

Optimizing Third-Party Funds through SimPel Savings: A Financial Inclusion Strategy among Students

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Artikel Info

Received:	Revised:	Accepted:	Published:
July 22, 2025	August 19, 2025	September 19, 2025	October 27, 2025

Abstract: This study aims to analyze strategies for increasing the amount of DPK through the *Simpel Savings* program at BPRS Bhakti Sumekar, Pragaan Branch Office. The research employs a descriptive qualitative method, with data collected through observation, interviews, and document analysis. Data were analyzed using the interactive model of Miles and Huberman, consisting of data presentation, data reduction, and conclusion drawing. The findings indicate that the strategy for increasing DPK through *Simpel Savings* is implemented through four main approaches: (1) financial literacy outreach in schools, (2) easy access to savings services within the school environment, (3) active collaboration with schools and parents, and (4) simplification of account opening procedures. These strategies have proven effective in increasing the number of student customers and total collected funds, as well as in strengthening the culture of saving and Islamic financial literacy from an early age. This study contributes to

Abstrak: Penelitian ini bertujuan untuk menganalisis strategi peningkatan jumlah DPK melalui Tabungan SimPel di BPRS Bhakti Sumekar Kantor Cabang Pragaan. Metode penelitian yang digunakan adalah kualitatif deskriptif, dengan teknik pengumpulan data melalui observasi, wawancara, dan kajian dokumen. Analisis data dilakukan menggunakan model interaktif Miles dan Huberman, yang meliputi penyajian data, reduksi data, dan penarikan kesimpulan. Hasil penelitian menunjukkan bahwa strategi peningkatan DPK melalui Tabungan SimPel diterapkan melalui empat pendekatan utama, yaitu: (1) sosialisasi literasi keuangan di sekolah, (2) kemudahan akses layanan tabungan di lingkungan sekolah, (3) kolaborasi aktif dengan pihak sekolah dan orang tua, serta (4) penyederhanaan administrasi pembukaan rekening. Keempat strategi tersebut terbukti efektif dalam meningkatkan jumlah nasabah pelajar dan total DPK yang dihimpun, serta memperkuat budaya

enriching the literature on DPK mobilization strategies in Islamic banking through literacy- and inclusion-based approaches targeting students.

Keywords: Third-Party Funds (DPK); Simpel Savings; Strategy; Islamic Financial Literacy.

menabung dan literasi keuangan syariah sejak usia dini. Penelitian ini berkontribusi dalam memperkaya literatur mengenai strategi penghimpunan DPK di perbankan syariah berbasis literasi dan inklusi keuangan pelajar.

Kata kunci: Dana Pihak Ketiga (DPK); Tabungan SimPel; Strategi; Literasi Keuangan Syariah.

A. Introduction

Islamic banking in Indonesia has experienced remarkable growth over the past few decades, becoming one of the fastest-growing segments in the national financial system. This growth reflects not only the increasing demand for financial products that comply with Islamic principles but also the growing public confidence in the ethical and moral foundations of Islamic finance (Pratomo, 2021). As a nation with the largest Muslim population in the world, Indonesia holds immense potential in the advancement of Islamic financial literacy and inclusion (Zaini, 2019). The presence of Islamic banks provides an alternative to conventional financial institutions by emphasizing fairness (*‘adl*), transparency, and shared risk, which align with Islamic economic values.

The development of the national economy today cannot be separated from the role of the banking sector, which acts as an intermediary between surplus and deficit units. Banks play a crucial function in collecting funds from the public and redistributing them to productive sectors, thereby maintaining economic stability and supporting sustainable growth. Whether for individuals, businesses, or social institutions, banking services have become an essential part of financial activities in modern life. In this context, the function of banks to collect funds from the public in the form of deposits and to channel them in the form of financing serves as a key mechanism that sustains the economic system.

One of the most significant indicators of banking performance is the volume of **Third Party Funds (DPK)**. DPK refers to the funds collected from the public in various forms such as current accounts, savings, and time deposits (Sugeng, 2019). In Islamic banks, these funds are managed according to sharia principles to generate lawful profit and maintain financial integrity (Nugroho, 2024). The stability of DPK is crucial because it determines a bank's ability to distribute financing to the community. When DPK increases, the bank's lending or financing activities also tend to expand, thus supporting the broader economic intermediation process (Wulan, 2015). Therefore, the management of DPK is considered one of the most strategic aspects of Islamic banking operations, as it directly affects liquidity, profitability, and long-term sustainability (Zaid, 2025).

The success of fund mobilization largely depends on the attractiveness and accessibility of the bank's deposit products. In recent years, Islamic banks have increasingly focused on developing products that not only serve financial purposes but also promote financial education and inclusion. One such product is the "Tabungan Simpel" (Student Savings) program, which is designed to encourage the saving habit among students. This program simplifies banking access by offering easy requirements, low initial deposits, and sharia-compliant features suitable for young savers (Mustofa, 2022). The introduction of Tabungan Simpel represents an important initiative in cultivating financial awareness and discipline from an early age.

Saving behavior, particularly among students, is not only an economic activity but also a psychological process influenced by motivation, values, and social environment. Motivation to save plays a crucial role in stimulating students to allocate part of their allowance or income toward savings (Argantara, 2022). A strong saving motivation encourages students to engage in regular saving practices, while weak motivation may lead to inconsistency or neglect of financial responsibility. Hence, understanding what drives students to save whether it be future aspirations, parental encouragement, or

school-based financial programs is essential for designing effective strategies that promote long-term financial inclusion.

Previous studies have emphasized the significance of DPK in enhancing banking performance (Tofan, 2022; Nugroho, 2024) and explored various factors influencing saving behavior, such as financial literacy, accessibility, and income level (Eni, 2019). However, few studies have specifically examined the nexus between student saving motivation and the growth of DPK through the implementation of the Tabungan Sempel program in Islamic banks. This research gap indicates the need for a deeper understanding of how youth-oriented savings products can contribute to the expansion of Islamic banking's deposit base while simultaneously fostering financial education.

By examining the linkage between students' saving motivation and DPK performance, this study seeks to shed light on the dual role of Tabungan Sempel as both a financial instrument and an educational platform. The program's success could have a long-term impact not only on the sustainability of Islamic banks but also on the cultivation of financially literate, responsible, and ethically aware future generations. Ultimately, strengthening saving motivation among students contributes to the broader vision of Islamic economics: achieving financial well-being (*falah*) through balanced growth, ethical conduct, and social justice.

B. Research Method

This study employs a descriptive qualitative approach, a method that aims to describe and deeply understand a phenomenon based on data collected from natural settings (Meleong, 2019). The main focus of this research is to examine the strategies for increasing the amount of Third Party Funds (DPK) through the "Tabungan Simpanan Pelajar" (SimPel) product implemented by BPRS Bhakti Sumekar, Pragaan Branch Office.

The research location was selected purposively, as this institution is one of the Islamic Rural Banks (BPRS) actively engaged in implementing the SimPel savings

program for students in the Sumenep region. The study was conducted over a specific period of time to obtain accurate and relevant data.

The data collection techniques used in this study include:

1. Observation, which involves direct observation of banking activities related to the implementation of the SimPel Savings program, both within partner schools and at the bank's branch office (Sugono, 2016).
2. Interviews, which involve collecting data through direct question-and-answer sessions with related parties such as branch managers, marketing staff, accompanying teachers, and students' parents.
3. Document review, which consists of examining official documents such as customer growth reports, collected fund data, brochures, and financial literacy modules used during socialization activities (Bungin, 2020).

The collected data were then analyzed using the interactive model of Miles and Huberman, which includes three main stages:

1. Data display, which involves presenting the data in narrative, tabular, or graphical form to facilitate understanding.
2. Data reduction, which is the process of selecting relevant data and eliminating unnecessary information (Miles, 1994).
3. Conclusion drawing/verification, which is the process of interpreting and confirming the final findings based on the analyzed data.

Through these stages, this study aims to provide a comprehensive description of the strategies used to increase DPK through the SimPel savings product and to contribute to the development of Islamic banking practices, particularly in the area of financial inclusion and student-based saving initiatives.

C. Results and Discussion

The results of this study indicate that the “Tabungan SimPel” (Student Savings) program at BPRS Bhakti Sumekar, Pragaan Branch Office, serves as a strategic instrument in mobilizing Third Party Funds (DPK) while simultaneously functioning as a medium of Islamic financial education from an early age. The main characteristics of this product—low initial deposits, no administrative fees, and easy access and registration—have successfully encouraged active participation from students and parents alike. The strategies implemented by the bank are not merely technical but also incorporate social and educational approaches that enhance their long-term impact.

These findings align with the statement of the Financial Services Authority (Otoritas Jasa Keuangan/OJK), which emphasizes that the Tabungan SimPel program was designed as a form of financial inclusion aimed at expanding public access—particularly for students—to formal financial services. The product has proven to be an effective tool for promoting financial literacy and inclusion, especially when developed through a collaborative and integrated approach involving schools, families, and financial institutions.

1. Socialization in Schools

The socialization strategy carried out by BPRS through financial education and literacy activities in schools has proven effective in increasing students’ understanding and awareness of the importance of saving. According to Putri (2020), early financial literacy significantly influences students’ saving behavior, particularly when delivered through interactive and age-appropriate methods. Through seminars, workshops, and product introductions, students not only gain financial knowledge but also develop emotional and social motivation to save independently. This process helps internalize saving as a habitual and value-driven behavior rather than a forced obligation.

2. Service Accessibility

The implementation of the “jemput bola” system, in which bank representatives or school agents directly visit schools, provides convenience in transaction processes and minimizes access barriers. Zulaiha (2021) emphasized that service accessibility is a key factor in enhancing financial inclusion among marginalized groups, including school-aged children. In this context, the frequency and consistency of saving behavior among students have increased, as the process no longer requires additional effort or logistical challenges from either students or their parents.

3. Collaboration with Educational Institutions and Parents

The success of the Tabungan SimPel program is also influenced by strong collaboration between the bank, schools, and parents. This synergy plays a vital role in internalizing the value of saving as a culture within the learning environment. Nurhayati and Wulandari (2019) found that social support particularly from teachers and parents has a positive correlation with students’ saving habits. In the case of BPRS Bhakti Sumekar, teachers and parents act not only as facilitators but also as active motivators, encouraging consistent participation in the savings program. This partnership strengthens students’ moral responsibility toward financial discipline and long-term economic awareness.

4. Simplification of Administrative Procedures

The simplification of account opening procedures, which requires minimal documentation and involves no administrative fees, is another key factor that attracts student participation. This strategy is not only technically relevant but also consistent with the principles of Islamic financial inclusion, which emphasize accessibility, fairness, and non-discrimination. Widodo (2022) noted that easy account opening procedures are one of the key indicators of a successful school-based financial inclusion program. By removing administrative barriers, the bank has effectively encouraged

students from diverse backgrounds to become part of the formal financial system.

Conceptual Implications

Conceptually, the approach implemented by BPRS Bhakti Sumekar reflects the integration of sharia compliance with the socio-economic objectives of Islam, which seek to expand economic justice, empower low-income communities, and cultivate a healthy financial culture. The DPK mobilization strategy through the Tabungan SimPel program contributes not only to the institution's financial growth but also to the realization of maqashid al-shariah, particularly in the dimensions of hifz al-mal (protection of wealth) and hifz al-nafs (protection of life), through early financial education.

Thus, the implementation of the Tabungan SimPel program at BPRS Bhakti Sumekar demonstrates how Islamic banking can play a transformative role linking financial intermediation with educational empowerment. It shows that the essence of Islamic finance is not merely about profit generation, but about nurturing financial ethics, inclusion, and sustainability in alignment with Islamic values and national economic goals.

D. Conclusion

This study reveals that the *Simpel Savings* program at BPRS Bhakti Sumekar, Pragaan Branch Office, serves as an effective strategy to increase Third-Party Funds (DPK) through early-stage financial literacy and inclusion initiatives. The success of this program is supported by four key strategies: (1) financial literacy socialization in schools, (2) accessibility and convenience of savings services within the school environment, (3) active collaboration with educational institutions and parents, and (4) simplification of administrative procedures for account opening.

These four strategies not only lead to an increase in the number of student customers and the total amount of DPK collected but also contribute to the cultivation

of a positive saving culture among students. The findings reinforce *Simpel Savings* as an inclusive and educational Islamic financial instrument that strengthens the synergy between Islamic financial institutions and the educational sector in building sustainable financial literacy.

Limitations and Recommendation

This study has limitations in its scope, as it was conducted only at one branch office of BPRS and relied on a descriptive qualitative approach with data sources primarily obtained from internal bank parties. Consequently, it does not comprehensively capture the perceptions of students, parents, and schools as the direct users of the *Simpel Savings* product.

Therefore, future research is recommended to expand the research sites to include multiple branches or similar institutions in order to obtain more representative findings. It is also suggested to employ quantitative or mixed-method approaches to measure the impact of the program more objectively and systematically, including an analysis of the numerical contribution of the *Simpel Savings* program to the growth of Third-Party Funds (DPK).

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