

**ANALYSIS OF FINANCING PRODUCT SERVICES
KSPPS AL-ISHLAH MITRA SEJAHTERA PLUMBON
DURING COVID-19 DISASTER**

**ANALISIS PELAYANAN PRODUK PEMBIAYAAN PADA
KSPPS AL-ISHLAH MITRA SEJAHTERA PLUMBON
PADA MASA PANDEMI COVID-19**

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Abstract

The rapid spread of COVID-19 has had a major impact on the Indonesian economy. Three biggest impacts occurred, firstly, the decline in people's purchasing power from 5.04% to 2.4%, secondly, prolonged uncertainty made investment weaker, which made the business world sluggish and declined, thirdly, the spread of COVID-19 throughout the world. the world makes the global economic decline which causes commodity prices to also fall. Financing based on sharia principles is the provision of money or an equivalent claim based on an agreement between the bank and another party that requires the party being financed to return the money or claim after a certain period of time with compensation or profit-sharing. The Sharia Savings and Loans Cooperative (KSPPS) is a microfinance institution that collects funds from the public and distributes them to people who need these funds. This type of research is descriptive and qualitative. The result of this study is that KSPPS Al Ishlah Mitra Sejahtera Plumbon is still running financing with various considerations for the welfare of its members.

Keywords: *financing product; sharia bank; kspps aims*

Abstrak

Penyebaran covid-19 yang begitu cepat memberikan dampak yang besar bagi perekonomian di Indonesia. Ada tiga dampak terbesar yang terjadi, pertama menurunnya daya beli masyarakat dari angka 5,04% menjadi 2,4%, kedua ketidakpastian yang berkepanjangan membuat investasi kian melemah, hal tersebut membuat dunia usaha menjadi lesu dan menurun, ketiga penyebaran covid-19 ke seluruh dunia membuat perenonian global menurun yang menyebabkan harga komoditas juga menjadi turun. Pembiayaan berdasarkan prinsip syari'ah adalah penyediaan uang atau tagihan yang dipersamakan dengan itu berdasarkan kesepakatan antara bank dengan pihak lain yang mewajibkan pihak yang dibiayai untuk mengembalikan uang atau tagihan tersebut setelah jangka waktu tertentu dengan imbalan atau bagi hasil. Koperasi Simpan Pinjam dan Pembiayaan Syariah (KSPPS) adalah lembaga keuangan mikro yang menghimpun dana dari masyarakat serta menyalurkannya kepada masyarakat yang membutuhkan dana tersebut. Jenis penelitian ini adalah kualitatif deskriptif. Hasil dari penelitian ini ialah KSPPS Al Ishlah Mitra

Sejahtera Plumbon masih menjalankan pembiayaan dengan berbagai pertimbangan untuk kesejahteraan anggotanya.

Kata kunci: produk pembiayaan; bank syariah; kspps aims

A. INTRODUCTION

Corona Virus Disease (Covid-19) is a phenomenon that spreads widely and very quickly in various parts of the world, including Indonesia. The Indonesian government has implemented a policy to stay at home, maintain physical and social distance (social distancing) and even carry out a lockdown (regional quarantine) known as PSBB, PPKM to inhibit the spread of the coronavirus. This policy has an impact on all sectors and joints of life, including the economic and financial system of Islamic banking. The impacts of the policies issued by the government to overcome the COVID-19 pandemic are 1) a decrease in people's purchasing power from 5.04% to 2.4%; 2) prolonged uncertainty makes investment weaker, this makes the business world sluggish and declines, and 3) commodity prices also decline so that Indonesia's export activities to several countries also stop (Aji, 2020).

Banking as a financial sector has been impacted by the COVID-19 pandemic, especially in the financing products owned by banks. Financial difficulties during the pandemic caused many customers to default due to economic difficulties triggered by the pandemic. The Financial Services Authority (OJK) announced that as many as nine banks gave delays related to loans. The nine banks include: PT Bank Mandiri (Persero) Tbk, PaninBank, PT Bank Permata Tbk, PT Bank Tabungan Pensiunan Nasional Tbk, Bank DBS, Bank Index, Bank Ganesha (OJK, 2021). There are also many BMT-type Islamic financial institutions that stop financing products due to the risk of default from customers. In contrast to financial institutions such as KSPPS Al-Ishlah Mitra Sejahtera (KSPPS AIMS), they continue to run financing products.

KSPPS AIMS was previously a business unit owned by the Al-Ishlah Islamic Boarding School Cooperative (KOPONTREN) located in Bobos Village, Dukuntang District, Cirebon Regency, which was established on October 17, 1998, for the needs of Kopontren. The Al-Ishlah Mitra Sejahtera Sharia Savings and Loans Cooperative (KSPPS AIMS) is a Distribution Result cooperative from the KOPONTREN AL ISHLAH Bobos Dukuntang Cirebon business unit on February 2, 2021, and was

established on February 10, 2021, with the ratification of the Deed of Establishment and legal entity on March 23, 2021, which is engaged in saving, borrowing and financing with a sharia pattern. KSPPS AIMS during the COVID-19 pandemic continues to serve financing products to its customers. In contrast to several other banks or KSPPS which stop or delay financing products. This study aims to find out how the service of financing products issued by KSPPS Al-Ishlah Mitra Plumbon during the COVID-19 pandemic from 2020 to 2021.

B. THEORETICAL FRAMEWORK

Service

Service is a service or service of a product provided to customers (Alma, 2011). Service quality is a series of processes, products, and services in an effort to meet customer need or desires (Kotler & Keller, 2010; Tjiptono, 2007). Tjiptono revealed that there are five main dimensions of service quality (in order of relative importance), namely: 1) Reliability is the ability to provide services in accordance with customer expectations or desires, namely immediate, accurate and satisfactory service. 2) Responsiveness, namely the desire of the staff to help customers and provide services responsively, namely the motivation of employees in solving problems faced by customers in using services. 3) The guarantee includes the knowledge, competence, courtesy, and nature of the service provider to the customer to be able to handle customer questions or complaints. 4) Attention includes ease in establishing relationships, good communication, personal attention, and understanding of the individual needs of customers, namely the attitude of employees who show genuine concern in serving customers. 5) Physical Evidence includes physical appearance such as facilities, equipment, employees, facilities and communication.

Financial institutions

1. Conventional Financial Institutions

Financial institutions are business entities or institutions in the field of financial services that are engaged in collecting funds from the public and channeling them for funding and by obtaining profits in the form of interest or percentages. However, the

business activities of this institution can be in the form of raising funds only, distributing funds only, or both at once. Based on the type, financial institutions in Indonesia are divided into two types, namely bank financial institutions and non-bank financial institutions.

Bank Financial Institution is a financial intermediary institution established with the authority to receive and collect money deposits, lend money, and issue promissory notes or banknotes. These banks are further divided into three types, namely the Central Bank which functions to maintain the stability of the people's economy and is controlled by Bank Indonesia, Commercial Banks that provide financial services and transactions, and Rural Banks that accept deposits in the form of time deposits.

Non-bank Financial Institutions provide various financial services and withdraw funds from the public either by deposit or indirectly. Some examples of non-bank financial institutions include leasing companies, insurance companies, pension fund companies, stock exchanges, pawnshops, mutual funds, and others.

2. Islamic Financial Institutions

Islamic financial institutions are institutions whose activities are fundraising (saving) as well as in the context of distributing funds (lending) and in accordance with sharia principles, namely buying and selling and profit-sharing. The existence of a Sharia Financial Institution (LKS) in recent years has become an alternative financial institution for the community which is very important in advancing the real sector through its business activities, especially *mudharabah* financing products that are in accordance with sharia principles and are able to encourage the economy (Santoso, 2020; Ghofur et al., 2021).

Financing

Financing is better known by the Indonesian people as debt - receivables or credit terms in conventional banking. The difference between accounts payable and credit or financing lies in the service provider. Debts are generally used by the public in the context of lending to other parties. A person who lends his property to another person can be said to have given him a debt. Credit or financing is mostly used by the public in banking transactions and purchases that are not paid for in cash. Financing is funding provided by

a party to another party to support planned investments, either by themselves or by institutions. Financing is funding issued to support planned investments (Ilyas, 2015).

Law Number 10 of 1998 states that financing based on sharia principles is the provision of money or an equivalent claim based on an agreement or agreement between the bank and another party that requires the party being financed to return the money or claim after a certain period of time. with compensation or profit-sharing.

Funding Principles

Usually, in the business of financing principles, there are three schemes for conducting contracts at Islamic banks, namely (Ilyas, 2015):

1. Profit-Sharing Principle

In terms of profit-sharing, there are two types of profit-sharing (depending on the agreement), namely revenue sharing and profit sharing. As for the percentage of profit sharing, it is known as the *nisbah*, which can be agreed upon with the member who gets the financing facility at the time of the financing contract.

2. Buying and Selling Principle

This principle is implemented because of the transfer of ownership of goods or objects. The bank's profit rate is determined in advance and becomes part of the price of goods traded.

3. Lease Principle

In addition to the sale and purchase contracts that have been described previously, there are also rental contracts that are carried out.

Types of Financing

The types of financing can basically be grouped according to several aspects, including purpose and time period. Financing according to the objectives of Islamic banks is divided into a) Working capital financing, namely financing intended to obtain capital in the context of business development, and b) Investment financing, namely financing intended to invest or procure consumptive goods. Financing according to period is divided into a) Short term financing, namely financing that is carried out with a period of 1 month to 1 year. b) Medium-term financing, namely financing made with a period of 1

year to 5 years and c) Long-term financing, namely financing carried out within more than 5 years time (Rifai, 2008).

C. METHODS

This type of research is descriptive qualitative, namely research to analyze an event that is being faced by research subjects in the form of responses, behavior, motivation, and so on. The qualitative description itself is defined as a description of the state of the subject and the object of the company's research with the problem-solving steps it investigates. The object of this research is the Savings and Loans Cooperative and Sharia Financing Al-Ishlah Mitra Sejahtera Plumbon. The research was conducted from September - to October 2021.

The data collected is data in the form of words or pictures, so it is not in the form of numbers. In this study, the research data found in the field are more likely to be interpreted. The subject of this research was appointed by the Manager of KSPPS Al-Ishlah Mitra Sejahtera. Data collection techniques used are observation or observation, interviews, and documentation. The data analysis technique used is the descriptive technique. Descriptive is data that has been obtained after it is poured in the form of words or pictures and described then can provide real clarity.

D. RESULTS AND DISCUSSION

Institution Profile

The Al-Ishlah Mitra Sejahtera Sharia Savings and Loans Cooperative (KSPPS AIMS) is a cooperative that is the result of the division of the Al-Ishlah Islamic Boarding School Cooperative business unit in Bobos-Dukuntang, Cirebon Regency, which was established on February 10, 2021, with the ratification of an education certificate and a legal entity. Location of KSPPS Al-Ishlah: Headquarters located at Jalan Raya Otista No. 17 Plumbon Cirebon Regency, the KSPPS Branch Office itself has 7 branches including the Dukuntang Branch, Majalengka Branch, Arjawinangun Sub-Branch, Kuningan Branch, Indramayu Branch, Kramat Branch, and Kas Harjamukti.

The Al-Ishlah Mitra Sejahtera Sharia Savings and Loans Cooperative was previously a unit of the business owned by the Al-Ishlah Mitra Sejahtera Islamic Boarding School Cooperative (KOPONTREN) which is located in Bobos village, Dukuntang subdistrict, Cirebon Regency and was founded on October 17, 1998. Pondok Cooperative The Islamic Boarding School itself has several business units engaged in services such as 2 Mini-market Franchise Units in collaboration with Alfamart, 1 Member Minimarket unit (TOSKA), 1 Warpostelnet Business Unit, Gunung Kuda Excavation Business Unit, 1 Sharia Partner USPPS Unit/Swamitra, 1 Unit USPPS Kopontren Al-Ishlah (BMT) which has 7 service offices.

At the end of 2020 USPPS Kopontren Al-Ishlah has assets of 21.6 billion with 7 offices spread across 3 Cirebon areas, namely Cirebon, Indramayu, Majalengka and Kuningan. In early 2021 there was a proposal from members regarding the separation of the USPPS Unit, both the USPPS Kopontren Al-Ishlah (BMT) and the USPPS Mitra Syariah or Swamitra. On February 2, 2021, an Extraordinary Meeting of Members was held to discuss the distribution of assets, to ratify the separation between USPPS Kopontren Al-Ishlah and USPPS Mitra Syariah or Swamitra and legally the USPPS Mitra Syariah unit was removed from Kopontren Al-Ishlah to stand alone.

On February 10, 2021, a cooperative establishment meeting was held, the result of the separation resulted in a decision, namely the establishment of the Al-Ishlah Mitra Sejahtera Sharia Savings and Financing Cooperative, abbreviated as KSPPS AIMS which was registered through a notary and legalized as a national legal entity with the number: AHU-0009046.AH .01.26 the Year 2021 Dated March 12, 2021, as one of the National Cooperatives. The purpose of KSPPS Al-Ishlah Mitra Sejahtera is to empower the ummah through an economic system that is blessed by Allah Swt. The target of the AIMS KSPPS itself is for members in particular and the community in general.

Sharia Foundation

Al-Qur'an:

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ۗ ذَٰلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا ۗ وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا ۗ فَمَنْ جَاءَهُ مَوْعِظَةٌ مِنْ

رَبِّهِ فَانْتَهَى فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ وَمَنْ عَادَ فَأُولَئِكَ أَصْحَابُ النَّارِ هُمْ فِيهَا خَالِدُونَ

"People who eat (take) usury cannot stand except like the standing of people who are possessed by the devil due to (pressure) insanity. That is because they say, Lo! Trading is the same as usury, and Allah has permitted trading and forbidden usury. Those to whom a prohibition from their Lord has come to him and then ceases to exist, then for him is what he used to take. and the affair (is up) to Allah. Those who return (usury), then those are the inmates of the Fire; they abide therein". (Al-Baqarah: 275)

Al-Hadith

From Suhaib, the Prophet Saw. said:

"Three things in which there is a blessing, buying and selling tough, Muqaradah (mudarabah) and mixing wheat with flour for household purposes, not for sale." (Narrated by Ibn Majah)

Based on the verses of the Qur'an and the hadith above, it is obligatory for Muslims to avoid usury. KSSPS Al-Ishlah Mitra Sejahtera is present as a financial institution in the form of a bank that in practice carries out sharia principles for the benefit of the people. The verse above clearly states that the sin of usury is one of the major sins.

Vision and Mission of KSPPS Al-Ishlah Mitra Sejahtera

The vision of KSPPS Al-Ishlah Mitra Sejahtera is to be the leading, trustworthy, and empowering KSPPS. The mission of KSPPS Al-Ishlah Mitra Sejahtera is a) As a medium for preaching sharia economic development, b) being a partner for receiving and distributing *Zakat, Infak, Shodaqoh*, and waqf managers with Amanah, and c) to become a center for sharia financial transactions with professional services and reliable human resources. d) helping to facilitate members and the community in meeting the necessities of life and e) empowering the community through business cooperation and other partnership efforts.

Financing Products

1. Murabahah Financing (Sales and Purchase Contract)

In accordance with the Fatwa of the National Shari'ah Council No: 04/DSN-MUI/IV/2000 on *murabahah*, considering the public needs a lot of help in channeling

funds from banks based on the principle of sale and purchase. Therefore, DSN considers it necessary to establish a fatwa on *murabahah* to be used as a guide by sharia banks. As in the Word of Allah QS. al-Nisa '[4]: 29:

“O you who believe, do not consume each other's wealth in a vain way, except by way of trade that occurs with mutual pleasure between you. And do not kill yourselves; surely Allah is Most Merciful to you.”

Murabahah financing is financing with a sale and purchase contract, KSPPS AIMS has a position as the owner of the goods and sells the goods by increasing the agreed profit margin. HPP for working capital or consumptive goods needed by the applicant, then the applicant pays it in installments within a mutually agreed period of time. If the goods needed have special specifications or with a large number of items, we provide *wakalah* facilities so that you can choose and buy goods according to your desired needs. The agreed selling price is the sum of the purchase price plus AIMS profit margin and any purchase costs that may be incurred.

The illustration of *murabahah* financing is as follows:

Mr. Amin applied for financing to KSPPS AIMS for the purchase of 1 mobile phone for Rp. 1,000,000 to be used as supporting facilities in the stall. Based on an agreement with KSPPS AIMS, Mr. Amin will give KSPPS AIMS a profit/margin of Rp. 150,000 with a payment system in 10 months installments. After receiving the goods, Mr. Amin has an obligation to pay installments to KSPPS AIMS of Rp. 115,000 per month.

Financing	IDR 1,000,000
Margin	<u>IDR 150.000</u>
Selling price	IDR 1.150.000
Installment	= Rp. 1.150.000 : 10
	= Rp. 115,000

2. *Musyarakah*/Cooperation Financing

KSPPS AIMS provides *musyarakah* financing facilities for customers who have businesses and lack working capital. *Musyarakah* financing is a model of business cooperation between members and KSPPS AIMS where KSPPS AIMS invests funds for a limited time into member-owned businesses. For this investment, KSPPS AIMS obtains profit-sharing from the financed business. Profit-sharing can be paid every

month or all at once at the end of the agreement in accordance with the agreed ratio. The profit-sharing ratio is determined at the beginning of the agreement based on mutual agreement.

Illustration of *musyarakah* financing as follows:

Pak Udin wants to work on an order for a lunch box at his catering business. Pak Udin needed Rp 5,000,000 to complete the order. Pak Udin only has Rp 2,000,000 in funds, the remaining Rp 3,000,000 will be financed by AIMS. Based on the agreement with AIMS, the profit-sharing ratio was determined to be 60% for Pak Udin and 40% for AIMS. The total payment that Mr. Udin received when the order was completed was Rp. 6,000,000. After deducting capital of Rp. 5,000,000, according to the initial agreement, AIMS received a return of capital of Rp. 3,000,000 plus profit sharing of Rp. 240,000 with details:

Investment Profit Sharing Portion	= (6 million - 5 million) x 60%
	= IDR 600,000
Profit sharing for AIMS	= 600,000 x 40%
	= 240,000

3. Multi-Service Financing

KSPPS AIMS provides Multi-Service Financing facilities aimed at customers who have difficulty in carrying out their needs or interests and do not have sufficient funds to pay for them. Multi-Service Financing is a facility provided to members as a bailout for the need for certain services. KSPPS AIMS receives *ujroh*/fees for the management services for the members' needs.

4. *Hawalah*/*hiwalah* financing

This financing is intended to help customers who want to be free from the bondage of moneylenders/conventional banking and want to be free from usury. Financing with a *hawalah*/*hiwalah* contract, then your debt to money lenders/conventional banks whose interest doesn't drop, will be completed. This debt transfer agreement will solve the problems that occur.

5. *Ijaroh* Financing (lease contract)

Ijaroh financing is financing that is carried out on the principle of lease or transfer of rights to benefit the goods within a certain period of time without any transfer of ownership rights to the goods.

6. *Walimah Mubarakah* Financing (IMZZ Contract)

Walimah Mubarakah Financing is a financing facility provided by KSPPS AIMS to meet the needs of members in organizing a *tasyakkuran/walimah*/wedding celebration, circumcision, birthday, or other.

Financing Analysis at KSPPS Al-Ishlah Mitra Sejahtera Plumbon

Three important aspects of financing implemented at KSPPS AIMS are safe, smooth, and profitable. a) safe which means the belief that the funds that have been thrown can be withdrawn in accordance with the agreement. b) Smooth, namely the funds threw by KSPPS Al-Ishlah Mitra Sejahtera Plumbon can rotate smoothly and quickly. Because the faster and smoother the circulation of funds, the better the development of the Al-Ishlah Mitra Sejahtera Plumbon KSPPS. c) profitable, i.e. precise calculations and projections to ensure that the funds thrown will generate income.

KSPPS AIMS in providing financing products has implemented the 5C and 4P principles before providing financing to its members.

The 5C principles consist of:

1. Character is an assessment of the customer's character to predict the ability and willingness of the customer to repay the financing. The KSPPS AIMS has taken into account how the customer's ability to repay the financing has made the KSPPS AIMS focus on providing financing to existing customers, namely market traders in the Arjawinangun Market area with the consideration that market traders are the majority selling necessities of life and what are the conditions during the merchandise pandemic. they are basic necessities that customers will always look for. This consideration makes KSPPS AIMS not to hesitate to carry out financing product services.

2. Capacity (ability), is a subjective assessment of the debtor's ability to make payments or repay financing by looking at the debtor's past performance records accompanied by field observations of the customer's business, way of doing business, and place of business.
3. Capital, namely an assessment of the capital capability of the prospective debtor as measured by the overall business position through its financial ratios and emphasis on the composition of its capital.
4. Collateral is a guarantee belonging to the prospective debtor whose transactions are assessed according to the market price to support the proposed financing ceiling.
5. Condition, namely the macro and micro economic conditions, especially the type of business commodities of prospective debtor customers, whether prospective or experiencing sluggishness.

In addition to the 5C principles, finding out the condition of potential borrowers, it can be done using the 4P principles which include:

1. Personality (morals of the prospective recipient of financing)
2. Purpose (use of proposed financing)
3. Prospect (hope, benefit of the project being financed)
4. Payment (where and how the refund is made)

Submission of financing by contract at KSPPS Al-Ishlah Mitra Sejahtera Plumbon which is addressed to people who are already members and need financing based on their needs. Marketing officers who carry out the financing process at KSPPS Al-Ishlah Mitra Sejahtera Plumbon. Members who will carry out the financing application process at KSPPS Al-Ishlah Mitra Sejahtera Plumbon must meet the requirements, including: (1) Fill out the financing application form. (2) Attach a photocopy of identification (KTP/SIM). (3) Attach a photocopy of the Family Card (KK). (4) Attach a photocopy of ownership of the collateral (BPKB/Certificate). (5) Attach other supporting documents (latest STNK/PBB). (6) Willing to be surveyed and able to comply with financing regulations at KSPPS Al-Ishlah Mitra Sejahtera Plumbon.

Al-Ishlah Mitra Sejahtera KSPPS Financing Services

In the current pandemic era, there are many cooperatives and BMTs that temporarily stop financing services, there are many factors that affect the cessation of financing services, one of which is the decrease in customers and members. However, it is different from the Sharia Savings and Loans Cooperative which continues to run various financing products.

The importance of service to customers is a real strategy in order to win the competition. This service must be supported by quality human resources who are professional, reliable, and have a far-reaching vision and mission in order to develop superior service strategies and tips. Therefore, the Al-Ishlah Mitra Sejahtera Sharia Savings and Loans Cooperative always tries to improve its quality and services. One of them is to always pay attention and provide convenience for its members because member satisfaction is the main key and a benchmark for the progress of KSPPS Al-Ishlah Mitra Sejahtera in the future.

The stages for applying for financing at KSPPS Al-Ishlah Mitra Sejahtera must meet the requirements, both for old members and new members. Terms for new and old members can be seen from the character of the member itself. That character can be seen in honesty, sincerity, and completing the requirements proposed by KSPPS Al-Ishlah Mitra Sejahtera to prospective members, one of which is what financing is used for, what business is being carried out, where is the location of the business being carried out, seen from its liquidity, seen of their environment, and are willing to be surveyed more deeply. As for the old members, that is the repeat strategy, meaning that the member is re-analyzed by the previous liquidity situation, whether it is in accordance with the contract or not, the use of the funds, then how is the environment around the business, and is ready to be re-analyzed by the analysis team from the KSPPS Al-Ishlah Mitra Sejahtera. As for old members, the minimum application for financing is 11 months, of which in 11 months once again, the KSPPS Al-Ishlah Mitra Sejahtera will do a re-relaxation. Existing members will receive a financing loan of a maximum of 80% of the KSPPS Al-Ishlah Mitra Sejahtera Plumbon tax.

E. CONCLUSION

Financing based on sharia principles is the provision of money or an equivalent claim based on an agreement or agreement between the bank and another party that requires the party being financed to return the money or claim after a certain period of time with compensation or profit-sharing. The Sharia Savings and Loans Cooperative (KSPPS) is a microfinance institution that collects funds from the public and distributes them to people who need these funds. There is the application of the 5C and 4P principles at KSPPS Al-Ishlah Mitra Sejahtera Plumbon before providing financing to its members. The result of this study is that KSPPS Al-Ishlah Mitra Sejahtera Plumbon is still running its financing during the current pandemic with various considerations for the welfare of its members.

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