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**Transformasi organisasi menuju inklusivitas: studi terhadap lembaga keuangan mikro syariah (LKMS)
bank wakaf mikro (BWM) di Indonesia**
Nur Faidati, Dr. Agustinus Subarsono, Media Wahyudi Askar, M.Sc
Universitas Gadjah Mada, 2026 | Diunduh dari http://etd.repository.ugm.ac.id/

INTISARI

Lembaga Keuangan Mikro Syariah (LKMS) Bank Wakaf Mikro (BWM) merupakan organisasi hibrida yang mengemban misi pemberdayaan ekonomi masyarakat berpendapatan rendah melalui layanan keuangan syariah. Perubahan lingkungan kelembagaan yang ditandai oleh meningkatnya tuntutan regulasi, perkembangan teknologi digital, serta ekspektasi terhadap tata kelola yang transparan, akuntabel, dan inklusif mendorong LKMS BWM untuk melakukan transformasi organisasi. Dalam konteks organisasi hibrida berbasis komunitas, transformasi tersebut berlangsung dalam kondisi *institutional complexity* yang mempertemukan logika negara, pasar, sosial-komunitarian, dan keagamaan. Namun, bagaimana tekanan kelembagaan diterjemahkan oleh aktor dan berkembang menjadi transformasi organisasi menuju inklusivitas masih belum banyak dijelaskan. Penelitian ini bertujuan memahami dan menjelaskan proses transformasi organisasi menuju inklusivitas pada LKMS BWM serta merumuskan model transformasi organisasi menuju inklusivitas.

Penelitian ini menggunakan pendekatan kualitatif dengan desain *embedded single-case study*. LKMS BWM diposisikan sebagai satu kasus utama yang dianalisis melalui tujuh LKMS BWM di Pulau Jawa sebagai *embedded units* yang dipilih berdasarkan variasi kinerja dan afiliasi kelembagaan. Data dikumpulkan melalui wawancara mendalam, observasi, dan studi dokumentasi, kemudian dianalisis secara tematik melalui proses reduksi data, penyajian data, penarikan kesimpulan secara iteratif, serta triangulasi sumber dan metode.

Analisis menunjukkan bahwa transformasi organisasi menuju inklusivitas berlangsung melalui interaksi antara tekanan institusional yang bersifat regulatif, normatif, dan *cultural-cognitive* dengan kompleksitas logika kelembagaan. Tekanan tersebut tidak secara langsung menghasilkan perubahan organisasi, tetapi diinterpretasikan dan diterjemahkan oleh aktor melalui *agency* dan relasi kelembagaan. Proses tersebut mendorong pengembangan kapasitas adaptif organisasi melalui *organizational learning*, kolaborasi, adaptasi regulasi, manajemen risiko, dan penguatan kapasitas digital. Kapasitas adaptif selanjutnya mendukung inovasi institusional dalam tata kelola, pembiayaan, pelayanan, pemberdayaan, dan jejaring organisasi, termasuk transformasi digital sebagai salah satu bentuk inovasi. Perubahan tersebut membentuk transformasi organisasi yang kemudian diwujudkan melalui enam dimensi inklusivitas, yaitu partisipasi, aksesibilitas organisasi, transparansi dan akuntabilitas, *inclusive climate*, *sense of belonging*, dan budaya organisasi inklusif. Transformasi tersebut berkaitan dengan perluasan akses keuangan, penguatan pemberdayaan masyarakat, dan penguatan kohesi sosial. Inklusivitas yang terbentuk bersifat *bounded inclusion*, yaitu inklusivitas yang berkembang dalam batas kapasitas organisasi, jaringan sosial, transformasi digital, dan karakter organisasi hibrida. Berdasarkan keseluruhan proses tersebut, penelitian ini merumuskan Model Transformasi Organisasi Menuju Inklusivitas pada LKMS BWM yang memperluas daya jelas Teori Institusional dengan menunjukkan peran *agency*, kapasitas adaptif, dan inovasi institusional sebagai mekanisme penerjemahan tekanan kelembagaan menjadi transformasi organisasi. Model tersebut juga memberikan implikasi bagi penguatan tata kelola, kapasitas adaptif, inovasi, transformasi digital, dan keberlanjutan LKMS BWM.

Kata Kunci: transformasi organisasi, inklusivitas, teori institusional, organisasi hibrida, kapasitas adaptif, inovasi institusional, *bounded inclusion*, LKMS BWM.

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Abstract

Islamic Microfinance Institutions (LKMS) Bank Wakaf Mikro (BWM) are hybrid organizations that carry a mission of empowering low-income communities through Islamic financial services. Changes in the institutional environment, characterized by increasing regulatory demands, the development of digital technology, and growing expectations for transparent, accountable, and inclusive governance, have encouraged LKMS BWM to undertake organizational transformation. In the context of community-based hybrid organizations, such transformation takes place under conditions of institutional complexity, where state, market, socio-communitarian, and religious logics intersect. However, how institutional pressures are translated by actors and develop into organizational transformation toward inclusiveness remains insufficiently understood. This study aims to understand and explain the process of organizational transformation toward inclusiveness in LKMS BWM and to formulate a model of organizational transformation toward inclusiveness.

This study employs a qualitative approach with an embedded single-case study design. LKMS BWM is positioned as a single main case analyzed through seven LKMS BWM institutions in Java as embedded units, selected based on variations in performance and institutional affiliation. Data were collected through in-depth interviews, observation, and document analysis, and were subsequently analyzed thematically through data reduction, data display, iterative conclusion drawing, and triangulation of sources and methods.

The analysis shows that organizational transformation toward inclusiveness occurs through the interaction between regulative, normative, and cultural-cognitive institutional pressures and the complexity of institutional logics. These pressures do not directly produce organizational change; rather, they are interpreted and translated by actors through agency and institutional relationships. This process promotes the development of organizational adaptive capacity through organizational learning, collaboration, regulatory adaptation, risk management, and the strengthening of digital capabilities. Adaptive capacity subsequently supports institutional innovation in governance, financing, service delivery, empowerment, and organizational networks, including digital transformation as one form of innovation. These changes shape organizational transformation, which is manifested through six dimensions of inclusiveness: participation, organizational accessibility, transparency and accountability, inclusive climate, sense of belonging, and inclusive organizational culture. This transformation is associated with expanded financial access, strengthened community empowerment, and enhanced social cohesion. The resulting inclusiveness takes the form of bounded inclusion, namely inclusiveness that develops within the boundaries of organizational capacity, social networks, digital transformation, and the characteristics of hybrid organizations. Based on this overall process, the study formulates a Model of Organizational Transformation toward Inclusiveness in LKMS BWM, which extends the explanatory power of Institutional Theory by demonstrating the roles of agency, adaptive capacity, and institutional innovation as mechanisms through which institutional pressures are translated into organizational transformation. The model also has implications for strengthening governance, adaptive capacity, innovation, digital transformation, and the sustainability of LKMS BWM.

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Keywords: organizational transformation, inclusivity, institutional theory, hybrid organizations, adaptive capacity, institutional innovation, *bounded inclusion*, BWM Islamic microfinance institutions (LKMS BWM)