

# Farmer Satisfaction with Financing Services at Sharia Microfinance Institutions Agribusiness (Sharia MFI-A)

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## Abstract

The total share of financing for the agricultural sector from financial institutions in Indonesia is still relatively low. It is because the agriculture sector is considered high-risk and not bankable. Even though the demand for financing from the agricultural sector is very high. Sharia MFI-A is a financing institution friendly to farmers because it has Sharia principles and shares risks. The loyalty of its customers determines the sustainability of this business. Service quality and customer expectation are affect customer satisfaction. This study aims to analyze service attributes considered necessary by customers and customer satisfaction to financing services at Sharia MFI-A. This research was conducted in West Sumatra, a province famous for its local principles of "Adat basandi sayarak, syarak basandi kitabullah". The research was conducted on Sharia MFI-A namely in Agam Regency. The respondents were farmers who received financing in 2022. Five variables were observed: tangible, reliability, responsiveness, assurance, and empathy and measured using the Likert scale. Data analysis used Importance Performance Analysis (IPA) and Customer Satisfaction Index (CSI). The results showed that CSI's score on Sharia MFI-A services is 88.28%, including the range of very satisfied criteria. Customers expressed very satisfaction with the performance of Sharia MFI-A services because the office is clean and comfortable, fast and friendly service, guaranteed customer confidentiality, and profit sharing transparency. This is by the principles of sharia services, namely fairness, and honesty in transactions ('*adl wa tawazun*), *masalahah*, and does not contain *gharar* and *riba*. Customer satisfaction with the services will affect farmers' loyalty to utilizing financing services from Sharia MFI-A in the future.

**Keywords:** *agribusiness sharia microfinace, IPA-CSI, agribusiness loan, customer satisfaction*

## Introduction

Agribusiness development in Indonesia includes procuring production inputs and increased productivity, value-added creation activities, and distribution of agricultural products. From a business perspective, agricultural activities are not only limited to a way of life but rather as an enjoyable considerable business activity. Efforts to develop agriculture as a business still need to overcome several obstacles, one of which is capital constraints. Farmers' access to formal financial institutions needs to be higher. Unfortunately, several financial institutions often perceive farmers as "un-bankable poor" who are costly to finance.<sup>1</sup>

The development of financial inclusion is essential for agricultural production<sup>2</sup>, sustainable development and poverty reduction.<sup>3</sup> The significant difficulties for

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<sup>1</sup> Widya Fitriana, "Lembaga Keuangan Mikro Syariah: Eksistensi dan Aksesibilitasnya bagi Pembiayaan Usaha Tani di Sumatera Barat (Studi Kasus: Koperasi Jasa Keuangan Syariah (KJKS) Baitul Maal Wat Tamwil (BMT)," *Jurnal Agribisnis Indonesia*, Vol. 4, No. 2, (2016), p. 150. <https://doi.org/10.29244/jai.2016.4.2.149-162>.

<sup>2</sup> Chaofan An, Xiaoxia He, and Lin Zhang, "The Coordinated Impacts of Agricultural Insurance and Digital Financial Inclusion on Agricultural Output: Evidence from China," *Heliyon*, Vol. 9, No. 2, (2023), p. 1. <https://doi.org/10.1016/j.heliyon.2023.e13546>.

<sup>3</sup> Ekaterina Shkarupa, "Development of Financial Inclusion of Agricultural Producers," *Regionalnaya Ekonomika. Yug Rossii*, Vol. 9, No. 3, (2021), p. 162. <https://doi.org/10.15688/re.volsu.2021.3.15>.

farmers accessing formal financial institutions were lack of collateral and information.<sup>4</sup> The value of assets invested in agricultural and educational, are significantly affects smallholder farmers' access to bank credit.<sup>5</sup> Women-owned agricultural enterprises tend to access less agricultural credit from banks, are relatively small in scale, and have less valuable assets than male-owned farming enterprises with more access to agricultural credit from commercial and microfinance banks.

Credit plays a role in agricultural development and smallholder farmers' incomes, thereby reducing poverty. However, the proportion of loans to the agricultural sector remains relatively low.<sup>6</sup> Agricultural loan risk assessment has always been critical for banks in agricultural finance innovation. Agricultural credit is essential to support agricultural development and promote rural revitalization strategies.<sup>7</sup> However, for financial institutions, screening and financing agricultural loans involves a certain amount of credit risk.

On the other hand, the demand for agricultural credit is relatively high. Increasing public awareness of religious values has also begun to shift their orientation towards sharia financing.<sup>8</sup> Sharia agribusiness microfinance institutions aim to provide financing services for poor farmers with sharia principles. Sharia financing is carried out with contracts of *murabahah*, *musyarakah*, *mudharabah*, *salam*, *istishna* and other forms. Previous research related to Sharia MFI-A has examined chiefly the impact of financing on business performance and farmer groups<sup>9</sup>, farmer access<sup>10</sup>, scheme selection<sup>11</sup> or financing contracts but there is still little research that examines customer satisfaction with Sharia MFI-A services.

West Sumatra is one of the provinces famous for its religion with its well-known community principle, namely "*Adat Basandi Syara, Syara Basandi Kitabullah*". It means that the rules in Minangkabau society must be in harmony with Islamic law (*sharak*) and the holy of the al-Qur'an and Hadith. The implementation of this principle also affects public interest in utilizing Islamic banking services, including

<sup>4</sup> Ali Raza, *et. al.*, "Financial Literacy and Credit Accessibility of Rice Farmers in Pakistan: Analysis for Central Punjab and Khyber Pakhtunkhwa Regions," *Sustainability (Switzerland)*, Vol. 15, No. 4, (2023), p. 1. <https://doi.org/10.3390/su15042963>.

<sup>5</sup> Nsubili Isaga, "Access to Bank Credit by Smallholder Farmers in Tanzania: A Case Study," *Afrika Focus*, Vol. 31, No. 1, (2021), p. 253. <https://doi.org/10.1163/2031356x-03101013>.

<sup>6</sup> Dini Yuniarti and Arif Sapto Yuniarto, "Determinants of Credit in Indonesia's Agricultural Sub-Sector: Panel Data Analysis," *Optimum: Jurnal Ekonomi dan Pembangunan*, Vol. 11, No. 1, (2021), p. 12. <https://doi.org/10.12928/optimum.v11i1.3570>.

<sup>7</sup> Na Zhao and Fengge Yao, "Innovative Mechanism of Rural Finance: Risk Assessment Methods and Impact Factors of Agricultural Loans Based on Personal Emotion and Artificial Intelligence," *Journal of Environmental and Public Health*, (2022), p. 1. <https://doi.org/10.1155/2022/1126489>.

<sup>8</sup> Rahmini Hadi, "Transformation and Implementation of Sharia Principles in Management of Rural Agribusiness Business Development Programs," *Ijtimā Iyya Journal of Muslim Society Research*, Vol. 3, No. 2, (2018), p. 170. <https://doi.org/10.24090/ijtimaiyya.v3i2.1944>.

<sup>9</sup> Mukhamad Zakariya, "Peran Lembaga Keuangan Mikro Agribisnis (LKM-A) Amanah Mandiri Syari'ah terhadap Kelompok Tani di Desa Sekarputih Kecamatan Bagor Kabupaten Nganjuk," *Jurnal Dinamika Ekonomi Syariah*, Vol. 6, No. 2, (2019), p. 183. <https://doi.org/10.53429/jdes.v6i2.17>.

<sup>10</sup> Fitriana, "Lembaga Keuangan Mikro Syariah: Eksistensi dan Aksesibilitasnya bagi Pembiayaan Usahatani di Sumatera Barat (Studi Kasus: Koperasi Jasa Keuangan Syariah (KJKS) *Baitul Maal Wat Tamwil* (BMT))," p. 150. <https://doi.org/10.29244/jai.2016.4.2.149-162>.

<sup>11</sup> Dedi Junaedi and Muhammad Rizal Arsyad, "Kajian Motif Pemilihan Skema Pembiayaan LKMA PUAP di Jawa Tengah," *El-Mal: Jurnal Kajian Ekonomi & Bisnis Islam*, Vol. 3, No. 1, (2020), p. 194. <https://doi.org/10.47467/elmal.v3i1.298>.

Sharia MFI-A. Service quality and customer satisfaction will significantly affect farmer loyalty and the sustainability of Sharia MFI-A in West Sumatra. For this reason, research related to farmer satisfaction with financial financing from Sharia MFI-A is essential and exciting to do.

MFI-A is one of the supporting institutions in the agribusiness services. Conceptually, the agribusiness system involves all activities ranging from the procurement and distribution of production inputs to the production and marketing of products produced by agricultural and agro-industrial businesses. The agribusiness system is a concept that places agricultural activities as a whole and comprehensive activity. The agribusiness system is a system consisting of several interrelated subsystems, including upstream agribusiness, on-farm agribusiness, downstream agribusiness, and agribusiness services.<sup>12</sup>

The existence of MFI-A in rural areas has advantages over large banks. MFI-A are more flexible in financial services for small customers, with more straightforward financing procedures and administration, often without requiring collateral. The closeness of MFI-A to customers allows the formation of trust so that they can provide credit without collateral.<sup>13</sup> MFI-A exist as financial service providers for low-income (poor) economic enterprises that do not have access to large-scale banking. There are two types of MFI-A in Indonesia, namely first, MFI-A that are run conventionally, and second, MFI-A that are run with sharia principles (Sharia MFI-A). Sharia principles are based on Islamic law provisions prohibiting *riba* in financial transactions. Although Sharia MFI-A has introduced a zero interest rate system (no *riba*), transaction costs of financing should be a different focus.<sup>14</sup>

Previous research findings have shown that many factors influence a customer's decision to switch to Islamic finance: psychological, social, personal, and marketing.<sup>15</sup> The principle of profit-sharing transparency influences customers' Islamic finance choices through profit-sharing transparency. The trust, religiosity, and image of MFI-A also affect customers' financing choices.<sup>16</sup>

Customer satisfaction and loyalty are key issues for microfinance institutions (MFI-A) in the region. In Ghana, customer satisfaction is significantly related to customers' experiences and motivations, such as the size of credit they seek. Customer demographic characteristics such as education level and household income are also associated with customer satisfaction in microfinance.<sup>17</sup> In Uganda, work rules and

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<sup>12</sup> Pemkab Aceh Barat, "Peranan Program Pengembangan Usaha Agribisnis Pedesaan (PUAP) terhadap Peningkatan Pendapatan Petani" (Aceh, 2018). p. 9.

<sup>13</sup> Z Ismail, et. al., *Peranan LKM Non-Bank dalam Pembiayaan Usaha Mikro*, ed. M. Kadapi, (Jakarta: LIPI Press, 2014), p. 3.

<sup>14</sup> Darwanto, et. al., "Transaction Costs of Small Micro Enterprises (SMES) Financing in Sharia Microfinance Institution," *International Journal of Mechanical Engineering and Technology*, Vol. 9, No. 5, (2018), p. 1022. <http://iaeme.com/Home/issue/IJMET?Volume=9&Issue=5>

<sup>15</sup> Moch. Rusli, "The Analysis of Generation Z's Perception in Decisions on Selection of Islamic Banking Service," *Riwayat: Educational Journal of History and Humanities*, Vol. 6, No. 2, (2023), p. 373. <https://doi.org/10.24815/jr.v6i2.31656>.

<sup>16</sup> Hadi, "Transformation and Implementation of Sharia Principles in Management of Rural Agribusiness Business Development Programs," p. 177. <https://doi.org/10.24090/ijtimaiyya.v3i2.1944>.

<sup>17</sup> Henry Agyei-Boapeah, et. al., "Customer Satisfaction in Microfinance Institutions: Insights from Ghana," *Enterprise Development and Microfinance*, Vol. 31, No. 3, (2020), p. 2. <https://doi.org/10.3362/1755-1986.19-00016>.

procedures were not collective explanatory variables of customer satisfaction, while service quality was a significant predictor of customer satisfaction.<sup>18</sup> In Pakistan, male customers are more satisfied than female customers, and although customer satisfaction varies depending on the borrower's family structure and education level, age and monthly income do not affect satisfaction.<sup>19</sup>

This customer satisfaction is determined by the quality of services provided by service providers. Customer satisfaction will arise if the customer gets the service to the expectations he wants. Service quality and customer satisfaction partially influence customer loyalty towards banking services. Both must be met to gain customer loyalty and ensure your company's long-term survival.<sup>20</sup> This research aims to identify service attributes considered necessary by customers and analyze the level of customer satisfaction of microfinance services from Sharia MFI-A in West Sumatra.

## Methodology

### Research Method

The research was conducted on Sharia MFI-A in Agam Regency. The choice of location is because these Sharia MFI-A have existed since 2008, providing financing services for the agricultural sector. Data collection was carried out by interviews using questionnaires. One hundred customers make loans at Sharia MFI-A in 2022. 55% in services, 22% SMEs and 23% farmers. All farmer customers were sampled in this study.

The observed variables include all service quality dimensions.<sup>21</sup> The five dimensions are tangible, reliability, responsiveness, assurance, and empathy. Each dimension is measured using several service attributes. A total of 23 service attributes were obtained. Measurement of service attributes is carried out using a Likert scale of 1-5. For the results of this study to be scientifically accounted for, the questionnaire is first tested for validity and reliability. Data analysis used the Importance Performance Analysis (IPA) and Customer Satisfaction Index (CSI) approaches.

### Importance Performance Analysis (IPA)

Martilla and James first introduced the IPA method to measure the automotive industry's performance based on the consumer perspective. After this, the IPA

<sup>18</sup> Nyonyintono Rebecca and Musoke Henry, "Non Financial Controls and Customer Satisfaction in Microfinance Institutions Focusing on Wakiso District, Uganda," *International Journal of Research in Education Humanities and Commerce*, Vol. 2, No. 1, (2021), p. 10. <http://www.ijrehc.com>.

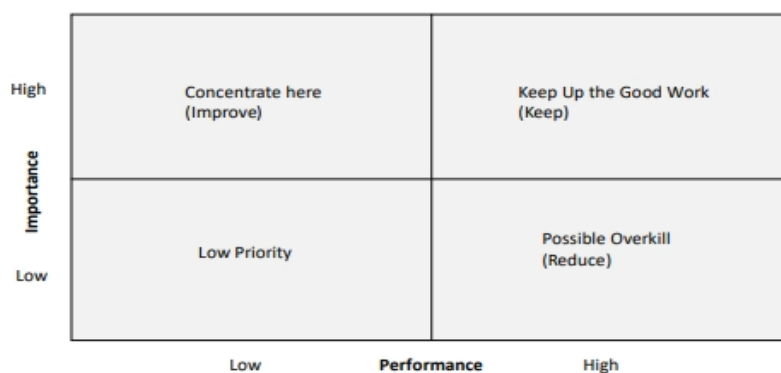
<sup>19</sup> Ghulam Yaseen Veasar, Mustaghis-ur-Rahman, and Masood Hassan, "A Comparative Study of Customers Satisfaction of Microfinance in Sindh, Pakistan," *Global Management Journal for Academic & Corporate Studies*, Vol. 10, No. 1, (2020), p. 106. View of A Comparative Study of Customers Satisfaction of Microfinance in Sindh, Pakistan ([bahria.edu.pk](http://bahria.edu.pk)).

<sup>20</sup> Achmad Supriyanto, Bambang Budi Wiyono, and Burhanuddin Burhanuddin, "Effects of Service Quality and Customer Satisfaction on Loyalty of Bank Customers," *Cogent Business and Management*, Vol. 8, No. 1, (2021), p. 17. <https://doi.org/10.1080/23311975.2021.1937847>.

<sup>21</sup> R.T Ratnasari, *Manajemen Pemasaran Jasa: Teori dan Kasus*, (Bogor: Ghalia, Indonesia, 2016), p. 25.

method was used for broader interests, including in the service industry. This study used the IPA method to measure customer satisfaction with Sharia MFI-A services.

In this method, customers are asked to assess the importance and performance of service attributes. Furthermore, the importance and performance level average value is analyzed using the Importance Performance Matrix. The Importance Performance Matrix is then depicted as a cartesian diagram; the X axis represents service performance, and the Y axis represents importance. The matrix will then display four quadrants indicating the priority of each service attribute (figure 1).



**Figure 1. Importance Performance Analysis Matrix**

*Source: Martilla and James, 1977*

1. Concentrate here (improve): shows service attributes considered very important to customers, but management still needs to carry them out according to customer wishes, thus disappointing or not satisfying customers.
2. Keep Up the Good Work: Shows the attributes of the service that are considered necessary by the customer and that management has carried it out according to the customer’s wishes, thus providing satisfaction for the customer. For this reason, service performance must be maintained.
3. Low priority: shows service attributes that are not considered necessary by customers, and management also carries them out mediocre
4. Possible overkill (reduce): shows service attributes that customers consider less important, but management overperforms them.

**Customer Satisfaction Index (CSI)**

CSI is an index to determine the level of customer satisfaction. The advantage of the CSI method is that it can analyze customer satisfaction by paying attention to customer expectations and comparing performance with customer expectations. The CSI method is user-friendly, simple, and uses a relatively high sensitivity or reliability scale.

To determine the CSI value, the following steps are performed:

<sup>22</sup> J. A Martilla and J. C James, “Importance-Performance Analysis,” *J. Mark*, 41, No. 1, (1977), p. 35. <https://doi.org/10.1177/002224297704100112>.

1. Determine the average Mean Importance Score (MIS) and determine the Mean Satisfaction Score (MSS). The following equation can calculate the values of MIS and MSS:

$$MIS = \frac{\sum_{j=1}^n Y_i}{n} \dots\dots\dots MSS = \frac{\sum_{j=1}^n X_i}{n}$$

Noted:

- N = Number of respondents
- Y<sub>i</sub> = attribute importance value to - i
- X<sub>i</sub> = attribute performance value to - i

2. Calculating the Weighting Factor (WF)

$$WF = \frac{MIS-i}{Total\ MIS-i}$$

Noted = MIS-i is the average importance

3. Calculating Weight Score (WS)

$$WS = MSS \times WF$$

4. Calculating Weighted Total (WT)

$$WT = WS\sigma_1 + WS\sigma_2 + \dots + WS\sigma_n$$

5. Calculating Customer Satisfaction Index (CSI)

$$CSI = \frac{WT}{HS} \times 100\%$$

To measure customer satisfaction, CSI criteria are set as follows:

**Tabel 1. Consumer Satisfaction Index Criteria**

CSI Value Range	CSI Criterion
0.00 – 0.20	very dissatisfied
0.21 – 0.40	dissatisfied
0.41 – 0.60	quite satisfied
0.61 – 0.80	satisfied
0.81 – 1.00	very satisfied

**Result and Discussion**

The results of the validity test obtained 23 valid of atribut, namely five criteria for the tangible dimension, seven for the reliability dimension, five for the responsiveness dimension, two for the assurance dimension, and four for the empathy dimension.

**Table 2. Result of Performance and Impotance Level**

No.	Service Quality Dimensions	Number of Atribut	Performance Level	Importance Level
1	Tangible	1,2,3,4,5	4.12	4.26
2	Reliability	6,7,8,9,10,11,12	4.34	4.50
3	Responsiveness	13,14,15,16,17	3.90	4.40
4	Assurance	18,19	4.50	4.50
5	Emphaty	20,21,22,23	3.40	4.40
	Average		4.00	4.26

Based on figure 2, comparing performance and importance values, a cartesian diagram is compiled for Importance Performance Analysis (IPA) analysis. The results show four attributes in the top priority quadrant: attributes 12, 15, 17, and 22. Attribute 12 is the amount of loan provided by Sharia MFI-A; Attribute 15 is the provision of information related to the remaining installments and the remaining customer loans, Attribute 17 is collateral relief, and attribute 22 is the repayment grace period for customers who are delinquent in payment. Customers consider these four attributes necessary, but the performance of Sharia MFI-A has yet to meet customer expectations. Therefore, attributes in this quadrant need to be a top priority for Sharia MFI-A to realize customer satisfaction. Financial service procedures are a top priority that ensures satisfactory performance for consumers.<sup>23</sup>

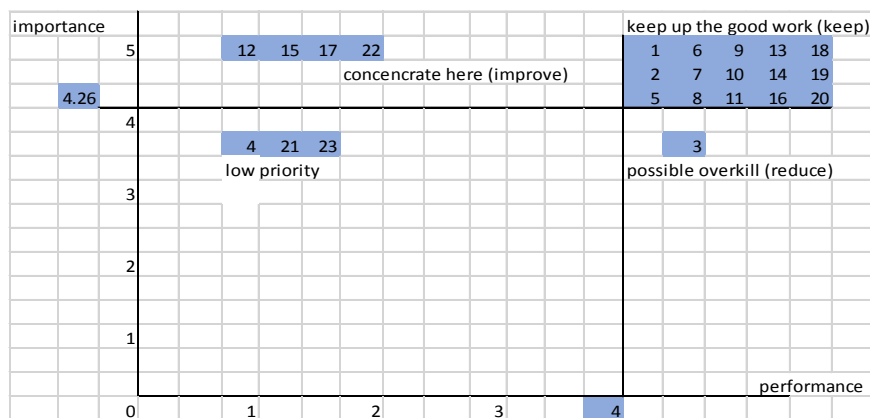


Figure 2. Matrix of IPA (Importance Performance Analysis) results

There are 15 attributes in the Keep Up the Good Work quadrant, namely attribute 1 (room cleanliness), attribute 2 (neatness and comfort of the room), attribute 5 (the existence of an installment book), attribute 6 (employee accuracy in recording customer installments), attribute 7 (realization of timely disbursement of funds), attribute 8 (regularity of Sharia MFI-A work schedule), Attribute 9 (holding annual member meetings), attribute 10 (sharing business results on time), attribute 11 (customer queue conditions for loan applications, attribute 13 (speed of responding to problems), attribute 14 (speed of serving transactions), attribute 16 (sanctions for those who do not comply with contracts, attribute 18 (confidentiality and security of customer data), attribute 19 (friendliness and courtesy of Sharia MFI-A services), and attribute 20 (ease of loan application requirements). All attributes that are in this quadrant have a high level of importance and level of performance. Its means that the services provided by Sharia MFI-A are appropriate and have met customer expectations. Therefore, it must be maintained. According to farmer customers, Sharia MFI-A can benefit their farm financing because it provides convenience without including collateral and *riba*, transactions are based on trust, and it is responsive but

<sup>23</sup> Kusumaningtyas, Putri, and Heny Kuswanti Daryanto, "Analisis Kinerja Keuangan dan Kepuasan Nasabah terhadap Pelayanan Lembaga Keuangan Mikro Agribisnis (LKMA) 'Rukun Tani' di Kabupaten Bogor," *Forum Agribisnis*, Vol. 2, No. 1, (2012), p. 69. <https://doi.org/10.29244/fagb.2.1.69-90>.

firm to late installment payment sanctions and profit-sharing transparency. This is by the principles of sharia services, namely fairness, and honesty in transactions (*'adl wa tawazun*), *masalah*, and does not contain *gharar* and *riba*.

The results of Sharia MFI's research in Bogor also show that the ability to handle transactions quickly and employee friendliness in serving customers are service attributes that must be maintained.<sup>24</sup> Service quality of Sharia MFI has a significant effect on customer satisfaction.<sup>25</sup>

### Consumer Satisfaction Index Analysis

The results of the CSI analysis show that customers are very satisfied with the services provided by Sharia MFI-A, with a value of 88.28%. The performance delivered by Sharia MFI-A is in line with customer expectations. Across the 23 assessment attributes, all of them had an average performance score of more than four, meaning they were satisfied (table 3).

The level of farmer satisfaction with Sharia MFI-A in this study is higher than farmer satisfaction with the financial services of Sharia MFI "Rukun Tani" in Bogor Regency, with a CSI value of 74.41%<sup>26</sup> Sharia MFI service quality significantly affects customer satisfaction in Nganjuk, East Java.<sup>27</sup> Service quality also has a significant effect on customer loyalty.<sup>28</sup>

**Table 3. Consumer Satisfaction Index Analysis Results**

Atribut	MIS	WF	MSS	WS
	Average of Importance		Average of Performance	
1	4.39	4.72	4.21	0.20
2	4.13	4.44	4.30	0.19
3	4.65	5.00	4.04	0.20
4	3.00	3.22	4.20	0,14
5	4.40	4.73	4.50	0.21
6	4.50	4.83	4.40	0.21
7	4.61	4.95	4.70	0.23
8	4.60	4.94	4.50	0.22
9	4.30	4.62	4.39	0.20
10	4.70	5.05	4.70	0.24
11	4.52	4.86	4.35	0.21
12	3.20	3.44	4.70	0.16
13	4.74	5.09	4.48	0.23
14	4.10	4.40	4.50	0.20
15	3.20	3.44	4.30	0.15
16	4.10	4.40	4.30	0.19
17	3.30	3.55	4.40	0.16
18	4.50	4.83	4.50	0.22

<sup>24</sup> Kusumaningtyas and Daryanto, "Analisis Kinerja Keuangan..." p. 69.

<sup>25</sup> Saikhu Ahmad, "Pengaruh Kualitas Pelayanan terhadap Kepuasan Nasabah di Lembaga Keuangan Mikro Agribisnis (LKMA) Syariah Amanah Mandiri Bagor Kabupaten Nganjuk," *Jurnal Dinamika Ekonomi Syariah*, Vol. 7, No. 1, (2020), p. 62. <http://ejurnal.iaipd-nganjuk.ac.id/index.php/es>

<sup>26</sup> Kusumaningtyas and Daryanto, "Analisis Kinerja Keuangan..." p. 69.

<sup>27</sup> Saikhu Ahmad, "Pengaruh Kualitas Pelayanan ..." p. 62.

<sup>28</sup> Mauli Siagian Jeany, "Pengaruh Kualitas Pelayanan dan Kepuasan Nasabah terhadap Loyalitas Nasabah pada BPR Artha Prima Perkasa," *Ilmiah Manajemen Bisnis dan Inovasi Universitas Sam Ratulangi (JMBI UNSRAT)*, Vol. 7, No. 3, (2020), p. 339.



19	4.40	4.73	4.40	0.21
20	4.60	4.94	4.40	0.22
21	2.74	2.94	4.00	0.12
22	3.50	3.76	4.60	0.17
23	2.90	3.12	4.50	0.14
	93.08		101.38	
	Weighted total			4.41
	Customer Sataisfaction Index			0.8828

## Conclusion

Based on the results of the study, the following conclusions can be drawn: 1) Financial services felt by farmers towards Sharia MFI-A are by Islamic principles, namely no *riba*, transactions based on trust, fairness, and honesty in transactions (*'adl wa tawazun*), providing convenience (*maslahah*) and without collateral, responsive and profit-sharing transparency; 2) There are 15 out of 23 service attributes of Sharia MFIs that can provide satisfaction to customer expectations. Customers are very satisfied with MFI-A's Sharia service. The Customer Satisfaction Index from this study reached 88.28%, which is relatively higher than the satisfaction of MFI-A Sharia customers in Bogor, which only reached 74.41%.

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