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ISLAMIC SCIENTIFIC JOURNAL
P-ISSN: 2746-8240 E-ISSN: 2746-5535
DOI: https://doi.org/10.51192/almubin.v9i2.2932

IMPLEMENTATION OF MURABAHAH AGREEMENT ON SHARIA COMPLIANCE MITIGATION OF GRIYA BSI KCP SUDIRMAN PRODUCTS BENGKULU CITY

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ABSTRACT

This study examines the implementation of murabahah contracts and sharia compliance risk mitigation in the Griya product at Bank Syariah Indonesia (BSI) Sudirman Sub-Branch Office, Bengkulu City. A descriptive qualitative approach and case-study method were employed. Data were obtained through semi-structured interviews with one branch manager, one Griya account officer, and four Griya customers, supported by non-participatory observation and document analysis. Data were analyzed through data condensation, data display, and conclusion drawing and verification. The findings show that murabahah implementation follows structured procedures: document completion, SLIK checking, collateral survey, appraisal, approval, issuance of SP3, customer offer, contract signing, and disbursement. Murabahah bil wakalah supports fulfillment of asset ownership before the murabahah sale. Mitigation is implemented through three control pillars involving marketing, verification and risk management, and financing facility, followed by internal audit sampling. Customers considered price and margin information transparent, although their substantive understanding varied. Supporting factors include clear rules, product manuals, layered controls, and internal audits. Constraints include uneven employee and customer understanding, human-resource competency, inter-unit coordination, regulatory changes, information-system development, and compliance culture. The study recommends employee training, simpler customer education, and periodic control evaluation.

Keywords: *murabahah contract; sharia compliance; risk mitigation; Griya products; Bank Syariah Indonesia*

INTRODUCTION

Islamic banking in Indonesia integrates Islamic values into modern financial practices through the prohibition of riba, gharar, and maysir as well as an emphasis on justice, transparency, and benefits. Islamic banking not only performs an intermediation function, but also facilitates real transactions through sales and purchase agreements, profit sharing, rent, and services. The development of sharia-labeled financial institutions shows that people increasingly have the option to conduct transactions that are perceived to be in accordance with Islamic principles (Asnaini & Yustati, 2017; Yustati et al., 2017: 209–216; Financial Services Authority, 2021).

One of the most widely used contracts is murabahah, which is buying and selling when the bank buys goods first and resells them to customers with an agreed profit margin. This contract is relatively easy to understand because it is based on goods transactions and provides clarity on the cost of goods and margins. In home ownership financing, murabahah is used to support Bank Syariah Indonesia (BSI) Griya Products. The use of the contract still requires clarity of the object, price, contracting parties, and ownership of the goods by the seller before the goods are resold to the buyer (Indonesian Bankers Association, 2018; Astuti & Oktapianti, 2023).

The issue of sharia compliance can arise when operational practices do not fully realize the provisions of the contract. These risks include asset ownership before the sale, price and margin transparency, clarity of contract objects, and internal supervision. Studies on murabahah risks show that compliance risks need to be managed alongside financing

P-ISSN: 2746-8240 E-ISSN: 2746-5535
DOI: https://doi.org/10.51192/almubin.v9i2.2932

risks and operational risks through consistent supervision (Ali & Hassan, 2019: 44–58; Muchtar, 2021: 67–74). Other research also places transparency and supervision as important aspects to prevent gharar and strengthen customer trust (Ahmad et al., 2024: 2788–2799; Putri & Aini, 2023: 512–522). Studies on risk management in Islamic banking also confirm that controls must be applied systematically to the entire financing process (Mahardika et al., 2024: 778–783; Rochmah et al., 2024: 241–249).

The context of BSI KCP Sudirman Bengkulu City is important to study because Griya's financing is of great value and long-term. Based on this background, this study answers four questions: how the stages and dynamics of the implementation of the murabahah contract are; how the sharia compliance mitigation mechanism is implemented and its effectiveness assessed; what are the supporting and inhibiting factors; and how management commitments and internal controls work to ensure compliance. This research focuses on practices at the branch office level and combines the perspectives of management, financing implementers, and customers. This focus is important because previous research has mostly discussed contracts and risks in general, while practices at the branch level show how rules are translated into actions, documents, inspections, and communication with customers (Indriani et al., 2025; Darlisna, 2022).

Islamic banking is a financial system based on Islamic principles and has fundamental differences from conventional banking. The prohibition of usury, maysir, and gharar is a normative limit in the collection and distribution of funds. At the same time, Islamic banking is directed to support socio-economic justice, productive investment, and a more equitable distribution of wealth. The function of intermediation is not only understood as the distribution of funds, but also as the facilitation of real transactions through profit-sharing, buying and selling, renting, and service contracts (Asnaini & Yustati, 2017; Indonesian Bankers Association, 2018).

A murabahah contract is a sale and purchase with the cost of goods that are notified to the buyer and plus the agreed profit. In the context of Griya financing, the bank acts as the seller and the customer as the buyer. The object is in the form of a clear house or property, while the selling price is a combination of the cost of goods and margin. This clarity is important so that customers understand their obligations and transactions do not contain uncertainty (Indonesian Bankers Association, 2018; Riyadi, 2025).

In the murabahah scheme, the ownership of goods by the bank before resale distinguishes the buying and selling transaction from the interest-bearing loan. In the murabahah bil wakalah, the bank can authorize the customer to make a purchase on behalf of the bank. The wakalah contract and the murabahah contract must be understood as different stages. After the assets are obtained and ownership is fulfilled, then the murabahah sale and purchase is carried out. Proof of ownership, clarity of the object, and the order of the contract are the critical points of sharia compliance (Ali & Hassan, 2019: 44–58; Mahmud et al., 2025).

The risk of sharia compliance arises when a bank fails to comply with sharia principles, regulatory provisions, fatwas, or internal guidelines. The impact is not only in the form of financial issues, but also concerns public reputation and trust. In murabahah financing, risks can be related to asset ownership, misinformation on prices, unclear objects, inconsistencies in documents, or the implementation of contracts that do not follow

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procedures. Compliance needs to be understood as a process that is inherent in the entire financing cycle (Muchtar, 2021: 67–74; Putri & Aini, 2023: 512–522).

Bank Syariah Indonesia was officially launched on February 1, 2021 as a result of the merger of PT Bank Syariah Mandiri, PT Bank BNI Syariah, and PT Bank BRIsyariah Tbk. The merger is directed to consolidate the strength of national Islamic banking, increase service capacity, expand networks, and increase competitiveness. BSI serves the segments of individuals, micro, small, and medium enterprises, and corporations while still being based on sharia principles (Bank Syariah Indonesia, 2022).

BSI KCP Sudirman Bengkulu City is an operational unit that provides direct services to the community. The location is on Jalan Jenderal Sudirman No. 41–43, Tengah Padang, Teluk Segara District, Bengkulu City. As a sub-branch office, this unit carries out the functions of savings services, cash and non-cash transactions, as well as financing applications including Griya Products. Griya products are related to home ownership, so banks need to pay attention to the legality of the object, payment ability, price clarity, and contract implementation.

The mitigation framework in this study is related to three layers of control. The first layer is a business or operational unit that deals directly with customers and is responsible for implementing SOPs. The second layer is the verification and risk management function that examines feasibility, documents, and potential risks. The third layer is an internal audit that provides an independent assessment of the effectiveness of control. The value of AKHLAK—Trustworthy, Competent, Harmonious, Loyal, Adaptive, and Collaborative—is the context of a work culture that supports strengthening compliance (Ministry of SOEs of the Republic of Indonesia, 2020).

METHODS

This research uses a type of descriptive research with a qualitative approach and a case study method. This approach was chosen to gain an in-depth understanding of the process, experience, and interpretation of the parties in the implementation of the murabahah contract and the mitigation of sharia compliance. The research was carried out for one month, namely July 6 to August 6, 2026, at BSI KCP Sudirman, Bengkulu City, Jl. Jenderal Sudirman No. 41–43, Bengkulu City.

Informants were selected purposively based on knowledge and direct involvement with the research object. The informants consisted of six people, consisting of one Branch Manager, one Griya Account Officer, and four Griya Product customers. The Branch Manager was chosen because he had authority in supervision and operational policies. The Account Officer was chosen because he was directly involved in marketing, analysis, contract preparation, disbursement, and monitoring. Four customers were selected to provide experience as a financing recipient and as a triangulation of information from the bank. Primary data was obtained through interviews with informants and observation of the service and financing process. Secondary data was in the form of SOPs or operational guidelines, contract documents by maintaining the confidentiality of customer identities, organizational structure, DSN-MUI fatwas, OJK regulations, and relevant literature.

The interview was conducted in a semi-structured manner so that the researcher had a guideline for questions as well as a space to explore the informant's answers more broadly. The subject of the interview included the stages of financing, understanding of the

P-ISSN: 2746-8240 E-ISSN: 2746-5535
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murabahah contract, the wakalah mechanism, control and verification, supporting and inhibiting factors, and customer perception regarding price and margin transparency. Observation was carried out in a non-participatory manner by observing services, interactions, and the implementation of procedures without being involved in bank operations. Documentation was used to read SOPs, contract documents, organizational structures, and accessible regulatory materials.

The analysis takes place interactively from the time the data is collected. In the condensation stage, the interview data is transcribed, selected, coded, and grouped into the themes of contract implementation, compliance mitigation, supporting and inhibiting factors, and internal controls. At the presentation stage, the findings are compiled in narrative descriptions and informant tables. At the conclusion drawing stage, the results of the interviews are compared with observations and documentation to check the consistency of the information. The process follows a qualitative analysis that emphasizes contextual descriptions and repeated verification (Yuliani, 2018: 83–91).

Table 1. Research informants

Category information	Quantity	Role in research
Branch Manager	1	Representing management's policies, oversight, and commitments
Account Officer Griya	1	Representing the implementation of financing operations
Griya Product Customer	4	Represent the experience and understanding of the grantee

RESULTS AND DISCUSSION

Implementation of murabahah contract in Griya BSI KCP Sudirman Products in Bengkulu City

This study found that the Griya financing process does not take place in one stand-alone stage. Each stage produces information that becomes the basis for the next stage. The completeness of the documents is the basis for the SLIK examination, the audit results support the survey and collateral assessment, while the appraisal and verification results are the basis for approval. This pattern shows that sharia compliance is built through the continuity of the process and not only through the signing of contracts.

The involvement of several units in the financing process also shows a division of authority. Marketing is not the only party that determines eligibility, as applications are still made through auditors, verifiers, Risk/PFRM, and Financing Facilities. This division is important to reduce conflicts of interest and provide opportunities for re-examination. From a risk management perspective, separation of functions helps to strengthen accountability and prevent financing decisions from being based on a single source of information.

In addition to internal control, communication with customers is part of determining the quality of the implementation of the contract. Customers need to obtain explanations about the cost of goods, margins, installment amounts, term periods, financing objects, and obligations arising after the contract. The statements of four customers show

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P-ISSN: 2746-8240 E-ISSN: 2746-5535
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that financial information is considered transparent, but the understanding of the concept of murabahah is not entirely deep. These findings suggest that explanations need to be delivered in simple, repetitive language, and accompanied by opportunities for customers to ask questions.

The difference between the understanding of nominal and understanding of the contract is an important finding in this study. Customers can know the amount of payment obligations, but do not necessarily understand why the transaction is called murabahah, how the bank's position as a seller, or why asset ownership is an important requirement. Therefore, customer education should not stop at the presentation of numbers in the contract. Banks can use a summary of the contract, a simple simulation, and reconfirmation of the understanding before signing.

Another finding that needs to be noted is the relationship between bank compliance and customer responsibility. Customers are required to submit correct data, fulfill payment obligations, and use or occupy a house in accordance with financing provisions. Thus, risk mitigation is not only carried out by bank units, but also requires customer behavior in accordance with the contract. This relationship of responsibility strengthens the principle that sharia transactions require honesty and openness from all parties.

The results of the study show that the implementation of the murabahah contract at BSI KCP Sudirman Bengkulu City is carried out through a structured procedure. According to the Branch Manager, the implementation of the contract has been directed to fulfill the principles and conditions of murabahah, namely the existence of sellers, buyers, objects, agreed prices, and ijab kabul. This procedure is the basis for banks to avoid riba, gharar, and maysir and ensure compliance with applicable sharia provisions and regulations (Prabowo, 2026: interview).

The Account Officer explained that the process begins when the customer completes the application requirements. The bank then checks the SLIK. If the collectibility and financial ability conditions meet the requirements, a survey is conducted on the collateral object and a Collateral Valuation Report is issued. The application is then input into the system; commercial financing uses WISE, while consumer financing uses APEEL. The application is withdrawn by an internal auditor or verifier, followed by appraisal and approval. After approval, a Financing Approval Affirmation Letter (SP3) is issued and the bank submits the offer to the customer.

If the offer is approved, the contract is scheduled by presenting the customer and their spouse and seller or developer. After the contract is implemented, the documents are submitted to the Financing Factory to be processed until disbursement. The series shows that the implementation is not only in the form of signing the contract, but also includes feasibility verification, object inspection, approval, and disbursement administration. The use of the system and the involvement of inspectors show that there is standardization and layered control in the financing process (Imelda, 2026: interview).

Another important aspect is the murabahah bil wakalah mechanism. The bank authorizes the customer to purchase a house on behalf of the bank according to the provisions. After the purchase process is completed and the ownership of the asset is fulfilled, the murabahah contract is carried out between the bank and the customer. This mechanism is positioned as a way to ensure the fulfillment of the principle that the goods must be owned first by the selling party. Thus, wakalah is not a substitute for murabahah,

P-ISSN: 2746-8240 E-ISSN: 2746-5535
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but a representative mechanism in the process of asset procurement before buying and selling murabahah.

From the customer's perspective, four customers stated that the explanation of the cost of the house and profit margin was given transparently before the contract was signed. However, the level of technical understanding of the murabahah contract was not uniform. Riki Tri Saputra Utama, Kibi Sersan Doni, Afrizal, and Wenny Winarti admitted that their understanding was still limited or dependent on the bank's explanation, even though they assessed that the submission process until the handover of the house went smoothly (Saputra Utama, 2026: interview; Doni, 2026: interview; Afrizal, 2026: interview; Winarti, 2026: interview). These findings show a difference between transparency of financial information and a substantive understanding of the structure of the contract.

Sharia Compliance Mitigation Mechanism in the Implementation of Murabahah Contracts on Griya BSI KCP Sudirman Products in Bengkulu City

The findings of the study show that the mitigation mechanism works before, during, and after the contract. Before the contract, the bank conducts document inspections, SLIK, financial capabilities, object surveys, and collateral assessments. During the contract process, the bank ensures the presence of interested parties, price and margin agreements, and completeness of documents. After the contract and disbursement, the documents are processed by the Financing Factory and a sampling audit is carried out. This series shows that control is not placed on one unit alone, but distributed to several functions.

From a compliance perspective, verification of customer data and objects has two functions. First, verification reduces financing risks through assessing the customer's ability and character. Second, verification maintains the validity of transactions because the object, data, and purpose of financing must be in accordance with the actual conditions. Specifically for FLPP financing, customers have an obligation to occupy a financed house. This obligation shows that compliance also has a dimension of customer behavior and is not entirely in the hands of banks.

Sharia compliance mitigation at BSI KCP Sudirman is carried out through three control pillars. The first pillar is the business or Marketing unit that carries out the initial financing process. The second pillar is verification and risk management, including Risk or Processing and Financing Risk Management (PFRM), which examines the completeness of documents, feasibility, and financing risks. The third pillar is the Financing Facility which ensures the suitability of the process before realization. After disbursement, the internal audit conducts sampling as follow-up supervision (Prabowo, 2026: interview).

At the operational level, the Account Officer conducts a direct survey of the financing object, verifies the surrounding environment, and checks with relevant agencies to ensure the correctness of customer data and the condition of the object. This step serves to reduce information asymmetry, prevent data engineering, and strengthen the validity of transactions. Mitigation also includes the obligation of customers to pay installments on time, occupy a house according to the provisions for FLPP financing, and submit correct data (Imelda, 2026: interview).

The Branch Manager assesses that the three-pillar system and internal audit are effective in minimizing irregularities because each stage is examined in layers. The assessment is in line with the view that sharia compliance is not enough to be maintained

P-ISSN: 2746-8240 E-ISSN: 2746-5535
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through the existence of formal rules, but requires operational procedures, monitoring, and understanding of implementers. In the context of murabahah, supervision of asset ownership, prices, documents, and contract implementation is an important point to maintain the substance of compliance (Ali & Hassan, 2019: 44–58; Ahmad et al., 2024: 2788–2799).

Factors Inhibiting and Supporting the Implementation of the Murabahah Agreement and Sharia Compliance Mitigation

When viewed from the relationship between stages, supporting and inhibiting factors are interrelated. Rules and product manuals help staff understand action limits, while the three pillars provide an inspection mechanism. However, the effectiveness of rules can be reduced if the understanding of implementers is uneven or coordination between units is delayed. Thus, the existence of SOPs is an important prerequisite, but the results of control are still influenced by the quality of people and organizational communication.

Customer understanding is a factor that needs special attention. Four customers assessed that the explanation of cost of goods and margin was quite transparent, but not all were able to explain the murabahah contract substantively. This condition shows that nominal transparency does not always mean contract literacy. Banks need to ensure that customers not only know the amount of installments, but also understand the bank's position as a seller, the object of buying and selling, margins, the order of contracts, and the rights and obligations of the parties.

The main supporting factors are the availability of rules and regulations, product manuals, SOPs, control through three pillars, and periodic internal audits. The combination of written guidelines and layered audits provides clear boundaries for implementers and increases accountability. The findings strengthen research on home financing that places the mechanism of contract use, transparency, and supervision as important elements in the implementation of murabahah (Astuti & Oktapianti, 2023: 28–51). These results are also in line with the study on compliance with sharia principles in murabahah home financing contracts that place asset ownership and the suitability of contract stages as the main concerns (Mahmud et al., 2025).

Inhibiting factors come from internal and external. Internally, the challenges are increasing employees' understanding of sharia principles, strengthening human resource competencies, optimizing coordination between departments, adjusting to regulatory and fatwa developments, developing information systems, and strengthening compliance culture. On the external side, customers' understanding of murabahah terms and mechanisms is still diverse. Some customers tend to understand financing, especially from the point of view of sharia nominal and labels, not yet from the structure of buying and selling and the consequences of the contract. Therefore, simpler and more sustainable education is an important need.

Management Commitment and Internal Control Mechanism of BSI KCP Sudirman Bengkulu City

Management commitment is also seen in the placement of control as part of the business process, rather than as a stand-alone administrative activity. Marketing is the starting door, the verification and risk function conducts a review, the Financing Facility ensures the readiness of realization, and the internal audit tests some transactions after

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ISLAMIC SCIENTIFIC JOURNAL
P-ISSN: 2746-8240 E-ISSN: 2746-5535
DOI: https://doi.org/10.51192/almubin.v9i2.2932
disbursement. Each function has a different role so that errors or shortcomings at one stage can be found by the next.

However, the research found that the system still needs to be strengthened. The development of regulations and fatwas requires regular updates of understanding. Information systems are also still being developed to be able to support control more effectively. In addition, coordination between departments needs to be optimized so that the process is not hampered and information is not interrupted. These challenges show that sharia compliance is a dynamic process that requires continuous evaluation and learning.

Management commitment can be seen from the implementation of multi-layered controls, business unit involvement, risk function, Financing Facility, and internal audit. These commitments are translated into pre-realization inspections and post-disbursement sampling. In this way, compliance is positioned as a responsibility throughout the financing cycle, not just at the time the contract is signed. This pattern shows that the identity of an Islamic bank is not enough to be built through the use of sharia terms and products, but through the conformity of operational substance with legal and sharia principles (Rahmadani et al., 2025).

However, formal commitment needs to be accompanied by capacity building and coordination. The control system can work well if employees understand the sharia reasons behind the procedure, not just follow the administrative flow. These findings show that the effectiveness of mitigation is a combination of control design, human resource competence, quality of communication to customers, and compliance culture. The practical implication is that banks need to maintain three-pillar control and sampling audits while improving contract training, customer understanding evaluation, and inter-unit coordination.

The suitability of murabahah practices can be analyzed through several main elements. The first element is the clarity of the parties, namely the bank as the seller and the customer as the buyer. The second element is the clarity of the object in the form of a house or property that is the purpose of financing. The third element is the clarity of the cost of goods and margin submitted before the contract. The fourth element is the agreement outlined in the contract and supported by financing documents. Based on the information of the Branch Manager, Account Officer, and customer, these elements have become part of Griya's financing process at the research location.

Suitability can also be seen from the separation of stages between submission, audit, approval, contract, and disbursement. This separation provides space for the auditor to reassess the information submitted at the previous stage. At the same time, this process explains why Griya financing requires coordination between Marketing, auditors or verifiers, Risk/PFRM, Financing Facility, administration, and internal audit. Each unit not only completes administrative tasks, but also helps to ensure that transactions do not run without adequate inspection.

From a risk perspective, field findings show that sharia compliance risks and financing risks can be interrelated. Incorrect customer data can influence financing decisions as well as cause compliance issues. Unclear objects can hinder collateral valuation and at the same time create uncertainty in transactions. Similarly, a lack of customer understanding can lead to misunderstandings about margins, installments, and home use obligations. Therefore, good mitigation needs to combine document control, field inspections, communication, and post-disbursement supervision.

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ISLAMIC SCIENTIFIC JOURNAL
P-ISSN: 2746-8240 E-ISSN: 2746-5535
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In this context, the use of WISE and APEEL systems serves as a means of standardization and process recording. The system does not replace human judgment, but helps to ensure that information passes through predetermined stages. Field checks and environmental verification are still needed because the data in the system needs to be compared to the actual conditions. This shows that digitization and manual control complement each other in supporting accuracy, efficiency, and compliance (Mahardika et al., 2024: 778–783).

If all findings are read as a series, the implementation of murabahah contracts in Griya Products shows that there is a relationship between financing procedures, sharia compliance, and risk control. The procedure starting from document verification to disbursement is not only intended to determine the eligibility of customers, but also to ensure that the object, party, price, and contract process can be accounted for. Thus, each stage has a dual function, namely supporting the quality of financing and maintaining sharia compliance.

The compatibility between theory and practice is seen in the bank's attention to the existence of objects and asset ownership before the implementation of the murabahah sale. The use of murabahah bil wakalah provides flexibility in the procurement of houses, but at the same time requires precision in proving the sequence of the process. These findings show that the most important aspect is not only the name of the contract used, but whether the substance of the sale and purchase actually takes place and whether the rights and obligations of the parties have been understood. This is in line with the study of murabahah contracts in property financing which places ownership and contract stages as areas that need to be monitored (Mahmud et al., 2025).

The findings regarding differences in customer understanding also have important implications. Four customers gave a positive assessment of the transparency of cost of goods and margins, but some were still limited in explaining the meaning of the murabahah contract. This means that the success of bank communication cannot be measured only by the absence of complaints or the smooth administration process. Understanding needs to be tested through the customer's ability to re-explain the transaction structure, financing object, margin, payment schedule, and the consequences of rights and obligations. In this way, customer education can be part of risk mitigation, not just a complement to services.

In terms of governance, the three pillars of control show a fairly clear division of responsibilities. Marketing deals directly with customers, verification and risk functions conduct reviews, while Financing Facility ensures process readiness before realization. Internal audit through sampling provides an audit after disbursement. This structure supports the principle of checks and balances, but its effectiveness depends on coordination and competence. If information is not passed on completely or staff do not understand the sharia reasons behind the procedure, control has the potential to turn into an administrative formality.

The theoretical implication of this research is that sharia compliance in murabahah financing needs to be seen as an organizational process that involves rules, people, technology, and work culture. Compliance does not stand alone as an obligation of the sharia unit, but is the responsibility of all units involved in the financing cycle. The practical implication is that banks need to combine contract technical training with strengthening understanding of sharia principles, clarify communication between units, update product

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P-ISSN: 2746-8240 E-ISSN: 2746-5535
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manuals when regulations change, and use information systems to support a more traceable audit trail.

This study has limitations in focusing on location and the number of informants which are limited to one sub-branch office. Therefore, the findings describe the context of BSI KCP Sudirman Bengkulu City and are not intended as a statistical generalization for all BSI offices. However, the variation of informants involving management, implementers, and customers provides an overview of several positions in the financing process. Follow-up research can compare several branches, examine contract documents in more detail, or examine the effectiveness of customer education and compliance audits longitudinally.

Overall, the results of the study lead to an understanding that the effectiveness of sharia compliance mitigation is multi-layered and sustainable. Control before disbursement serves to prevent errors from the beginning, while audit after disbursement serves to check whether the procedures that have been passed are actually carried out. Both forms of control need to be combined with human resource development, knowledge renewal, and strengthening the culture of compliance.

Recommendations that can be drawn from the findings of the study are the need for easy-to-trace documentation at each stage of financing, periodic checks on the implementation of murabahah bil wakalah, and the submission of contract information that is easier to understand. This recommendation does not change the procedures that are already in place, but strengthens the aspects of verification, communication, and evaluation that have become part of the bank's internal mechanisms.

The informant's statement shows that formal procedures and customer experience are on two sides that complement each other. The bank emphasizes the completeness of documents, SLIK examinations, surveys, appraisals, approvals, contracts, and disbursement. Customers assess the process from the clarity of information, smooth administration, and handover of the house. The meeting of these two perspectives is important because sharia compliance must be proven through internal procedures as well as felt through clear information by customers.

The smooth process experienced by customers does not eliminate the need to strengthen contract literacy. On the contrary, it is an opportunity for banks to provide a better explanation from the beginning. Customers who understand the process will be better able to fulfill their obligations, avoid misunderstandings, and convey information correctly. Education thus not only serves to build satisfaction, but also supports the prevention of financing risks and compliance risks.

Based on the research findings, control over the financing object needs to be understood as part of the protection for both parties. For banks, the inspection of the object helps to ensure the legality and value of the collateral. For the customer, the inspection helps to ensure that the house being financed is in accordance with the information and agreement. In the murabahah bil wakalah contract, the inspection is also related to proving that the purchase was made according to the power of attorney and that the stages of ownership have been fulfilled before the sale of the murabahah.

The application of the three pillars of control also shows that sharia compliance has an organizational dimension. The first layer relies on the proximity of the business unit to customers, the second layer relies on verification and risk management capabilities, while the third layer relies on audit independence. All three need to work with the same

P-ISSN: 2746-8240 E-ISSN: 2746-5535
DOI: https://doi.org/10.51192/almubin.v9i2.2932

information and the same goals. In the event of an information gap, the effectiveness of control can decrease even if written procedures are available.

The challenges of developing information systems identified by management need to be placed within the framework of strengthening control, not just efficiency. A good system needs to help show who is inspecting, when inspections are conducted, what documents are used, and what decisions are produced. Such traces of processes can facilitate evaluation and auditing. However, the system still needs to be supported by employee competencies because the accuracy of input, interpretation of information, and follow-up still requires human judgment.

Strengthening the culture of compliance also needs to be carried out on an ongoing basis. A culture of compliance means that sharia principles are understood as values that guide actions, not just rules that must be met when examined. In the context of BSI KCP Sudirman, this culture can be strengthened through case discussions, updating knowledge about contracts, routine coordination, and evaluation of the financing process. This effort is in line with the need for Islamic banking to maintain its institutional identity through consistency between principles, procedures, and practices (Rahmadani et al., 2025).

Considering the overall findings, the implementation of murabahah contracts in Griya Products can be understood as a process that already has a control foundation, but still requires improvements in the aspects of understanding and coordination. This conclusion does not state any new deviations outside the research data. On the contrary, the conclusion emphasizes the areas that have been carried out and areas that according to the informants still need to be strengthened, namely human resource competence, customer education, information systems, coordination, and compliance culture.

The findings of the study also show the importance of maintaining a balance between the interests of efficiency and compliance. The use of systems and the division of functions help speed up the process, but any acceleration must still be accompanied by adequate checks. In home financing, caution is needed because the decisions made will affect banks and customers in the long run. Therefore, the efficiency of procedures should be directed to reduce administrative repetition, not to reduce the verification stages related to the validity of the contract.

The relationship between banks and customers in this study is not only transactional. Banks provide financing and services, while customers provide information, fulfill obligations, and follow the terms of use of financing objects. Price and margin transparency are the basis of trust, while understanding the contract is the basis of customer awareness. If these two aspects go together, the goal of sharia financing to present fair and accountable transactions will be easier to achieve.

Thus, the results of the study show that strengthening sharia compliance in Griya Products needs to be carried out through a comprehensive approach. This approach includes the accuracy of contracts, legality and ownership of objects, completeness of documentation, layered inspections, customer education, employee competence, coordination, and audits. All of these elements have emerged in the practice of BSI KCP Sudirman and are the basis for compiling improvement recommendations that remain in accordance with field conditions.

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ISLAMIC SCIENTIFIC JOURNAL
P-ISSN: 2746-8240 E-ISSN: 2746-5535
DOI: https://doi.org/10.51192/almubin.v9i2.2932

CONCLUSION

This study shows that the implementation of murabahah contracts in Griya BSI KCP Sudirman Products in Bengkulu City has been carried out through structured procedures, starting from the completeness of requirements, SLIK checks, surveys and collateral assessments, system inputs, verification, appraisal, approval, SP3 issuance, bidding, contract implementation, to disbursement. The murabahah bil wakalah mechanism is used to support the fulfillment of asset ownership before the murabahah contract is implemented. From the customer side, cost of goods and margin information is considered transparent, but substantive understandings of contracts are still diverse.

Sharia compliance mitigation is carried out through three control pillars involving Marketing, verification and risk management, and Financing Facility, then strengthened by internal audits through sampling. Rules, product manuals, SOPs, layered controls, and audits are supporting factors. Inhibiting factors include uneven understanding of employees and customers, human resource competence, coordination between departments, regulatory changes, information system development, and strengthening compliance culture. Therefore, specific follow-ups are to strengthen technical and substantive training for employees, simplify customer education materials, and conduct periodic coordination and control evaluations.

Thus, the answer to the first research focus is that the murabahah contract on Griya Products has been implemented through a structured operational flow and involves layered audits. The answer to the second focus is that sharia compliance mitigation is carried out through function sharing, verification, risk management, Financing Facility, and internal audit. The answer to the third focus shows that rules, product manuals, SOPs, and layered controls are supportive, while limitations in understanding, competence, coordination, information systems, and compliance culture are challenges. The fourth focus is answered through the finding that management commitments have been translated into pre- and post-disbursement controls, although they still require continuous strengthening.

Practically, BSI KCP Sudirman Bengkulu City needs to maintain the three-pillar mechanism and sampling audit that has been running. Strengthening can be done through regular training on the harmony, conditions, order of contracts, murabahah bil wakalah, and sharia compliance risks. Banks also need to provide a concise explanation that helps customers understand the difference between cost of goods, margin, installments, and obligations in the contract. Evaluating customer understanding before signing can be an additional step to reduce the information gap.

This research also suggests that coordination between units be carried out in a more documented and traceable manner. Regulatory and fatwa updates need to be followed by the refresh of product manuals and uniform internal communication. The development of information systems needs to be directed to assist in recording stages, auditors, documents, and financing decisions. These steps are expected to strengthen formal and substantial compliance without changing the main principles and procedures that have been implemented at BSI KCP Sudirman Bengkulu City.

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ISLAMIC SCIENTIFIC JOURNAL

P-ISSN: 2746-8240 E-ISSN: 2746-5535

DOI: https://doi.org/10.51192/almubin.v9i2.2932

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