

Enhancing Family Resilience in Urban Areas Through Inclusive Banking: a Maslahah Mursalah Perspective on BRI Services

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Abstract

Inclusive financial services play a crucial role in enhancing family economic resilience, particularly for micro and small business owners. However, challenges remain in utilizing banking services, such as limited financial literacy and access to capital. This study aims to analyze the effectiveness of BRI's financial services in strengthening family resilience through the perspective of *maslahah mursalah*. This research employs a qualitative approach using a case study method on MSME customers who utilize People's Business Credit (KUR) and BRI's digital services. The study involved eight informants. Data were collected through in-depth interviews, observations, and document analysis. The findings indicate that BRI's services significantly contribute to improving family economic stability by providing broader access to capital, enhancing financial literacy, and supporting small business growth. From the perspective of *maslahah mursalah*, these services fulfill the principles of utility (*jalb al-mashalih*) and harm prevention (*dar' al-mafasid*), although challenges remain in optimizing digital financial inclusion and simplifying administrative processes. The study's implications highlight the importance of increasing financial literacy, optimizing digital services, and fostering collaboration with the government and Islamic financial institutions to sustainably strengthen family economic resilience.

Keywords: Bank Rakyat Indonesia, Microfinance, Financial Inclusion, Islamic Economic Ethics, KUR Program

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Introduction

Family resilience is a fundamental aspect in the social and economic stability of society (Aziz et al., 2024) especially in urban areas such as East Jakarta which have a high level of heterogeneity. The family, as the smallest social and economic unit, often faces various challenges in meeting basic needs, improving well-being, and achieving financial sustainability (Darmawan et al., 2022; Hermansah & Kusmana, 2020). In a dynamic economic context, the role of financial institutions is crucial in providing access to capital and financial services that can increase family economic resilience (Fitria et al., 2024). However, the reality on the ground shows that limited access to capital is still a major problem for most families, especially those who depend on micro, small, and medium enterprises (MSMEs) as their main source of income (Wijaya et al., 2024). Based on existing data, around 75.2 percent of the total micro business actors in Indonesia are still experiencing difficulties in obtaining working capital. In fact, during the COVID-19 pandemic, around 90 percent of MSMEs experienced a significant decrease in turnover, while 69 percent of them stated that they still needed business capital assistance to survive and develop (Armansyah & Turnip, 2023). Unfortunately, limited access to formal banking institutions remains an obstacle for them, affecting the economic resilience of families more broadly (Alfian, 2022; Susilowati, 2020).

In East Jakarta, family resilience is a challenge because there are still many underprivileged families who depend on the informal sector and small businesses as a source of livelihood. Unstable socio-economic conditions, such as fluctuating income and high cost of living in urban areas, further worsen the level of family welfare (Akbar & Fujiati, 2021). In addition, there is still a significant percentage of families who need financial assistance to develop their businesses and improve their homes to make them more livable. In this situation, the role of financial institutions such as Bank Rakyat Indonesia (BRI) is becoming increasingly important (Azizah & Salam, 2021; Kusuma Wardani, 2022). As one of the largest banks in Indonesia, BRI has various financial inclusion programs that aim to increase access to capital for low-income families (Widiana et al., 2023). These programs include microcredit services, savings, and other financial support that can have a direct impact on increasing family economic resilience (Sunarti et al., 2024). Therefore, a deeper understanding of the effectiveness of the BRI program in increasing family resilience in East Jakarta is very relevant to be researched.

Although various financial programs have been implemented by Bank Rakyat Indonesia (BRI) to improve people's welfare, there are still significant inequalities in access to and utilization of financial services by families in East Jakarta. The region has complex socio-economic characteristics, with many underprivileged families relying on the informal sector as their main source of income. Limited access to financial services, such as microcredit and savings facilities, hinder the ability of families to build sustainable economic resilience. In addition, factors such as limited financial literacy, strict administrative requirements, and a lack of information regarding available financial programs further exacerbate this inequality (Chou, 2023). This condition shows that although banks have provided a wide range of financial inclusion services, their effectiveness in reaching and empowering low-income families in East Jakarta still needs to be studied more deeply.

The economic resilience of families is greatly influenced by access to stable and sustainable financial resources. However, in East Jakarta, many families face difficulties in obtaining business capital, setting aside funds for savings, and accessing other formal financial services. In fact, services such as microcredit and financial assistance programs can help increase the economic resilience of families, especially for those who depend on the small and medium-sized business sector. The lack of understanding of the importance of financial management and the low penetration of banking services in underprivileged communities further exacerbates this condition. Families' inability to manage economic risks, such as job loss or income fluctuations, makes them vulnerable to financial crises. Therefore, a clearer mapping of barriers to access to banking services and the effectiveness of BRI's financial programs is needed to identify more effective solutions.

Despite the efforts that have been made by BRI in expanding access to finance, empirical studies that specifically examine the impact of financial services on family resilience in urban environments such as East Jakarta are still very limited. Most of the existing research has focused more on macroeconomic inclusion, without delving deeply into how these services contribute to household economic stability in dynamic urban areas. Therefore, this study seeks to fill the literature gap by comprehensively exploring the role of BRI in increasing family resilience in East Jakarta. By analyzing the factors that affect access to and utilization of financial services, as well as assessing their impact on family socio-economic conditions, this study is expected to make a valuable scientific contribution in the field of financial inclusion and family welfare in urban areas.

This study aims to analyze the extent to which financial services provided by Bank Rakyat Indonesia (BRI) contribute to the economic resilience of families in East Jakarta. By examining the effectiveness of financial inclusion programs, this study identifies factors that affect the success of the implementation of banking services in improving household economic stability. In addition, this study also explores various obstacles faced by families in accessing and utilizing BRI financial services, such as limited financial literacy, administrative requirements, and affordability of banking facilities. This study aims to answer the following research questions: (1) To what extent do BRI's financial services contribute to family economic resilience in East Jakarta, (2) How do these services align with the principles of *maslahah mursalah*?. Based on empirical findings, this study offers policy recommendations that can increase the effectiveness of BRI's financial programs, both through optimizing financial literacy, simplifying access procedures, and strengthening cooperation with the government and social institutions. Thus, this research is expected to make an academic and practical contribution in strengthening family economic resilience in dynamic urban areas such as East Jakarta.

Studies on financial inclusion generally focus on the accessibility of banking services without specifically linking them to family resilience as the smallest socio-economic unit. The lack of research exploring the impact of Bank Rakyat Indonesia's (BRI) program on family welfare at the micro level creates a gap in the academic literature. In addition, the dynamics of family resilience in urban areas such as East Jakarta, which face unique socio-economic challenges, are still rarely discussed in the context of financial services. Therefore, this study seeks to fill this gap with an empirical approach that examines the relationship between BRI's financial program and family resilience from the perspective of *maslahah mursalah*. This approach assesses the extent to which the benefits of BRI banking services can strengthen family economic stability without contradicting the principle of public welfare. Thus, this research not only makes an academic contribution but also offers practical insights for the development of inclusive financial policies that are more responsive to the needs of urban families.

This research presents a new perspective by linking Bank Rakyat Indonesia's (BRI) banking services and family resilience through the *maslahah mursalah* approach, a concept that has not been widely studied in the context of inclusive finance in Indonesia, especially in East Jakarta. Using an empirical data-based approach, this study explores how access to BRI financial services can strengthen family economic stability in the face of social and financial pressures. The findings of this study are expected to make significant academic contributions while offering practical insights for banks, policymakers, and social practitioners in designing more effective financial inclusion strategies. The *maslahah mursalah*-based approach ensures that the solutions offered not only improve banking access but are also aligned with the principles of collective welfare. Theoretically, this study enriches the discourse on Islamic economic ethics and its relevance to inclusive financial systems. Practically, it provides evidence-based recommendations for BRI, policymakers, and MSME development programs to enhance the effectiveness of financial services in fostering sustainable family resilience. Thus, this study strengthens the urgency of financial policy innovation that is oriented towards the sustainability and resilience of families in urban areas.

Methods

This study uses a qualitative method with a legal social approach to analyze the role of Bank Rakyat Indonesia (BRI) in increasing family resilience in East Jakarta. The study adopts a case study design that allows an in-depth exploration of the socio-economic dynamics of BRI financial service beneficiary families. Data was collected through direct observation and in-depth interviews with eight informants selected through purposive sampling (Lenaini, 2021). The informants consisted of BRI representatives and families who were recipients of banking services, particularly users of microcredit (KUR) and digital banking features. The selection was based on specific criteria, including active participation in BRI's financial programs and representation of different levels of economic vulnerability.

This approach aims to comprehensively understand how financial services, such as microcredit and economic empowerment programs, impact family economic stability. Data analysis was carried out through manual coding (Astuti, 2024), using thematic analysis techniques (Naeem et al., 2023), based on the framework of Braun & Clarke (Braun & Clarke, 2006). This method involved identifying, analyzing, and interpreting patterns of meaning (themes) within the qualitative data. With this method, the research can provide deeper empirical insights and social reality based on the effectiveness of BRI's financial services in strengthening family economic resilience.

Results and Discussion

Family Resilience In The Context Of Fiqh And Indonesia

Family resilience is a fundamental element in maintaining social and economic stability in a society (Darmawan et al., 2022). As the smallest unit in the social structure, the family has a strategic role in shaping quality individuals and contributing to the development of the nation. In the economic context, resilient families can survive financial shocks, while socially, family resilience contributes to the harmonization of relationships between family members and the wider community (Aziz et al., 2024). Family resilience depends not only on internal factors, such as parenting and values applied in the family, but is also influenced by external factors, including government policies and access to economic resources. Therefore, the study of family resilience is becoming increasingly relevant in facing the challenges of globalization and digitalization that significantly change the socio-economic structure of society (Darmawan et al., 2022).

The challenges of family resilience in Indonesia reflect the complexity of social dynamics influenced by economic, cultural, and legal factors. Economically, income inequality and job instability are the main factors that weaken family resilience, especially in urban areas (Susilowati, 2020). Social factors, such as rapid urbanization, cause changes in the pattern of interaction within the family, with less time together between family members. From the cultural aspect, traditional values that previously strengthened family institutions have shifted due to the influence of modernization and globalization. Meanwhile, legal challenges in family resilience can be seen from weak enforcement of regulations related to the protection of children and women, as well as the lack of policies that directly support family welfare (Fitria et al., 2024). Thus, understanding these challenges is the first step in formulating a more comprehensive family resilience strategy.

The fiqh approach in understanding family resilience offers a comprehensive perspective based on sharia principles aimed at safeguarding the well-being of individuals and society (AL Zbon & Smadi, 2017). In Islam, the family does not only function as a social institution, but also as an institution of worship that aims to achieve the well-being of this world and the hereafter. The concept of family resilience in fiqh can be studied through maqashid sharia which emphasizes the protection of religion (hifz al-din), soul (hifz al-nafs), intellect (hifz al-aql), heredity (hifz al-nasl), and property (hifz al-mal) (Mafhûmi & Mar, 2022). Through this approach, family resilience can be built by ensuring that each family member obtains his or her rights fairly and carries out his or her obligations responsibly. The implementation of fiqh in family policy is also the basis for designing regulations that are able to maintain a balance between rights and obligations in the family (Nasohah, 2024).

In Islamic fiqh, the family is seen as a social unit that has a clear legal structure, governed through sharia principles that govern marriage, the rights and obligations of spouses, and the protection of children (Fiqh & Kodir, 2024). Sharia provides a normative framework that aims to ensure family resilience in the face of social and economic challenges (Fadil et al., 2024). The concept of family resilience in Islam is not only material, but also includes moral and spiritual aspects, all of which are geared towards the achievement of benefits. Therefore, understanding the role of fiqh in shaping family resilience is important, especially in the context of increasingly complex social changes in the modern era. This study aims to explore family resilience from a fiqh perspective, with an emphasis on the principles of sharia maqashid, Islamic law regulations, and the concept of *maslahah mursalah* in family policy.

In Islamic fiqh, family resilience is built on the principle of *maqashid sharia* which aims to maintain the five main aspects of human life: religious protection (*hifz al-din*), protection of the soul (*hifz al-nafs*), protection of reason (*hifz al-aql*), protection of offspring (*hifz al-nasl*), and protection of property (*hifz al-mal*). *Hifz al-din* emphasized the importance of religious values in the family, such as Islamic education for children and the responsibility of husbands and wives in upholding the values of faith. *Hifz al-nafs* is related to the physical protection and welfare of family members, including the fulfillment of basic needs that are the responsibility of the head of the family (Santoso, 2024). Meanwhile, *hifz al-aql* emphasizes the importance of education and intellectual development in the family so that each individual has the correct understanding in facing life's challenges. *Hifz al-nasl* emphasizes the continuity of offspring through marriage rules and the protection of children, while *hifz al-mal* regulates family economic management so that it remains on the path of halal and blessing (Juswandi, 2024).

Islamic law regulations related to family resilience cover various aspects, from marriage to rights and obligations in the household. Marriage in Islam is not just a contractual contract, but also has a sacred dimension that aims to build a harmonious family (Juswandi, 2024). Islam establishes the rights and obligations of husband and wife in a proportionate manner, where the husband is responsible for maintenance and protection, while the wife has the right to welfare and fair treatment. In addition, Islam pays great attention to child protection as part of family resilience, both in terms of education, welfare, and custody (Santoso, 2024). Islamic law also regulates the mechanism for resolving conflicts in the family through a deliberative approach and sharia justice, so that family resilience can be maintained despite differences in the household (Munir, 2023). With this regulation, Islam aims to ensure that every family can function optimally in creating a just and blessed society.

Maslahah mursalah is an important principle in family resilience policies in the modern era, given the ever-changing social dynamics that demand the flexibility of Islamic law. *Maslahah mursalah* refers to benefits that are not explicitly mentioned in the sharia text but are still in line with Islamic principles in creating prosperity for the *ummah*. In the context of family resilience, *maslahah mursalah* can be applied in various policies, such as family welfare regulations, sharia-based economic programs, and policies for the protection of women and children (Arifiani, 2021). In addition, the application of *maslahah mursalah* allows Islam to provide solutions to modern challenges such as divorce, domestic violence, and economic inequality in the family (Nurliana, 2022). Thus, Islamic fiqh not only provides rigid normative guidelines, but also has the flexibility to adjust family resilience policies to the conditions of the times that continue to develop.

By understanding family resilience from a fiqh perspective, it can be concluded that Islam has a comprehensive system in maintaining household stability through the principles of sharia maqashid, legal regulation, and the application of *maslahah mursalah* (Murty et al., 2022). These principles not only provide a normative foundation for Muslim families but also have relevance in the context of public policies oriented towards social welfare (Mulyo et al., 2023). In the face of modern challenges, the implementation of Islamic law in family policy must continue to be studied so that it remains relevant and adaptive to the social changes that occur. Therefore, more research

is needed to explore how family resilience in Islam can be strengthened through a more contextual and applicative legal approach. Thus, family resilience is not only a normative discourse in fiqh, but also a practical solution in building a harmonious and prosperous society.

In the context of national law, Marriage Law No. 1 of 1974 and its revision in Law No. 16 of 2019 function as the main pillars in regulating the legal aspects of marriage, the rights and obligations of couples, and child protection (Ahmad, 2023). This revision of the law affirms the minimum age limit for marriage as an effort to reduce child marriage which often has implications for family resilience. In addition, this regulation also highlights the importance of justice in family relations and the balance between the rights and obligations of husband and wife in the aspects of maintenance, children's education, and family welfare. The implementation of this policy requires structural support from the state through strengthening the legal system, advocacy for family rights, and collaboration with social institutions to ensure that family resilience can be maintained in various changing social and economic conditions (Gokarna, 2016; Javed & Mughal, 2021).

The role of the state in maintaining family resilience is not only limited to legal regulation, but also includes economic, social, and educational policies. The Indonesian government has initiated various social protection programs such as the Family Hope Program (PKH) and the Healthy Indonesia Card (KIS) to improve the welfare of poor and vulnerable families (Isroqunnajah, 2024). In addition, the Ministry of Women's Empowerment and Child Protection (KPPPA) plays a role in developing policies that support family resilience through gender equality and child protection campaigns (Nasrullah, 2024). In the education sector, the 12-year compulsory education programme and various educational assistance aim to ensure that children in families continue to have access to quality education as a long-term investment in family resilience. Thus, the role of the state in maintaining family resilience must be holistic, covering economic, legal, social, and educational aspects to deal with increasingly complex social dynamics.

Family resilience in Indonesia faces various challenges that are increasing due to social and economic factors. Poverty is one of the main factors that hinder family resilience, especially for low-income families who find it difficult to meet basic needs such as food, health, and education (Mulyo et al., 2023). In addition, rapid urbanization has transformed the social structure of families from being community-based to more individualistic, which can weaken social support networks that previously played a role in maintaining family stability. Changes in cultural values also affect family resilience, especially in terms of shifting gender roles and increasing divorce rates due to imbalances in domestic and economic roles in the family (Munir, 2023). In the digital era, new challenges have emerged in the form of the impact of social media on family relationships, where interpersonal communication is often replaced by virtual interactions, thus affecting the emotional closeness between family members.

In facing these challenges, the state and society need to adapt to more innovative approaches to increase family resilience (Santoso, 2024). Community-based economic empowerment programs, such as entrepreneurship training and access to microcredit, can be a solution for underprivileged families to increase their income independently. On the other hand, strengthening family values through character education in schools and public awareness campaigns can help reduce the negative impact of urbanization and cultural shifts. In addition, the government needs to develop more adaptive policies in dealing with the digital era, such as strengthening digital literacy in the family so that technology can be used to strengthen family relationships rather than becoming a separating factor (Mulyo et al., 2023). With a holistic strategy, the challenges to family resilience in Indonesia can be managed more effectively.

Empirical studies on family resilience patterns in Indonesia show that there is a significant disparity between families who have access to economic, social, and educational resources and those who do not. Data from the Central Statistics Agency (BPS) shows that families with more stable economic access tend to have a higher level of resilience than families below the poverty line (Mulyo et al., 2023). In addition, research conducted by the Ministry of Social Affairs revealed

that parental education factors play a major role in shaping family resilience, where families with higher levels of education have better strategies in managing conflicts and economic challenges. In urban contexts such as East Jakarta, differences in access to social services are also a determining factor in family resilience, with families living in areas with better access to public services tending to have more stable socio-economic conditions.

Based on these findings, policies that support family resilience should focus more on economic empowerment and more equitable access to education. The government needs to strengthen financial inclusion programs that allow low-income families to gain access to more affordable banking and business credit services. In addition, investment in the education system and job skills training for heads of families can increase the economic resilience of families in the midst of economic uncertainty. On the other hand, regulations related to family resilience need to consider approaches based on social and cultural values so that the policies implemented can run effectively in various levels of society. With an empirical data-based approach and sustainable interventions, family resilience in Indonesia can be strengthened more optimally in the face of growing social and economic challenges.

In the study of Islamic law, the Maqashid Syariah developed by Al-Ghazali and Al-Shatibi provides a conceptual framework that emphasizes the protection of five main aspects of human life: religion (*hifz al-din*), soul (*hifz al-nafs*), intellect (*hifz al-aql*), heredity (*hifz al-nasl*), and property (*hifz al-mal*) (Amatul, 2021). This approach emphasizes that policies related to family resilience should be oriented towards the maintenance of these essential values (Saputri & Islamy, 2021). In the context of family regulation in Indonesia, the principle of *Maslahah Mursalah* is a normative justification for policies aimed at protecting and strengthening family resilience, even though it does not have an explicit postulate in the sharia text. Thus, policies related to marriage, family economics, and child protection can be developed with a *maslahat* approach to create a socially and economically strong family system.

In addition to the Islamic legal approach, contemporary social theory also provides important insights into understanding family resilience. The Family Resilience Theory developed by Walsh (1996) emphasizes that resilient families have adaptation mechanisms in the face of social and economic stress, including emotional support and coping strategies (Prayitno et al., 2021). In the perspective of Anthony Giddens' Structuring Theory, family resilience is the result of the interaction between social structures—such as state policies and cultural norms—and individual actions within the family. Meanwhile, Robert Putnam's Social Capital Theory (2000) highlights how social networks and beliefs in society contribute to family resilience. The existence of strong social capital in the community can help families access economic resources, education, and psychosocial support (Hidayat et al., 2023). Thus, family resilience is not only the result of state policies, but also of social interaction and individual adaptation to a dynamic environment.

The Influence of BRI in Increasing Family Resilience in East Jakarta

As the smallest social unit, families with good economic resilience tend to be better able to face financial challenges, manage resources optimally, and provide welfare for their members. However, in a dynamic urban area like East Jakarta, family resilience is often tested by external factors, including income instability, high cost of living, and limited access to financial services. In this context, financial inclusion is a crucial instrument in strengthening family resilience to economic shocks. Families with access to formal financial products, such as savings, microcredit, and insurance, have a greater chance of improving well-being and reducing economic risk. Therefore, the role of financial institutions in providing inclusive financial services is increasingly important in supporting the economic resilience of families in urban areas.

As one of the largest banks in Indonesia, Bank Rakyat Indonesia (BRI) has played a strategic role in driving financial inclusion, especially for low-income people. Through various programs such as People's Business Credit (KUR), BRI seeks to expand access to capital for micro and small business actors who are the backbone of the family economy. However, there are still challenges in optimizing the use of these banking services, especially for families who do not have

adequate financial literacy. Many families in East Jakarta still rely on informal sources of financing due to a lack of access or trust in formal financial services. Therefore, this study seeks to examine more deeply how BRI's financial services can contribute to family resilience in East Jakarta. With an empirical approach, this study aims to explore the effectiveness of BRI's financial program in improving family welfare in urban environments. The following are the results of interviews with five BRI customers and 3 BRI Manteri:

AL, a vegetable trader, stated that access to capital from BRI through the People's Business Credit (KUR) program has helped him enlarge his stock of commodities and increase profits. Previously, limited capital caused difficulties in providing a greater variety of products. With the additional capital, it is able to buy vegetables in larger quantities, get cheaper wholesale prices, and increase its competitiveness in the market. In addition, AL revealed that BRI's digital banking services also facilitate transactions with suppliers and customers (AL: 2025). However, he highlighted the need for further financial education so that the use of this service is more optimal for small business actors like him.

MD, an LPG gas seller, emphasized that access to microcredit from BRI is very important in maintaining the sustainability of his business. He explained that before getting a loan, the availability of gas stock in his store was often limited due to slow capital turnover. With credit from BRI, MD can buy gas in larger quantities so that it is able to meet customer demand without experiencing delays in stock replenishment. In addition, he feels helped by the flexible installment system, which allows payments to be made according to his business cash flow. Nevertheless, MD hopes for a more intensive business development program so that MSMEs can develop more sustainably (MD: 2025).

AS, which manages the grocery store, stated that the loan from BRI has helped it improve the completeness of its merchandise and improve the appearance of its stores. Before getting financing, he often had difficulty in adding a variety of products due to limited capital. However, after gaining access to microcredit, the US was able to increase inventory volumes and attract more customers (US: 2025). In addition, he mentioned that BRI's digital transaction feature is very helpful in recording income and expenses more systematically. Nevertheless, the US highlighted that loan interest rates are still a challenge for small business actors like him, so he hopes for a loan program with lower interest rates.

MK, the owner of a makeup salon, explained that business credit from BRI has contributed significantly to the development of his business. With additional capital, she can buy more modern beauty equipment and improve the quality of services. Before getting the credit, the Constitutional Court faced obstacles in updating equipment due to limited capital. In addition, she also used part of the loan funds to take part in beauty training to improve her skills. The Constitutional Court considers that BRI's services are very helpful, but he proposes that there be a special program for business actors in the service sector to increase their competitiveness and business innovation (MK: 2025).

KM, a hair salon entrepreneur, revealed that BRI's loan allowed its business expansion by opening new branches. Before obtaining access to credit, KM only had one small salon with limited equipment. After obtaining financing, he managed to increase the number of service chairs, update salon equipment, and recruit more workers. In addition, he also began to use digital payment services facilitated by BRI, which provides convenience for customers in making transactions. However, KM admitted that the credit application process still requires a long bureaucracy, so he hopes that there will be an acceleration in the administrative process for MSME actors (KM: 2025).

SM, a BRI mantri, explained that his party plays an active role in providing financial education to MSME actors in East Jakarta. He emphasized that there are still many people who are hesitant to access banking services due to a lack of understanding of the benefits. Therefore, BRI routinely holds socialization on the importance of good financial management, including the wise use of microcredit. SM also mentioned that the role of mantri is not only limited to distributing credit, but also ensuring that customers can manage loan funds productively (SM:

2025). However, he highlighted the need for further collaboration with local governments to improve financial literacy among small business actors.

The same thing was said by RK, revealing that although BRI has various programs to support MSMEs, there are still obstacles in the credit distribution process. One of the main challenges is the lack of business legality documents among MSME actors, which is often an obstacle in applying for credit. In addition, RK added that some customers still have limitations in understanding loan mechanisms and financial management, so there is a risk of default (RK: 2025). To overcome this, RK emphasizes the importance of more intensive assistance for business actors so that they can make optimal use of credit facilities and avoid financial risks in the future.

MQ, another BRI mantri, gave an evaluation of the effectiveness of financial programs that have been implemented by banks. He acknowledged that the KUR program and other financial inclusion services have had a positive impact on the economic resilience of families in East Jakarta. However, he also highlighted that there is still a gap in the use of digital services, especially among MSME actors who are not familiar with banking technology (MQ: 2025). Therefore, MQ recommends that BRI increase educational efforts related to the use of digital-based financial services so that customers can be more independent in managing their finances. In addition, he proposed that there be a more flexible mechanism in credit requirements to accommodate small business actors who do not yet have formal business legality.

The results of this interview show that BRI's role in increasing family economic resilience in East Jakarta is very significant, but there are still challenges that need to be overcome so that financial services can be more inclusive and have a wider impact on the community. Here's a more detailed description in the table:

Table 1. Impact of BRI Services on Family Economic Resilience in East Jakarta

No	Informant	Type of Business/Position	Benefits of BRI Services	Challenges Faced	Recommendations
1	AL	Vegetable Vendor	Additional capital to increase stock and variety of goods	Lack of financial education	Enhanced socialization of digital banking services
2	MD	LPG Gas Seller	Increased stock capacity to meet customer demand	Needs more flexibility in installment payments	More intensive business coaching programs
3	AS	Grocery Store Owner	Broader product inventory and more systematic transaction recording	High loan interest rates	Provide loan programs with lower interest rates
4	MK	Beauty Salon Entrepreneur	Purchase of modern equipment and skill improvement	Lack of mentoring programs in service sectors	Specialized training programs for service-based businesses

No	Informant	Type of Business/Position	Benefits of BRI Services	Challenges Faced	Recommendations
5	KM	Hair Salon Entrepreneur	Business expansion by opening new branches and increasing workforce	Lengthy credit administration process	Accelerate credit application process for MSMEs
6	SM	BRI Field Officer (Mantri BRI)	Financial education and inclusion for MSME actors	Many business owners still unaware of financial service benefits	Collaboration with the government to improve financial literacy
7	RK	BRI Field Officer (Mantri BRI)	Credit distribution to MSMEs	Legal issues in business documentation for credit applications	Flexibility in credit requirements for small businesses
8	MQ	BRI Field Officer (Mantri BRI)	Evaluation of financial program effectiveness and digital services	Low utilization of banking technology among MSMEs	Increase digital-based financial education

Maslahah Mursalah's Perspective in Assessing the Effectiveness of BRI Services for Family Resilience

Bank Rakyat Indonesia (BRI), as a financial institution that focuses on the micro sector and financial inclusion, has a strategic role in improving family welfare through wider access to banking services. However, the effectiveness of these financial services must be assessed not only from the economic aspect, but also from the perspective of broader benefit values. In Islamic law, the concept of *maslahah mursalah* emphasizes the general welfare that does not conflict with sharia principles (Aziz, 2022; Aziz & Maksum, 2023). Therefore, this study aims to assess the extent to which BRI's financial services contribute to the economic resilience of families in East Jakarta by considering aspects of justice, ease of access, and financial sustainability.

The *maslahah mursalah* approach provides a relevant analytical framework in assessing banking policies in supporting family resilience. This principle emphasizes that economic policies must bring real benefits to the community, including easy access to microcredit, financial education, and banking services that meet the needs of low-income households (Munir, 2023). In practice, BRI's financial services have helped many families in strengthening their economic conditions, but there are still various challenges that need to be overcome, such as limited financial literacy and administrative obstacles in applying for credit (Cahyadi & Windirah, 2021). With a *maslahah mursalah-based* approach, this study seeks to explore the effectiveness of BRI's services from a broader benefit perspective, in order to provide more inclusive and sustainable policy recommendations for family economic resilience in dynamic urban environments such as East Jakarta.

Bank Rakyat Indonesia (BRI) as a financial institution that focuses on the micro sector and financial inclusion has a strategic role in improving family welfare through wider access to banking services (Darlan & Rivaldo, 2022). However, the effectiveness of these financial services needs to be assessed not only from the economic aspect, but also from the perspective of broader benefit

values. In Islamic law, the concept of *maslahah mursalah* emphasizes the general welfare that does not conflict with sharia principles. Interviews with small business actors in East Jakarta show that BRI's financial services, especially through People's Business Credit (KUR), have had a significant impact on the economic resilience of families, although there are still challenges that need to be overcome.

The *maslahah mursalah* approach provides a relevant analytical framework in assessing banking policies in supporting family resilience. This principle emphasizes that economic policies must bring real benefits to society, including easy access to microcredit, financial education, and banking services that are in line with the needs of low-income households (Khoiriah et al., 2024). The results of the interviews show that the KUR program has helped many business actors in increasing their working capital, such as the Navy who can increase their vegetable trading stock and MD who is able to maintain the availability of LPG gas. However, limited financial literacy and administrative obstacles in applying for credit are still challenges that require further attention.

One of the positive impacts of BRI's financial services can be seen from the experience of AS, the owner of a grocery stall, which managed to increase the completeness of its merchandise after obtaining a microloan. The same thing is also felt by the Constitutional Court and KM, business actors in the service sector, who are able to improve the quality of services and expand their businesses. However, there are still obstacles related to loan interest rates which are considered quite high and administrative processes that still need to be simplified. This shows that although the BRI program provides economic benefits, its sustainability and inclusivity aspects still need to be improved to support small businesses more optimally (Ibrahim et al., 2024).

The importance of financial education is also a major factor in the effectiveness of BRI's banking services for MSMEs (Rifa'i et al., 2023). SM, a BRI mantri, emphasized that there are still many business actors who are hesitant to access financial services due to a lack of understanding of the benefits. Therefore, BRI routinely holds socialization related to good financial management, including the wise use of microcredit (Khoiriah et al., 2024). Interviews with RK also showed that the lack of business legality is often the main obstacle in applying for credit, so BRI needs to develop a strategy to accommodate informal business actors who do not yet have official business licenses.

In addition to financial education, more intensive business assistance is also needed to increase the effectiveness of BRI's financial programs (Husada & Avriyanti, 2023). MQ, another BRI mantri, highlighted that there is still a gap in the use of digital services, especially among small business actors who are not familiar with banking technology. Therefore, strengthening digital literacy is an important step in ensuring that MSME actors can make more optimal use of banking services. In addition, BRI also needs to consider a more flexible mechanism in credit requirements in order to reach more business actors who do not yet have formal business legality (Wulandari et al., 2024).

In the context of *maslahah mursalah*, the effectiveness of banking programs must be measured based on its benefits for the welfare of the community at large. The KUR program has shown a positive impact in increasing access to capital for MSMEs, but there are still aspects that need to be improved, such as interest rate transparency and ease of administration (Ibrahim et al., 2024). In addition, business coaching and mentoring programs must also be strengthened so that small business actors not only obtain capital, but also gain skills in managing finances and developing their businesses sustainably (Darlan & Rivaldo, 2022).

Furthermore, from the perspective of *dar' al-mafāsīd* (preventing harm), the *maslahah mursalah* approach is also relevant in identifying and mitigating potential harms that may arise from banking finance practices, such as the risk of debt traps, unhealthy financial dependence, or unequal access to financial services (Jatmiko et al., 2024). In this context, BRI's policy of prioritizing prudential banking principles, information transparency, and financial education for customers becomes a crucial instrument in preventing losses and ensuring that economic interventions truly bring long-term benefits (Putri et al., 2024). The implementation of the People's

Business Credit (KUR) service by BRI can be seen not merely as a financial instrument, but also as a concrete effort to realize the values of social justice and economic empowerment in line with the objectives of Islamic law (*maqāṣid al-sharī'ah*), particularly in the protection of wealth (*hifẓ al-māl*) and in supporting a decent standard of living for urban families.

In practical implementation, the involvement of *mantri* officers as field facilitators plays a strategic role in bridging the gap between the bank and micro-enterprises. Their role is not limited to loan administration processes but also includes business mentoring, monitoring business development, and providing direct financial education (Mergaliyev et al., 2021). This reflects a humanistic approach in banking services that aligns with the Islamic principle of *ta'āwun* (mutual assistance). This personal approach further strengthens the trust dimension between financial institutions and the community, which in turn contributes to the effectiveness of fund distribution and the success of economic empowerment programs for families.

In addition, the use of BRI's digital services—such as the BRImo application and other e-banking platforms—further enhances financial inclusion in urban society. Easier, faster, and more secure access to financial services enables micro-entrepreneurs to conduct transactions efficiently, manage their finances better, and plan for sustainable business expansion. From the perspective of *maslahah mursalah*, this digitalization of services represents an adaptation to changing times while remaining oriented toward the welfare of the ummah, in accordance with the principle of *ṣāliḥ li-kulli ṣāman wa makān* in Islamic law (Tok & Yesuf, 2022). By extending services to segments of society previously marginalized from formal financial systems, BRI contributes to the creation of a more just and resilient economic structure, while also supporting the realization of the values of *'adalah* (justice) and *istiqlāl iqtisādī* (economic self-reliance) in the lives of urban Muslim families (Dr. Ahmed Akram Hassan Al-Khafaji, 2024).

From the results of the interviews, it can be concluded that BRI's financial services have made a real contribution to the economic resilience of families in East Jakarta. However, challenges related to financial literacy, credit bureaucracy, and limitations in the use of digital technology are still factors that need further attention. With a *maslahah mursalah*-based approach, this study recommends more inclusive and sustainable policies, such as improving financial education programs, simplifying administrative processes, and strengthening business assistance mechanisms so that the benefits of banking services can be felt more widely by the community.

Therefore, to achieve the goal of optimal financial inclusion, BRI needs to continue to innovate in providing banking services that are more responsive to the needs of the community. By strengthening collaboration between banks, governments, and educational institutions, it is hoped that people's financial literacy can increase and the use of financial services can be more effective in strengthening family economic resilience in dynamic urban environments such as East Jakarta. The following is a detailed overview of the effectiveness of BRI services:

Table 2: Effectiveness of BRI Services for Family Resilience from the Perspective of Maslahah Mursalah

No	Informant Initials	Type of Business	Benefits of BRI Services	Challenges Faced	Recommendations for Service Improvement
1	AL	Vegetable Vendor	Additional capital increases stock and profits, digital transactions are more convenient	Lack of financial education for small business actors	Financial literacy training for MSMEs
2	MD	LPG Gas Seller	Loan capital enables stock increase and	Needs more intensive	Sustainable business development programs

No	Informant Initials	Type of Business	Benefits of BRI Services	Challenges Faced	Recommendations for Service Improvement
			installment flexibility	business mentoring	
3	AS	Grocery Store Owner	Product expansion and more systematic digital transaction recording	Interest rates remain a burden for small businesses	Lower-interest credit schemes for MSMEs
4	MK	Beauty Salon Entrepreneur	Capital helps in purchasing beauty tools and skill training	Lack of specialized programs for the service sector	Business innovation programs for service-based enterprises
5	KM	Hair Salon Entrepreneur	Financing enables business expansion and facility upgrades	Lengthy credit administration process	Simplification of credit application bureaucracy
6	SM	BRI Field Officer (Mantri)	Financial outreach improves entrepreneurs' understanding of credit	Many business actors still lack understanding of financial service benefits	Collaboration with local government for financial education
7	RK	BRI Field Officer (Mantri)	Credit programs support MSME growth	Business legality is a major obstacle in credit distribution	Simplification of business legality requirements
8	MQ	BRI Field Officer (Mantri)	KUR and financial services enhance family economic resilience	MSMEs are still unfamiliar with digital services	Intensive education on digital-based financial services

Conclusion

Based on the results of this study, it can be concluded that the effectiveness of BRI services in increasing family resilience through the perspective of *maslahah mursalah* is very significant, especially for micro and small business actors. Financial services such as People's Business Credit (KUR) and digital transaction systems provide wider access to capital, increase family economic stability, and encourage sustainable business growth. In addition, the presence of BRI *mantri* staff plays a crucial role in supporting financial literacy, although challenges remain, such as limited customer understanding of digital-based financial services and complex administrative processes. From the perspective of *maslahah mursalah*, BRI's financial services fulfill the principles of promoting benefits (*jalb al-mashalih*) and preventing harm (*dar' al-mafasid*), thereby contributing to improved community welfare. These findings have important policy implications, urging policymakers and financial institutions to simplify administrative procedures, expand inclusive financial education—especially in digital literacy—and strengthen synergy with Islamic financial

institutions. For future research, it is recommended to replicate this study in rural or remote areas and to conduct comparative studies between BRI and Islamic banks to explore the alignment of different financial models with the principles of *maslahah mursalah* and their impact on sustainable family economic resilience.

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