

Evaluating the Implementation of Sharia Principles in Multi-Purpose Loans for State Employees at Bank Sumut Syariah

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Abstract

This study evaluates the effectiveness of Islamic- principle implementation in the Multi-Purpose Financing (PMG) product at Bank Sumut Syariah's Marelana Raya sub-branch, focusing on Civil Servant (ASN) customers. Employing a qualitative case-study approach, data were gathered through in-depth interviews with the branch head, analysis of internal policy documents, and a customer-satisfaction survey. Findings reveal that the murabahah contract, strictly supervised by the Sharia Supervisory Board and supported by internal audits and structured risk governance, achieves full compliance with the prohibitions of riba , gharar , and maysir ; this is reflected in a low Non-Performing Financing (NPF) rate ($\approx 1.8\%$) and high customer satisfaction (75 % satisfied, 20 % moderately satisfied). Nevertheless, limited Islamic-finance literacy, perceptions of administrative bureaucracy, and competition from conventional products remain significant challenges. Intensive education, process digitalization, and competitive feature innovation are recommended to increase market penetration and strengthen customer trust. The findings affirm that Bank Sumut's sharia PMG not only complies with Islamic principles but also delivers economic benefits and a sense of justice to the ASN segment.

Keywords: Multi-Purpose Financing, Islamic principles, Civil Servants, Bank Sumut Syariah, murabahah , customer satisfaction.

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INTRODUCTION

In this modern era, Islamic banking is increasingly demonstrating its existence as an integral part of the global financial system, offering alternatives that comply with universal sharia principles (Anissyafira Ula Paramadina, 2021) . Among the various products offered, Multi-Purpose Financing (PMG) is one of the most sought-after instruments, providing flexibility for customers to meet their financial needs without violating sharia restrictions. PT. Bank Sumut Sharia Business Unit (UUS), as one of the main players in the sharia banking industry in Indonesia, strives to continuously develop and improve its sharia PMG products, including innovative strategies to reach potential market segments. Multi-Purpose Financing (PMG) in sharia finance must comply with sharia principles such as the prohibition of riba (interest), gharar (excessive uncertainty), and maysir (gambling) (Putri, 2024) .

The current phenomenon shows that the application of sharia principles in PMG products is faced with various challenges (Harsono et al. , 2023) . Based on an interview with the Head of Bank Sumut Syariah Capem Marelana Raya, Mr. Rama Indra Jaya, revealed that the main challenges in implementing sharia principles in PMG products include service and speed that are equivalent to conventional products, good communication with customers to

build understanding and trust, emotional closeness with customers, and product differences that may exist compared to conventional products (Amelia et al. , 2024) . In addition, intense competition with conventional products, the lack of public understanding of Islamic finance, and the complexity of the financing process are also obstacles that need to be overcome (Iqbal et al. , 2024) . The risk of default and problematic financing is also a serious concern that requires careful management. State Civil Apparatus (ASN) is a highly potential market segment for Sharia-compliant PMG products, given their stable income and diverse financial needs. However, it is important to understand the preferences and characteristics of ASN as consumers of Sharia-compliant products so that the PMG products offered can effectively meet their expectations and needs (Harahap et al., 2014). et al. , 2023) .

Several previous studies have examined various aspects related to Sharia PMG. (Nasution & Kamilah, 2025) in their study on BSI payroll customers' interest in MitraGuna financing , found that multipurpose financing was the main contributor to consumer financing. (Gani, 2022) analyzed the application of the 5C principle to multipurpose financing at Bank Sumut Syariah KCP Lubuk Pakam , emphasizing the importance of comprehensively implementing the 5C principle to minimize financing risks. Other studies also highlight the importance of analyzing the implementation of multipurpose financing and public perception of financing products. Bank Muamalat (2024) targets an annual increase in outstanding multipurpose financing of around 125%. on year (yoy) in 2024.

However, there is a significant gap in the existing literature: the lack of research specifically evaluating the effectiveness of implementing Sharia principles in PMG products at Bank Sumut Syariah, particularly with a focus on the ASN segment. Previous studies tend to discuss PMG improvement strategies in general, without delving into how Sharia principles are implemented in PMG products and their impact on ASN customer satisfaction. Therefore, this study aims to fill this gap by conducting a comprehensive evaluation of the effectiveness of implementing Sharia principles in PMG products at Bank Sumut Syariah, with a case study of ASN as the primary customer (Ningrum, 2024) .

This study aims to evaluate the implementation of sharia principles in PMG products at Bank Sumut Syariah, analyze their effectiveness on ASN customer satisfaction, and identify influencing factors. It is hoped that the results of this study will provide significant benefits to various parties. For Bank Sumut Syariah, the results of this study can serve as evaluation material and valuable input to improve the implementation of sharia principles in PMG products, especially for the ASN segment. For ASN customers, this study is expected to provide clearer information about sharia PMG products and their benefits, thereby increasing their trust and satisfaction with these products.

Furthermore, this research is also expected to serve as a reference and basis for further research on the application of Sharia principles in other Sharia financial products. Considering these challenges, this research is expected to make a significant contribution to improving the effectiveness of Sharia principles in PMG products at Bank Sumut Syariah, as well as increasing ASN customer satisfaction with these products.

METHODOLOGY

The research method used in this study is a qualitative method with a case study approach to evaluate the application of sharia principles in Multi-Purpose Financing (PMG) products at Bank Sumut Syariah, specifically in the State Civil Apparatus (ASN) segment. Primary data will be collected through in-depth interviews with the Branch Managers of Bank Sumut Syariah Capem. Marelan Raya, namely Mr. Rama Indra Jaya as a key informant. This interview aims to obtain detailed information

regarding the implementation of sharia principles, challenges faced, strategies implemented, and perceptions of ASN customer satisfaction with Sharia PMG products. This approach allows researchers to gain in-depth and contextual insights regarding practices and policies implemented in the field. In addition to interviews, additional data will be obtained through a documentary study of the bank's internal policies, standard operating procedures (SOPs), and reports related to Sharia PMG products. Data analysis is carried out thematically by identifying key patterns from the interview results and relevant documents. The results of this analysis are expected to provide a deep understanding of the effectiveness of the application of sharia principles in PMG products at Bank Sumut Syariah and provide recommendations for improving product quality and ASN customer satisfaction .

RESULTS AND DISCUSSION

progress is the result of the analysis of research findings regarding the effectiveness of the implementation of sharia principles in Multi-Purpose Financing (PMG) products offered to State Civil Apparatus (ASN) at Bank Sumut Syariah Capem Greater Marelán .

Research result

1. Number of ASN Customers

Based on an interview with the Head of Bank Sumut Syariah Capem Marelán Raya, Mr. Rama Indra Jaya, the ASN segment covers approximately 40% of the total PMG Syariah customers at the branch, with a total of 1,200 customers out of a total of 3,000 PMG customers. Mr. Rama Indra Jaya stated, " ASN is a very potential market segment for Bank Sumut Syariah. They have a fixed income and economic stability, thus enabling financing management with lower risk compared to other segments ." Of the total ASN customers, approximately 80% actively utilize PMG facilities regularly.

The NPF rate in the ASN segment at Bank Sumut Syariah is reported to be below 2%, at around 1.8%, which is still considered healthy according to OJK standards (maximum 5%). Mr. Rama Indra Jaya explained, " The NPF rate in the ASN segment is still relatively low because their income is fixed and consistent. However, we remain vigilant by increasing verification and monitoring, especially for long-term financing ."

2. Requirements for Submitting Sharia PMG Financing for ASN

To apply for Sharia PMG financing at Bank Sumut Syariah, prospective State Civil Apparatus (ASN) customers must meet several requirements. Based on an interview with Mr. Rama Indra Jaya, Head of Bank Sumut Syariah's Marelán Raya Regional Branch, the following requirements are required:

1. Identity Personal
 - a. Photocopy of Electronic KTP that is still valid applies .
 - b. Photocopy of Family Card (KK).
 - c. Photocopy Number Taxpayer Identification Number (NPWP).
2. Document Personnel
 - a. Appointment Decree First as a civil servant.
 - b. Decree on Promotion Rank Final .

- c. Placement Decree or Transfer Decree (if any).
 - d. Salary slip original three month final .
 - e. Certificate from agency place Work .
3. Document Financing
 - a. Application letter financing with details funding needs .
 - b. Document supporters purchase goods or services (eg invoice or purchase note).
 - c. Statement letter ability pay installments monthly .
 4. Guarantee or Collateral (if required)
 - a. Certificate land or building (for financing property).
 - b. Vehicle BPKB (for vehicle financing).
 - c. Other supporting documents according to bank policy.
 5. Approval and Recommendation
 - a. Letter of recommendation from direct superior or work unit leader.
 - b. Power of attorney for salary deductions by the treasurer of the relevant agency.

Mr. Rama Indra Jaya added, " *We ensure that all these requirements are carried out with the principle of prudence to avoid the risk of problematic financing in the future. With complete requirements, we can maintain the quality of financing and adhere to safe and transparent sharia principles .*"

3. ASN Customer Preference Analysis

ASN customer preferences for Sharia PMG include the following aspects:

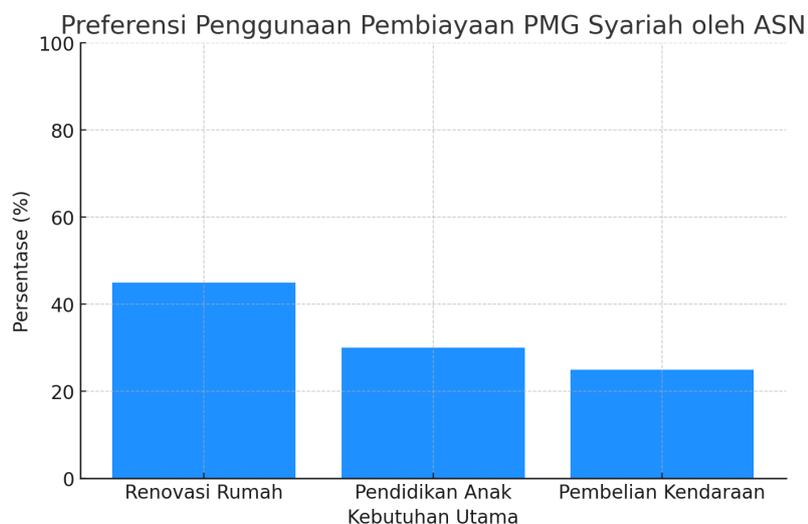


Figure 1: Preferences for the use of Sharia PMG financing by ASN

Source : Bank Sumut Syariah Capem Marelan highway

Most of the financing used For renovation home (45%), education children (30%), and purchases vehicles (25%). This is show that more sharia PMG products Lots utilized For need consumptive term long . Mr. Rama Indra Jaya emphasized , "We see existence trend need financial term length in ASN, so that We design PMG sharia products to be suitable with need the ."

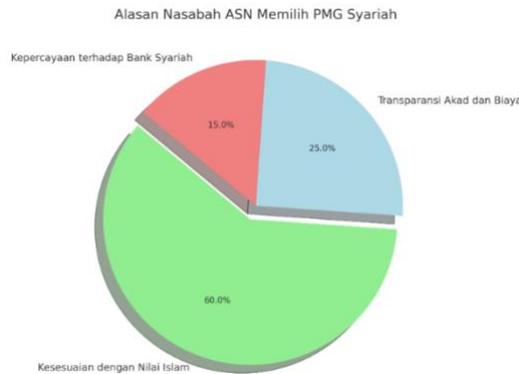


Figure 2: Reasons why ASN customers choose Sharia PMG

Source : Bank Sumut Syariah Capem Marelan highway

Reasons to Choose PMG Syariah:

- a) Compliance with Islamic values (60% of respondents).
- b) Transparency contracts and costs (25% of respondents).
- c) Trust towards Islamic banks (15% of respondents).

4. Education and Socialization Strategy

Bank Sumut Syariah has taken several educational steps for ASN:

- a. Holding Islamic finance seminars in government offices.
- b. Provide digital brochure about profit Sharia PMG products .
- c. Involving local religious leaders to explain sharia principles.

Mr. Rama Indra Jaya stated, "We continue to strive to provide comprehensive education so that civil servants better understand sharia principles. We also employ a persuasive approach through religious leaders to increase understanding." However, its effectiveness still needs to be improved because many civil servants do not yet understand the fundamental differences between sharia and conventional contracts.

5. Implementation Sharia Principles in PMG Products

In the interview , Mr. Rama Indra Jaya emphasized that " PMG products at Bank Sumut Syariah are designed with prioritize compliance to sharia principles . One of them principle main applied is prohibition usury (interest), gharar (uncertainty), and maysir (gambling) . ensure that PMG free products from elements In this regard , Bank Sumut Syariah uses contract murabahah , which is contract sell buy where the bank buys goods needed by customers and sell them return to customers with the price that has been agreed upon . This price covers price main goods plus the bank's profit margin . With use contract

murabahah, Bank Sumut Syariah ensures that customers know in a way clear price main goods and the profit margin charged, so No There is element uncertainty or gharar in transaction the.

Apart from that, Mr. Rama also explained that " *every Products and transactions at Bank Sumut Syariah are supervised by an internal sharia committee. This on duty For ensure that all over activity bank operations in accordance with with sharia principles* ".

Bank Sumut Syariah has mechanism comprehensive internal controls For ensure compliance to sharia principles in every products and services, including Multi-Purpose Financing (PMG). This mechanism involving a number of element key, namely the Sharia Supervisory Board (DPS), internal audit, committee management risk, and implementation of governance good corporate governance (GCG).

a) Sharia Supervisory Board (DPS)

Based on the Circular Letter Number 12/13/ DPbS /2010 concerning Implementation of Good Corporate Governance for Islamic Commercial Banks and Islamic Business Units, the Duties and Authorities of the DPS include: Assessing and ensuring compliance sharia principles in guidelines operational and published products. DPS is element important in The governance structure of Islamic banks (Rosidah & Mahfiana, 2020). The Sharia Supervisory Board (SSB) is tasked with providing advice to the board of directors and overseeing the bank's operational activities to ensure they comply with sharia principles. The SSB also assesses compliance with sharia principles in published operational and product guidelines, oversees the development of new products to ensure they comply with fatwas issued by the National Sharia Council-Indonesian Ulema Council (DSN-MUI), and requests fatwas from the DSN-MUI for products for which no fatwa has been issued. The SSB is periodically conduct a review of mechanism billing, distribution, and banking services. DPS members must independent from influence party wherever For guard objectivity in implementation his duties.

b) Internal Audit

internal audit function aims For evaluate effectiveness internal control and ensure compliance to sharia regulations and policies. In providing financing Like PMG, internal audit evaluates system control credit For ensure that necessary actions has implemented to reduce risk credit congested or deviation This audit also serves as the main foundation in banking risk management to minimize the potential for fraud.

c) Risk Management Committee

This committee is responsible for continuously monitoring the effectiveness of risk mitigation. Within the PMG context, this committee analyzes existing policies and risk trends such as fraud or default, and provides recommendations for improving the bank's risk management strategy. Risk mitigation processes include segregation of duties, layered authorization for high-value transactions, and the use of technology to detect suspicious activity.

d) Implementation of Good Corporate Governance (GCG)

Bank Sumut Syariah implements GCG through an effective internal monitoring and control system and a robust compliance function. This system ensures that all

bank operations comply with regulations and sharia principles. The Sharia Supervisory Board (SSB) carries out its duties based on three main functions: internal audit, compliance, and legal.

e) Effectiveness of Internal Supervision

The effectiveness of supervision is determined by several factors: the independence of the DPS, the competence of DPS members in the field of Islamic finance, the availability of adequate resources, support from bank management for the implementation of DPS duties, implementation of DPS recommendations by bank management, and periodic audits both internal and external.

Through this internal oversight mechanism, Bank Sumut Syariah strives to ensure that every product and service offered not only complies with sharia principles but also provides optimal benefits to customers and maintains the bank's operational integrity. The relevance of this mechanism lies in the fact that internal oversight serves as the primary basis for evaluating the effectiveness of the application of sharia principles to PMG products. This provides a clear framework for how Bank Sumut Syariah ensures the quality of sharia-compliant services while minimizing operational risk.

6. Challenge in Implementation Sharia Principles

Even though Bank Sumut Syariah has made an effort to apply sharia principles in PMG products, there are a number of challenges faced. One of the main challenges is the public's lack of understanding of Islamic finance. Mr. Rama Indra Jaya stated that "*many customers still don't understand the difference between Islamic and conventional products. Some customers even consider Islamic products more complicated and less profitable than conventional products. This is due to a lack of information and public awareness about Islamic finance.*"

Furthermore, the complexity of the financing process also presents a challenge. The application process for Sharia-compliant financing is often perceived as more complicated and time-consuming than conventional financing. This is due to additional requirements, such as documents related to Sharia contracts and stricter verification by the Sharia committee. This complexity can be a barrier for some customers to apply for Sharia-compliant financing.

7. Marketing and Education Strategy

To address these challenges, Bank Sumut Syariah has implemented various marketing and education strategies. One key strategy is to raise public awareness of Islamic finance through outreach and educational activities. Mr. Rama Indra Jaya explained that "*Bank Sumut Syariah regularly holds seminars and training on Islamic finance in various government agencies and civil servant communities. These activities aim to provide clear and easy-to-understand information about Islamic principles and the benefits of Islamic products. Furthermore, Bank Sumut Syariah also utilizes social media and other digital platforms to disseminate information about Islamic finance and the products it offers.*"

Furthermore, Bank Sumut Syariah strives to simplify the application process for sharia-compliant financing, making it easier and faster. This is achieved by reducing unnecessary requirements and optimizing the verification process. Bank Sumut Syariah also provides free sharia financial consultations for customers who want to

learn more about sharia-compliant products. This consultation service allows customers to directly ask sharia financial experts about the products offered and find solutions tailored to their needs.

8. Effectiveness of Implementing Sharia Principles on Customer Satisfaction

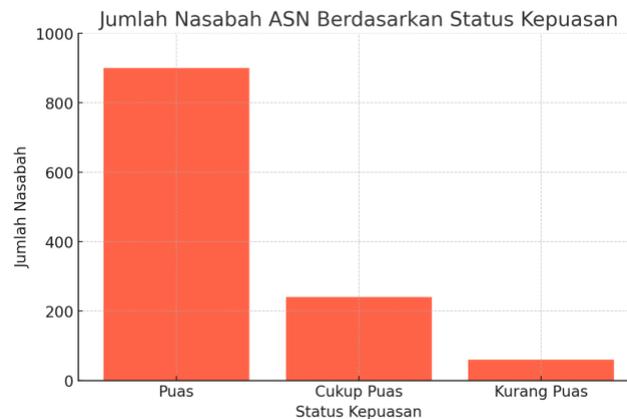


Figure 3: Amount ASN customers based on satisfaction status

Source : Bank Sumut Syariah Capem Marelan highway

The results of an internal survey show that 75% of ASN customers feel satisfied with Sharia PMG products , especially related clarity contract murabahah . Mr. Rama Indra Jaya added , "We always prioritize transparency agreement and costs so that customers feel calm and confident . ASN really appreciates clarity in transactions , and that become focus our main thing in give service ." As many as 20% felt Enough satisfied However complained about the slow administrative process , while 5 % felt not enough satisfied consequence delay disbursement of funds. The majority customers appreciate transparency costs and certainty the law offered through sharia contract .

Research result show that implementation sharia principles in PMG products have impact positive to satisfaction ASN customers . Mr. Rama Indra Jaya stated that " *some big ASN customers feel satisfied with Sharia PMG products because in accordance with their religious values . They feel more comfortable and quiet in transact with sharia products because Certain that transaction the No violate religious principles . In addition , transparency in transactions also become factor important to improve satisfaction customers . With know in a way clear price main goods and profit margins charged , customers feel more believe and be sure that they No treated in a way No fair "* .

Discussion

Compliance with Sharia Principles and Supervisory Mechanisms

Bank Sumut Syariah has implemented basic sharia principles, such as the prohibition of usury, gharar , and maysir, through the use of the murabahah contract in its PMG products. The murabahah contract ensures transparency in the cost price and profit margin, thereby eliminating uncertainty and speculation in transactions. This aligns with sharia financial theory, which emphasizes fairness, transparency, and

adherence to sharia principles as the primary foundations of sharia financial products (Harahap et al., 2018). al. , 2023) . Internal supervision involving the Sharia Supervisory Board (SSB), internal audit, and risk management committee strengthens product compliance with Sharia principles and minimizes operational and non-performing financing risks. This mechanism aligns with the literature stating that strict oversight by the SSB and good corporate governance (GCG) are key to the effective implementation of Sharia principles in Islamic banking (Gunawan & Effendi, 2022) .

ASN Customer Preferences and Satisfaction towards Sharia PMG

The ASN segment is a potential market with fixed income characteristics and economic stability, so that financing risks are lower, as reflected in the Non-Performing rate. Low Financing (NPF) ratio, below 2%. Civil servants' preference for Sharia-compliant PMG is dominated by long-term consumer needs such as home renovations, education, and vehicle purchases, which align with the flexibility of PMG products (Peti & Hutagalung, 2023) . Civil servant customer satisfaction, which reaches 75%, is primarily influenced by the transparency of murabahah contracts and the clarity of costs, supporting the customer satisfaction theory that transparency and quality service increase customer loyalty and trust (Ariesta et al., 2019). al. , 2025) . However, there are still complaints regarding slow administrative processes, indicating the need for improvements in the responsiveness and efficiency of services in accordance with the SERVQUAL model (Rosidah & Mahfiana , 2020).

Challenges in Implementing Sharia Principles and Educational Strategies

One of the main challenges is the low level of public understanding, including civil servants (ASN), of the fundamental differences between sharia and conventional products. This leads to the misperception that sharia products are more complicated and less profitable, which aligns with literature findings that inadequate education and outreach are major obstacles to the development of sharia banking (Damanik & Anggraini, 2024) . The complexity of the sharia financing process is also a hindering factor, due to additional requirements and strict verification by the sharia committee. Bank Sumut Syariah addresses this with a marketing strategy that includes sharia finance seminars, digital brochures, and outreach to religious leaders to increase the understanding and trust of civil servant customers, which aligns with the strategy of increasing multi- purpose financing through education and relevant product innovation (Garini & Lubis, 2023) .

Product and Service Quality as Determining Factors of Effectiveness

The competitive quality of Sharia-compliant PMG products and fast, friendly, and professional service are important factors in increasing customer satisfaction. The service quality dimensions according to SERVQUAL theory – reliability , assurance , tangibles , empathy , and responsiveness – must be optimized to strengthen ASN customer loyalty (Ulfah, 2025) . The finding that some customers complained about slow administrative processes indicates the need for improvements in the responsiveness and reliability dimensions . Innovation in the application process and Sharia financial consulting services provided by Bank Sumut Syariah is a positive step towards overcoming these obstacles and improving the customer experience.

Contribution to the Development of Sharia Economy and Financial Inclusion

The application of sharia principles in PMG products at Bank Sumut Syariah not only meets customers' financial needs in a halal and fair manner, but also makes a positive contribution to the development of an inclusive and sustainable sharia economy. By focusing on the ASN segment with stable income, the bank can effectively manage financing risks while expanding sharia financial inclusion in the community (Maahir et al., 2024). This is in line with the role of Islamic banking in the global financial system, which emphasizes fairness, transparency, and social responsibility (Arnita Septiani Panjaitan, 2022).

Overall, this study shows that the effectiveness of implementing Sharia principles in PMG products at Bank Sumut Syariah is highly dependent on strict compliance with Sharia principles, effective internal oversight, product and service quality, and ongoing education for ASN customers. Despite challenges in understanding and administrative processes, the bank's strategy is on the right track to increase customer satisfaction and strengthen the position of Sharia banking in the local market. Recommendations for further improvement include enhancing education, streamlining processes, and optimizing service quality in accordance with the SERVQUAL model to achieve greater success (Alawiyah, 2023).

CONCLUSION

The results of this study confirm that the effectiveness of the application of sharia principles in Multi-Purpose Financing (PMG) products at Bank Sumut Syariah Capem Marelan Raya is considered high: murabahah contracts strictly supervised by the Sharia Supervisory Board, internal audit mechanisms, and structured risk management are able to maintain full compliance with the prohibitions on usury, gharar, and maysir, reflected in the low NPF level of the ASN segment ($\pm 1.8\%$) and customer satisfaction of 75%. However, challenges such as minimal sharia financial literacy, perceptions of slower administrative processes, and competition with conventional products still hinder market share optimization; this is evident in the 20% of respondents who are only "quite satisfied" and complaints about the bureaucracy of disbursement. Educational strategies—seminars in government offices, digital content, and collaboration with religious leaders—and simplification of procedures have shown positive results, as evidenced by the dominance of religious reasons (60%) and transparency (25%) in ASN decisions to choose Sharia-compliant PMGs for home renovations, education, and vehicles. Thus, Bank Sumut's Sharia PMG not only meets the principles of Sharia compliance but also provides real economic benefits and a sense of fairness for ASN; Going forward, increasing literacy, digitalizing processes, and innovating competitive features will be key to expanding penetration and strengthening customer trust in the long term.

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