the sharia path, in general, their management has a profit-oriented orientation. With the right strategy, financial organizations can overcome various challenges and achieve their goals.

From the opinions of the experts above, Strategy is a planned and integrated plan, which directs the core competencies of the organization. This strategy uses various planning patterns that are considered, selected, implemented, and evaluated to achieve excellence compared to competitors. The organization's superior resources and strengths become the foundation of competitive advantage that allows the organization to outperform its competitors. Competitive advantage depends not only on the resources owned, but also on the organization's ability to utilize these resources effectively and efficiently (Dalimunthe, 2017).

Islamic economics focuses not only on financial gain, but also emphasizes moral and ethical values. To build a healthy business culture requires a commitment to ethics. These ethics form the norms of behavior that underlie all actions in the business world (Azizah & Hariyanto, 2021).

Financial institutions that are financially sustainable are able to generate sufficient revenue to cover all their operating costs without requiring assistance from other parties. Financial sustainability is important for the stability and health of the Financial Institution, as well as the trust and satisfaction of its customers (Tuyon et al., 2023). Financial sustainability is described as the ability of a Microfinance Institution to meet all its costs from the income generated without ongoing subsidies (Githaiga, 2022).

The Best Nabimas program can help BMT Dana Mentari Purwokerto achieve competitive advantage by providing access to resources and capabilities that are valuable, rare, difficult to imitate, and well organized. The right strategy can help a company to make the most of its resources and achieve competitive advantage (Handayani & Sarwono, 2023).

There are many previous studies on Resources. These studies show that competent human resources assist firms in developing innovative strategies (Randra & Hasin, 2023). According to RBV theory, firms with superior resources have a greater chance of achieving success in the market. RBV theory emphasizes the importance of managing resources effectively to gain competitive advantage (Osobajo & Bjeirmi, 2021).

These studies show that further research is needed to empirically test how the Best Nabimas Program really affects the competitive advantage of BMT Dana Mentari Purwokerto. Research can be conducted by analyzing financial data and

BMT performance before and after participating in the program, as well as through interviews with staff and customers. It is hoped that this research will provide direct evidence of how the Best Nabimas Program helps BMT Dana Mentari Purwokerto achieve competitive advantage.

This study is different from previous studies because it specifically focuses its study on the implications of the Best Nabimas Program as a competitive advantage strategy at BMT Dana Mentari Purwokerto. This study offers an in-depth analysis of a specific internally implemented program, namely Best Nabimas (Learning Integrated Sharia Economics Troubled Financing Handling), which is designed to improve HR performance (especially Dai and Daiyah) and strengthen BMT competitiveness through operational efficiency and customer satisfaction.

The uniqueness of this study also lies in the proposed empirical approach, which measures the direct effect of the Best Nabimas Program on BMT performance and competitive advantage. This has not been widely explored in the previous literature, so this study contributes to filling the research gap related to the relationship between internal HR development programs and handling problematic financing.

LITERATUR REVIEW

Theory of Competitive Advantage According to Karaev (2023)

This theory emphasizes the importance of companies having characteristics and resources that differentiate them from competitors, so that they can achieve better performance and obtain higher profits According to Karaev (2023). What is practiced in the Best Nabimas Program is one way to survive and compete to retain its members. Competitive advantage can be obtained through factors such as product innovation, operational efficiency, service quality, and strong branding. One of the BMT strategies is through products and services that are packaged attractively and the principle of kinship so as to create comfort and long in using services.

Troubled Financing Handling Strategy according to Abdullah (2017)

When BMT faces problematic financing, there are several strategies that can be used: a) Repeated Collection: Repeated collection by telephone, collection letter, or short message, b) Deliberation and Persuasive Approach: Communicate with members persuasively or with a family approach to resolve problematic financing, c) Write-off Receivables: This includes write-offs and write-offs, d) Rescheduling: Rearrange the payment schedule to better suit the member's ability, and e) Reconditioning: Renewing the terms or financing contract. These strategies are the

final solution to find a way to solve the problem so that the reduction of problematic members can be reduced properly, especially the method used by this BMT using the benchmark principles of Islamic Sharia.

Implication of Competitive Advantage Theory with Problem Financing Handling Strategies

Problem financing is one of the main challenges faced by Baitul Maal wa Tamwil (BMT). The inability of members to settle their obligations can result in financial losses, a decrease in the quality of the financing portfolio, and damage to the BMT's reputation. Therefore, an effective strategy for handling non-performing financing is the key for BMT to maintain a competitive advantage in the market.

A strategy for handling non-performing financing can help BMT maintain a competitive advantage. By managing non-performing financing effectively, BMT can minimize the negative impact on performance and reputation, thus remaining competitive in the market.

RESEARCH METHOD

Type of Research

This research is a type of field research with a qualitative methodological approach, which aims to deeply understand the implementation and implications of the Best Nabimas Program as a competitive advantage strategy at BMT Dana Mentari Purwokerto. The data collection techniques used include in-depth interviews, direct observation, and documentation, allowing researchers to obtain comprehensive and contextual data.

The research informants consisted of marketing managers, branch office operational managers, *dai* and *daiyah* (marketing department), who have a strategic role in the implementation of the program. The data analysis process was carried out through the stages of data reduction, data presentation, and conclusion drawing, as revealed by Creswell (2024). Each approach has different characteristics and data analysis procedures, so the selection of the approach must be adjusted to the objectives and research questions. In addition, Creswell also highlights the importance of validity and reliability in qualitative research, which can be achieved through techniques such as triangulation, audit trail, and member checking. Thus, Creswell's approach provides a comprehensive framework for designing and conducting rigorous and credible qualitative research.

Data Source

This research uses data collection techniques with interviews, observation and

documentation. According to Sulasih et al. (2022), which states that primary data can be obtained through structured and unstructured interviews, either face-to-face or through other communication media. Primary data in this study was collected directly from the field through:

- a) Participatory observation, namely direct observation of the implementation of the Best Nabimas Program in the BMT Dana Mentari environment;
- b) In-depth interviews, which were conducted with key informants, such as BMT Dana Mentari administrators, program implementation employees, and customers who participated in these activities.

Meanwhile, secondary data is obtained from sources that are already available, including:

- a. BMT internal documentation, such as activity reports, program archives, and training materials;
- b. Social media and promotions, which reflect BMT's external communications related to the Best Nabimas Program;
- c. Related literature and references, such as books, articles, and documents from other Islamic financial institutions.

According to Creswell (2024), the use of a combination of primary and secondary data is very important in qualitative research to obtain a complete, valid, and in-depth picture. This approach allows researchers to test the consistency of information from various sources and triangulate to strengthen the validity of the findings.

Data Analysis Techniques

The approach used in exploring competitive strategies in this study according to Miles et al., (2014), there are four steps used in the data analysis procedure of this study, namely as follows: (a) Data collection, data collected in the form of documents such as interview transcripts and observation data can be used in data collection, (b) reducing data by using abstraction to summarize and prioritize relevant data, (c) data Presentation (data display) when data is provided in a qualitative format, narrative text helps readers understand what will happen, (d) Conclusion or verification, new information obtained from research.

To ensure data validity according to Sugiyono (2017), the data validity test technique used in this study uses triangulation techniques, namely by comparing and confirming data from various sources and methods. With this approach, the research is expected to not only provide theoretical contributions in the development of sharia-based competitive advantage strategies, but also provide practical benefits for BMTs, especially in developing *murabahah* products and

strengthening the sustainability of member businesses.

RESULTS

Implications of the “Best Nabimas Program” at BMT Dana Mentari Purwokerto

Based on the results that researchers obtained in the field with the following informants:

The Best Nabimas Program (Learning Integrated Sharia Economics Coaching Problem Financing Members) was designed by BMT Dana Mentari to foster *dai-daiyah* in handling problem financing members and foster savings members to remain financially committed. Mrs. Indiyani Nurchasanah, as Marketing Manager of BMT Pusat:

“stated that this program focuses on fostering dai in order to reduce the risk of non-performing financing through an educative and sharia approach.”

This statement was reinforced by Dedy Febrianto who said that the main objective of the program is to solve financing problems in members. The effectiveness of the program is reflected in the decline in Microfinance Portfolio Quality (MPF), an important indicator in measuring the quality of the financing portfolio. Fuad Aghni Permana, one of the preachers from the Cilongok branch office, emphasized that:

“The training provided through Best Nabimas helps dai to identify the characteristics of problematic members and develop a gradual and systematic sharia-based resolution approach.”

The program not only reduces MPF, but also strengthens investor confidence, improves BMT's financial performance, and equips *dai* with competencies to compete fairly. In addition, the program provides real solutions to members, such as business assistance and innovative recommendations based on the member's individual situation. For example, Fuad shared how a member was assisted to shift his business location to a strategic place in order to increase income and smoothen payments.

This program is supported by Best Binamas, which is direct assistance to members of problematic financing to improve financial discipline and responsibility. According to Ms. Indiyani:

"Best Nabimas is for preachers, while Best Binamas is for direct coaching to members. In addition, BMT also formed a special team to handle financing cases that have entered the bad debt category, as explained by Fuad that the handling is based on the level of delay and the classification of arrears."

Thus, Best Nabimas plays an important role in creating BMT's competitive advantage through improving the quality of human resources, sharia education, managing financing risks, and strengthening relationships with members. Although challenges still exist, this program makes a strategic contribution to the overall sustainability and performance of BMT Dana Mentari.

The implementation of the Best Nabimas Program at BMT Dana Mentari Purwokerto has a significant strategic impact in strengthening institutional performance, especially in terms of managing non-performing financing. This program is designed as a means of coaching for dai-daiyahs to be able to handle members who experience problems in financing payments with a sharia and educational approach. From the results of interviews and observations, it is known that this program has succeeded in improving the quality of human resources, especially dai-daiyah, through intensive training on handling problematic financing, persuasive approaches, and sharia economic education. This reflects that human resource capability is a strategic asset in creating a competitive advantage for BMTs.

In addition, Best Nabimas is proven to be able to reduce the ratio of non-performing financing (Microfinance Portfolio Quality), which is a key indicator of the financial health of the institution. The decrease in MPF not only has an impact on strengthening the structure of the financing portfolio, but also contributes to increasing investor and external party confidence in BMT Dana Mentari's risk management. This trust ultimately opens up wider access to funding, which is crucial in supporting the growth of productive financing for members.

On the other hand, this program also provides service differentiation effects through a family approach, sharia-based solutions, and innovation in assisting troubled members. This increases member loyalty and strengthens the emotional connection between members and the institution. The success of the Best Nabimas Program in creating a systematic and structured mechanism for resolving problematic financing also shows that BMT Dana Mentari is able to integrate sharia values with modern financial practices.

Thus, Best Nabimas is a strategic instrument in strengthening BMT Dana Mentari's competitive position. This program not only helps overcome short-term financial problems, but also builds a sustainable and superior institutional

foundation in the long term through improved service quality, operational efficiency, and HR excellence that is difficult for competitors to imitate. This implication shows that value-based strategies and a personalized approach can be a major strength in maintaining the sustainability of Islamic microfinance institutions.

Implementation of Competitive Advantage Strategy at BMT Dana Mentari Purwokerto

The results showed that BMT Dana Mentari Purwokerto implements a competitive advantage strategy through a coaching approach based on sharia values, humanist, and educative. One form of strategy is the implementation of the Best Nabimas Program (Learning Integrated Sharia Economics for Coaching Problem Financing Members) which is intended for dai-daiyahs so that they can assist and resolve problem financing effectively and persuasively.

This strategy is in line with the theory of Competitive Advantage which states that companies must have unique characteristics and resources, such as quality services, innovation, and strong customer relationships to win the competition. In the context of BMT Dana Mentari, these advantages are realized through coaching programs and handling member problems based on a family approach and Islamic financial education.

Based on an interview with Mrs. Indiyani Nurchasanah (Marketing Manager of BMT Dana Mentari), the main strategies used include:

1. Increasing the Capacity of Dai-Daiyah through the Best Nabimas Program This program equips dai-daiyah with an understanding of sharia economics and persuasive communication skills to deal with problem financing members.

"The benefits of Best Nabimas are of course that these dai-da'iyah are scientifically increased ... and they have competitive value" (Indiyani Nurchasanah).

2. Persuasive and deliberative approach to members communication that is built is not coercive, but persuasive with a family approach. This strategy strengthens member loyalty and maintains long-term relationships.

"We handle and find solutions with a sharia approach, for example helping to find a more strategic business place" (Fuad Aghni Permana, Dai Karanglewas Branch).

3. Restructuring and Rescheduling Adjusting the payment period to suit the member's ability is done to avoid bad debts while maintaining trust.

“If the arrears have been three times, a special team intervenes for rescheduling and financing solutions” (Fuad Aghni Permana, Dai Cilongok Branch).

4. Best Binamas Program for Direct Member Assistance As a complement to Best Nabimas, the Best Binamas program focuses on financing members who have problems directly. This activity is in the form of education, periodic meetings, and consulting assistance for the sustainability of members' businesses.

“Best Binamas is for problematic members, while Best Nabimas is for dai-daiyah” (Indiyani Nurchasanah).

5. Decrease in MPF Ratio (Microfinance Portfolio Quality) the impact of this program is evident in the decrease in the MPF ratio, which is an important indicator in maintaining the financial health of BMT.

“The point is to reduce MPF ... we are taught speaking techniques, member characters, and sharia approaches” (Fuad Aghni Permana, Dai Cilongok).

It can be concluded based on field data, the implementation of competitive advantage strategies at BMT Dana Mentari Purwokerto is carried out through a synergy between improving the quality of dai-daiyah human resources and approaching sharia-based solutions to problem members. The Best Nabimas and Best Binamas programs are the main pillars in this strategy, with a real impact in reducing MPF, increasing member loyalty, and investor confidence. This strategy provides a competitive advantage for BMT Dana Mentari in the midst of competition from other Islamic microfinance institutions.

DISCUSSION

The results of this study indicate that the Best Nabimas Program contributes significantly to building BMT Dana Mentari's competitive advantage, especially through handling problematic financing and sharia-based customer coaching. This finding is consistent with several previous studies that emphasize the importance of differentiation strategies and HR empowerment in Islamic microfinance institutions.

First, these results are in line with Karaev (2023) theory of competitive advantage, which asserts that competitive advantage can be achieved through service differentiation strategies and value-based approaches. In the context of BMT Dana Mentari, the approach through sharia education by dai-daiyah is a form of service differentiation that not only solves technical problems, but also builds spiritual and emotional relationships with members. This strategy is in line with the focus approach to the religious community-based market segment.

Second, within the Resource-Based View (RBV) framework, Osobajo & Bjeirmi (2021) state that unique, rare, difficult to imitate, and well-organized resources (VRIO) are the key to sustainable excellence. The Best Nabimas program meets these VRIO indicators, especially in terms of developing the capacity of dai-daiyah as an organizational strategic asset. This supports the view that HR competencies are the main driver of competitive advantage in Islamic microfinance institutions.

Third, these results also parallel the findings of Safrani (2014) which states that the success of Islamic microfinance institutions is largely determined by the integrity of the application of Islamic values in business practices. The Best Nabimas program proves that the integration of ethical values and da'wah in economic practices not only strengthens members' trust, but also becomes a strategy to strengthen the institution's image which has an impact on long-term loyalty.

Furthermore, in terms of financial sustainability, the results of this study are consistent with studies by Tuyon et al., (2023) and Githaiga (2022) which emphasize that the sustainability of microfinance institutions is highly dependent on strategies that are able to effectively manage the risk of non-performing financing. With the implementation of the Best Nabimas Program, BMT Dana Mentari has not only succeeded in reducing the ratio of non-performing financing, but also in building a customer coaching system that is sustainable, efficient, and based on sharia principles.

The findings of this study are also reinforced by international studies that show the importance of integration between financial education and community approach in creating competitive advantage of Islamic microfinance institutions. For example, Aljadi et al. (2025) in their research in the Journal of Islamic Accounting and Business Research emphasized that community-based approaches and religious values internalized in the service system can increase customer loyalty and strengthen long-term relationships. This is in line with the approach taken by BMT Dana Mentari through Best Nabimas, which involves dai-daiyah as a religious figure as well as a financial coach. In addition, Alharbi (2015) in the International Journal of Ethics and Systems shows that sharia-based risk management strategies, if carried out proactively through customer coaching, can increase the sustainability

of Islamic microfinance institutions while reducing the number of non-performing financing (NPF). This is in line with the achievements of the Best Nabimas Program which succeeded in reducing non-performing financing without the intervention of a special lending team, but through capacity building and social-religious closeness between dai-daiyah and members.

Furthermore, Haniffa & Hudaib (2007) emphasize that trust and reputation in Islamic financial institutions are built on transparency, ethics, and clarity of sharia values that are implemented in practice. In this context, the Best Nabimas Program is not only a medium for handling financing, but also a communication tool for Islamic ethical values in real economic practices. Therefore, this program can be seen as a model of Islamic social finance that supports the stability and sustainability of institutions in the midst of intense competition.

The findings of this study are also in line with a study by Suroso (2022) which emphasizes the importance of strategic asset management based on Resource-Based View (RBV) theory in building sustainable competitive advantages in Islamic banking in Indonesia. The study shows that institutions that are able to manage VRIN (Valuable, Rare, Inimitable, Non-substitutable) assets efficiently can provide added value to stakeholders and maintain their competitive advantage. In the context of BMT Dana Mentari, the Best Nabimas Program can be considered a VRIN strategic asset that supports the institution's competitive advantage.

Furthermore, a study by Muafi et al., (2017) highlighted the role of human capital in improving organizational and employee performance in Islamic banking. The study found that human capital has a significant positive influence on improving employee performance and healthy organizations. In the context of BMT Dana Mentari, regular training to dai-daiyah as part of the Best Nabimas Program can improve HR competencies, which in turn strengthens the institution's competitive position.

In addition, a study by Bakkeri & Malik (2020) on risk management at BMT UGT Nusantara shows that the traditional-partial approach in managing financing, liquidity, and sharia compliance risks can improve the institution's performance. This approach involves the integration of outward and spiritual efforts, which are in line with sharia principles. The Best Nabimas program, with its educative and religious approach, can be considered an implementation of an effective risk management strategy in the context of BMT Dana Mentari.

Finally, the study by Lin & Wu (2014) emphasizes that sustainable competitive advantage can be achieved through the development of internal resources that are unique and difficult for competitors to imitate. The Best Nabimas program, with its structured educational and religious approach, can be considered a unique internal

resource for BMT Dana Mentari, which supports the achievement of sustainable competitive advantage.

Thus, the results of this study not only add to the empirical references related to competitive advantage strategies in the Islamic microfinance sector, but also strengthen the argument that a structured educational and religious approach can be the main pillar of sustainable competitive advantage.

CONCLUSION

Based on the results of the research and discussion above, it can be concluded that there are several discussions regarding the implications of the “Best Nabimas Program” as a competitive advantage in BMT, namely:

1. The purpose of the Best Nabimas Program is to foster dai-daiyah in handling problematic financing members while saving members are fostered for smooth commitment.
2. The Best Nabimas program is useful in helping the Dai-Da'iyah team in handling problematic financing members and members assisted by Dai-Dai'yah to solve solutions in handling financing in Islamic sharia.
3. In its implementation, the Best Nabimas Program in improving the quality of financing is assisted by the Best Binamas Program for members in financing problematic financing.
4. Based on the results obtained by researchers in the field, the strategy of handling problematic financing can be a key factor in gaining competitive advantage for BMT (Baitul Maal wa Tamwil) Dana Mentari.
5. By implementing a comprehensive and effective strategy for handling problematic financing, BMT can minimize the negative impact on its performance and reputation, so that it remains competitive in the market.

The relationship between the theory of competitive advantage and the strategy of handling problem financing at BMT lies in the theory of competitive advantage which emphasizes the importance of companies having characteristics and resources that differentiate them from competitors, so that they can achieve better performance and obtain higher profits. Practiced in the Best Nabimas Program is one way to survive and compete to retain its members.

This research certainly still has many shortcomings, however, this research has several limitations, including the limited number of informants and the scope of research locations that are only focused on one BMT, so that the findings cannot be widely generalized to all Sharia Microfinance Institutions.

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