

ANALYSIS OF CUSTOMER UNDERSTANDING OF THE MURABAHAH CONTRACT CONCEPT IN MITRAGUNA FINANCING AT BANK SYARIAH INDONESIA, LANGSA BRANCH: A REVIEW OF PRACTICE AND SHARIA PRINCIPLES

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Abstract

The development of Islamic banking in Aceh Province, particularly in Langsa City, is becoming increasingly competitive, highlighting the importance of public understanding as part of Islamic financial literacy. The purpose of this study is to analyze the understanding of the people of Langsa City regarding Mitraguna Bank Syariah Indonesia (BSI) financing products and their implications. The research used a descriptive qualitative method with data collection techniques through observation, structured interviews with 10 Mitraguna BSI customers in Langsa City who are payroll employees, and documentation studies. The results of the study reveal that the majority of informants interviewed were in the "Less Understanding" category regarding the sharia principles of BSI Mitraguna products. The factors causing this low level of understanding include a lack of in-depth socialization from the bank and a lack of background knowledge of sharia finance among customers. As a result, customers tend to focus on the ease of access and financial benefits of the product without paying attention to their understanding of the sharia contract and obligations attached to it. The research conclusion shows that there is a gap between product utilization and understanding of the accompanying sharia principles. Therefore, this study recommends the need for more effective education and communication strategies from BSI to improve customers' sharia financial literacy, thereby mitigating risks and ensuring the sustainability of healthy products.

Keywords: Customers understanding, murabahah contract, mitraguna financing

Abstract

Perkembangan perbankan syariah di Provinsi Aceh khususnya Kota Langsa semakin kompetitif dan pentingnya pemahaman masyarakat yang baik sebagai bagian dari literasi keuangan syariah. Tujuan penelitian adalah untuk menganalisis pemahaman masyarakat Kota Langsa terhadap produk pembiayaan Mitraguna Bank Syariah Indonesia (BSI) dan implikasinya. Penelitian menggunakan metode kualitatif deskriptif dengan teknik pengumpulan data melalui observasi, wawancara terstruktur terhadap 10 nasabah Mitraguna BSI Kota Langsa yang merupakan pegawai payroll, serta studi dokumentasi. Hasil penelitian mengungkapkan bahwa mayoritas informan yang diwawancarai berada pada kategori "Kurang Paham" mengenai prinsip syariah pada produk BSI Mitraguna. Faktor penyebab rendahnya pemahaman ini antara lain adalah kurangnya sosialisasi yang mendalam dari pihak bank dan minimnya latar belakang pengetahuan keuangan syariah dari nasabah. Implikasinya, nasabah cenderung fokus pada kemudahan akses dan manfaat finansial produk tanpa peduli pada pemahaman terhadap akad dan kewajiban syariah yang melekat. Simpulan penelitian menunjukkan bahwa terdapat gap antara pemanfaatan produk dan pemahaman prinsip syariah yang menyertainya. Oleh karena itu, penelitian ini merekomendasikan perlunya strategi edukasi dan komunikasi yang lebih efektif dari BSI untuk meningkatkan literasi keuangan syariah nasabah, sehingga dapat memitigasi risiko dan memastikan keberlangsungan produk yang sehat.

Kata kunci: Pemahaman nasabah, akad murabahah, pembiayaan mitra guna

INTRODUCTION

Sharia banking in Indonesia, particularly in Aceh, has shown significant growth in recent decades, marked by an increase in assets, networks, and the number of financial products

offered. Based on data published in June 2023, Aceh's Islamic banking contribution to the national Islamic industry was recorded at 6.57% for total assets, 6.35% for Third Party Funds (DPK), and 6.87% for financing (Republika,

2023). As one of the pillars of the Islamic economy, Islamic banking not only aims to seek profit but also must ensure that all of its operations and products are in line with Islamic principles. In practice, sale-based financing, particularly murabahah sale-based products, still dominates the financing portfolio of Islamic banks in Indonesia, accounting for 61.12% in 2021, 62.06% in 2022, and 58.64% in 2023 (Rahmawati, 2024), including Bank Syariah Indonesia (BSI).

The existence of BSI as one of the national Islamic banks in Aceh Province is expected to continue to develop its business potential in accordance with Islamic principles to strengthen the Islamic financial system and support the economic growth of the Acehnese community based on Islamic law. The people of Aceh, with their characteristic implementation of Islamic law in all aspects of their lives, have the potential to strengthen the competitiveness of Islamic banking products. BSI Mitraguna is one of the financing products provided by BSI to meet the various needs of payroll customers (customers with monthly salaries in BSI accounts) that are halal and based on shari'a principles (BSI, 2023). Mitraguna financing products have several advantages, namely no collateral requirements, terms of up to 15 years, fixed installments until full repayment, and an easy application process via the BSI Mobile Banking application (BSI, 2023). Mitraguna financing is intended for civil servants whose salaries are paid through BSI payroll, such as ministry employees, state-owned enterprise employees, and so on. This is done to avoid the risk of default and financing problems because payments are deducted directly from the customer's salary (Serliyana, 2024).

Mitraguna financing at BSI uses murabahah sale and purchase agreements based on Fatwa Number 04/DSN/MUI/IV/2000 on Murabahah. According to a study by Azizah and

Naufal (2023) There are points that do not comply with the DSN-MUI fatwa, which requires banks to have goods either directly or on behalf of customers to purchase goods from third parties, whereby the principle of murabahah sale and purchase must be carried out after the goods, in principle, become the property of the bank. In reality, the bank does not own the goods in advance but only provides funds according to customer needs. According to Chapra (2000) Murabaha financing is a means of distributing income and wealth fairly, whereby the bank earns a profit and the customer acquires assets from ownership of certain goods. This is reinforced by Widodo (2014) that the use of murabahah contracts as a financing instrument is a means of avoiding interest, and is not an ideal instrument for achieving economic objectives in Islam. Therefore, murabahah is used as a step towards the process of Islamization of the economy, and its use is limited to cases where mudharabah and musyarakah cannot be implemented. Thus, the use of murabahah contracts in fund distribution products in Islamic banking is not merely a matter of replacing interest with margins or markups, but rather to make a clear distinction between interest-based loans and murabahah transactions. As such, financing products with murabahah contracts play an important role in achieving economic balance between the financial sector and the real sector.

Some literature highlights practices that are suspected to be irregular, such as financing that continues to incur interest (penalties) when customers default on payments (Rakhmah, 2015), or a contract process that is not accompanied by complete ownership of the goods (*qabd*) by the bank before they are sold to customers (Imama, 2014; Mauluddin, 2018; Syu'aibun, 2014). Indonesian Muslims who choose Islamic banking products are not

necessarily loyalists or fanatics of Sharia law, but rather make rational and pragmatic decisions based on which products are more profitable and do not question whether bank interest is the same as usury (Mirawati, 2011). However, public literacy regarding Islamic financial products is very important because it can encourage increased utilization of financial products and services that are in line with the needs of the Muslim community (Subardi & Yuliafitri, 2019). Research by Rizkina et al., (2024) show that customers' decisions to save in Islamic banks are largely determined by the implementation of contracts, as evidenced by a positive and statistically significant influence of 0.005. This reflects customers' understanding and belief that contracts that are implemented correctly can protect them from all forms of potential transaction losses. Proper knowledge and understanding of Islamic financing is very important as part of financial literacy in order to avoid negative cash flow and enable the community to make good decisions in meeting their needs (Munthasar et al., 2021).

Melina and Zulfa's Research (2022) found that the understanding of the people of Pekanbaru City towards murabahah financing products was very strong, or above 77% of the 384 respondents. Qualitatively, Iqbal's (2019) study revealed that people who have a good understanding of Islamic banking financing have done transactions and studied at a university in an Islamic Banking program. In Langsa City, as a city with a relatively religious community, Mitraguna BSI products (previously known as Multiguna Financing) based on murabahah contracts have become one of the leading products. This product is in demand because it is considered a sharia-compliant alternative to meet various financing needs, such as education, home renovation, or business capital. However, a fundamental question arises: to what extent do

customers -as parties bound by the contract - understand the concept of murabahah itself?.

A comprehensive understanding of customers is a crucial element in ensuring that transactions are carried out on the basis of mutual consent (an-taradin) and are free from practices that are not in accordance with sharia law (Pratiwi, 2016). Customer misunderstanding can potentially cause several problems, such as: (1) ignorance of their rights and obligations in the contract, (2) inability to identify practices that are not in accordance with sharia, and (3) ultimately reducing the values of fairness and transparency that are the essence of the sharia economy. Furthermore, low customer understanding can trigger the perception that Islamic banks are merely “slogans” with an Shari’a label, which in turn can erode public trust (Dayyan, 2016).

Based on the above description, this study is important to broaden the discourse on the concept and practice of murabahah-based financing in Mitraguna BSI products in Langsa City. This research will examine the extent to which customers understand the characteristics, mechanisms, and underlying sharia principles, and how customers perceive the practices that occur in the field. Thus, this article is expected to provide empirical contributions regarding the effectiveness of sharia banking communication and education and serve as evaluation material for banks to continue improving their practices to be more in line with pure sharia principles.

LITERATURE REVIEW

Shari’a Banking

Shari’a Banking or Islamic Banking provides interest-free services to its customers. Some early experiments in Islamic banking took place in Malaya in the mid-1940s, in Pakistan in the late 1950s, through Jama'at Islami in 1969, Egypt's Mit Ghamr Saving Banks (1963-1967),

and Nasser Social Bank (1971) (Latifa & Lewis, 2004), and in Indonesia there was Baitul Mal wat-Tanwil in the 1980s. Islamic banks, hereinafter referred to as sharia banks, are banks that operate without relying on interest. Sharia banks can also be defined as financial/banking institutions that operate and develop their products based on the Qur'an and Hadith. Antonio (2001) distinguish between two definitions, namely Islamic banks and banks that operate according to Islamic sharia principles. Islamic banks are banks that operate in accordance with the provisions of the Qur'an and hadith. Meanwhile, banks that operate in accordance with Islamic principles are banks that follow the provisions of Islamic law in their operations, especially those relating to Islamic business practices.

Sharia banks are a form of national banking that bases its operations on Islamic law. Furthermore, Law No. 21 of 2008 on Islamic Banking, Article 1, states that "Islamic banking is everything related to Islamic banks and Islamic business units, including institutions, business activities, and the methods and processes used to carry out their business activities" (Novi, 2020). BSI is a merger of three sharia business units from state-owned banks, consisting of Bank Syariah Mandiri, BNI Unit Syariah, and BRI Unit Syariah. February 1, 2021, which coincided with 19 Jumadil Akhir 1442 H, marked the historic merger of Bank Syariah Mandiri, BNI Unit Syariah, and BRI Unit Syariah into a single entity, namely Bank Syariah Indonesia (BSI).

Murabahah Financing

Financing is a term often defined as obtaining goods by paying installments or payments at a later date, or obtaining a loan that is repaid at a later date in installments according to an agreement. The root word of financing is cost, which is the money spent to establish (set

up, carry out, etc.) something (KBBI.co.id, 2025). Meanwhile, financing itself is everything related to costs. The term financing in Arabic is called *at-tamwil*. The substance of financing is the provision of money from investors to meet the needs of goods or services for the second party. So financing here is one type of Islamic banking business activity. As stated in Law No. 21 of 2008 concerning Islamic Banking, financing is defined as the provision of funds or bills that are equivalent to it (Permana & Purba, 2008). Where the provision of funds can use profit-sharing transaction agreements in the form of mudharabah and musyarakah; lease transactions in the form of ijarah or lease-purchase in the form of ijarah muntahiya bit-tamlik; sale and purchase transactions in the form of murabahah, salam, and istisna' receivables; lending transactions in the form of qard receivables; and service leasing transactions in the form of ijarah for multi-service transactions based on an agreement or consensus between the Islamic bank and/or UUS and other parties (facility recipient customers) that require the other party being financed and/or given the facility to return the funds after a certain period of time with compensation or profit sharing (Pemerintah Indonesia, 2008).

Financing is funding provided by one party to another to support planned investments, whether carried out independently or by an institution. In other words, financing is funding issued to support planned investments. According to Rifaat Ahmad Abdul Karim, as quoted by Muhammad Syafi'i Antonio (2001) that financing is one of the main tasks of banks, namely providing funds to meet the needs of parties that are deficit units. The purpose of financing at Islamic banks is to increase the efficiency of money, increase the efficiency of goods, increase money circulation, and bridge the gap to increase national income. The

elements of financing are trust, agreement, term, risk, and return. Financing is also divided into two types, namely consumptive and productive financing. (Hasan et al., 2019). Productive financing, which is financing intended to meet production needs in a broad sense, namely for business improvement, whether in production, trade, or investment. Consumptive financing, which is financing used to meet consumption needs, which will be used up to meet those needs.

According to Hendy Herijanto (2017) in Islamic banking, debts arising from pure borrowing and lending are distinguished from debts arising from trade, business, or investment; the latter is referred to as "financing". Any item that can be sold can be lent or borrowed, for example gold and silver, as well as merchandise, in addition to money. Debt or loans in Islam are divided into two types based on their use or source of need. The term murabahah financing is also known as "*at-tamwil bi al-murabahah*, which is murabahah where the price is not paid in cash" (Fatwa Dewan Syariah Nasional Majelis Ulama Indonesia No: 111/DSN-MUI/IX/2017 Tentang Akad Jual Beli Murabahah, 2017). The implementation of the murabahah financing concept is financing to acquire certain goods in the form of buying and selling goods. For example, if a customer intends to buy a car through a sharia bank, the bank buys the car from a seller such as a dealer or showroom. Then the car is resold to the customer. Thus, the customer has a debt from the loan to buy the car (Asro & Kholid, 2011).

Murabaha financing conducted by banks and customers is a sale and purchase agreement whereby Islamic banks act as *bai'* and customers as *musytari*. Through this agreement, banks obtain benefits in the form of profits from the sale of goods, not from the excess stipulated in

the loan agreement. However, Islamic banks, as commercial institutions, certainly want to make a profit (Prabowo, 2012). The profit from the sale and purchase of certain goods takes the form of a markup in murabahah financing. Thus, through murabahah financing as a subsystem of Islamic finance, currency stability will be encouraged, where the concept of money in Islamic economics is not a commodity as it is in the conventional financial system. Furthermore, murabahah financing in Islamic banks will drive the real sector based on trade (Dayyan et al., 2024). Murabaha financing will revive the economy, such as by creating new jobs through the activities of producers/suppliers to meet customer needs.

Mitra Guna Financing Product

Mitra Guna financing products are multi-purpose financing, which can be defined as financing for the procurement of goods or services needed by customers for consumption, not for business purposes or productive activities within a period agreed upon with customers who are civil servants or permanent employees of a company (BSI, 2023). Mitra Guna financing uses murabahah contracts, which are financing agreements for the sale and purchase of goods that state the acquisition price and profit agreed upon by the seller and buyer (Azizah & Naufal, 2023).

PT. BSI presents Mitraguna financing products that are also intended for the general public to meet the needs of purchasing certain goods by promoting sharia principles. Essentially, financing is the provision of funds by one party to another to support planned investments. The functions of financing are to increase the utility of money, increase the utility of goods, facilitate the circulation of money, and foster the drive and desire to do business (Ulfah et al., 2025). BSI Mitraguna financing products

are specifically intended for payroll customers (fixed salaries in BSI accounts) from certain segments such as civil servants, state-owned enterprises, doctors, hospital employees, and private employees. The benefits offered include a ceiling of up to IDR 1.5 billion, a tenor of up to 15 years, no collateral, and fixed installments. The main requirements include a minimum age of 21 years or married, a maximum age of 58 years at maturity, and Indonesian citizenship. Required documents include an application form, ID card, tax identification number, employee decision letter, income documents, and other supporting documents according to profession (Fadhillah & Tambunan, 2022; Ilyas, 2020).

METHODOLOGY

This study uses qualitative methods with data collection techniques such as observation, interviews, and documentation to obtain factual information. Through a descriptive qualitative approach, it presents findings related to the phenomenon of BSI's mitraguna financing practices without using statistical procedures or other means of quantification (Sugiyono, 2008). The research location was at the BSI Langsa II sub-branch office from December 15, 2024 until completion. Primary data was obtained directly in the field from 11 (eleven) informants consisting of one BSI Consumer Brand Staff, ten BSI partner financing customers, each of whom was a specialist doctor, one enterprise employee, two Civil Servants, two Hospital Employees, one Indonesian National Army soldier, two Indonesian National Police officers, and one Private Employee. The interviews were conducted by making appointments in advance using a structured interview technique, whereby the interviewer used a list of questions that had been prepared in advance and asked all informants the same questions. The researcher used additional instruments in the form of a

notebook and tape recorder as the main instruments in conducting interviews or in-depth discussions with informants.

This study also used secondary data in the form of BSI brochures that had already been published, books in the IAIN Langsa library, and a number of scientific journal articles obtained through Google Scholar. The data was then analyzed by systematically compiling the results of interviews, field notes, and documentation by organizing the data into categories, breaking it down into units, arranging it into patterns, and drawing conclusions so that it was easy to understand for oneself and others. The activities in data analysis were data reduction, data display, and verification (Ibrahim, 2023).

RESULTS AND DISCUSSION

The Mitra Guna BSI financing product was launched simultaneously with the establishment of BSI on February 1, 2021, marking a breakthrough in Islamic financial services in Indonesia. This multipurpose financing product is designed using Islamic schemes such as murabahah (sale and purchase) and ijarah (lease) to meet various community needs ranging from education, health, marriage, home renovation, to vehicle purchase in a flexible manner and in accordance with Islamic principles. As revealed in an exclusive interview with Ms. Intan Juwita, Consumer Brand Staff at BSI Langsa II Branch Office, as follows: "Mitra Guna itself was established when Bank Syariah Indonesia was founded on February 1, 2021, which is when the Mitra Guna financing product was created. Essentially, this financing is unsecured and can be used for a variety of halal purposes (multi-purpose). For example, renovations, religious trips, and health. Because it is unsecured, we require a fixed salary or the customer's salary must go through Bank Syariah Indonesia. Mitra Guna financing is intended for

permanent civil servants (PNS)/state civil servants (ASN) who are recommended by their agency leaders. With a maximum limit of up to 1.5 billion rupiah. Of course, with a fairly easy and fast process, this financing is also unsecured, but you must have an employee decision letter (SK), of course based on sharia principles.”

Based above information, it can be understood that in its development, BSI continues to be committed to expanding its reach and improving its services by offering adaptive tenors and adjustable ceilings, so that it not only meets the financial needs of its customers, but also ensures that every transaction provides benefits and fairness in accordance with Islamic values. The Mitra Guna financing mechanism also does not require collateral and can be used for a variety of halal purposes (multi-purpose), such as renovations, religious pilgrimages, and health care. Since there is no collateral, the bank requires that the customer's salary be paid through Bank Syariah Indonesia. Mitra Guna financing is intended for civil servants (PNS), Indonesian National Armed Forces (TNI), Indonesian National Police (POLRI), doctors, state-owned enterprise (BUMN) employees, private employees, and hospital employees recommended by their agency leaders, with a maximum ceiling of 1.5 billion rupiah. As added by Mrs. Juwita: “This financing has a plafon ranging from 50 million to 1.5 billion with a tenor of 1 year to 15 years. Meanwhile, financing for doctors has a ceiling ranging from 50 million to 2 billion with a tenor of 1 year to 15 years. The purpose of Mitra Guna financing is to provide convenience for BSI payroll employees (fixed salary) in achieving their dreams from an early age, as well as helping them meet their various needs. These include renovation costs, medical expenses, pilgrimage travel costs, asset investments, and other multi-purpose needs. In Mitra Guna financing, all financing features use

the murabahah contract to make it easier for customers to understand the contract that will be used in their financing and to speed up the process”.

Based on this information, it can be understood that the contract for Mitra Guna financing is a murabahah contract, which is often used by BSI KCP Langsa 2. This is because murabahah contracts have the advantage of being simple and not complicated in terms of procedure. Conceptually, the murabahah financing contract originates from the sale and purchase of goods that specifies the price and profit, which then turns into the provision of funds from the bank, where the bank acts as the seller of goods to customers by setting a profit margin for the bank (Karim, 2003). In practice, however, the aspect of fund distribution is more prominent, without being followed by the sale of goods from the bank to customers (Husain et al., 2017). Similar to Mitra Guna financing at BSI Langsa II Sub-Branch Office, the distribution of money without any object of sale and purchase is based on various multi-purpose needs submitted by customers. In this case, murabahah contract is only a name to facilitate the distribution of money/funds by BSI. This pattern is only a change of name from the previous fund loan credit.

In practice, the Mitraguna financing process involves the bank and the customer signing an agreement, after which the financing disbursement will be deposited into the customer's account who has agreed to the financing installment amount. Then, during the implementation of the agreement at this stage, the customer will meet with the bank's management or representative to sign the agreement and documentation will also be carried out as proof of the customer's financing. During the Mitraguna financing installment process, if the customer wishes to repay the

financing before the due date, BSI KCP Langsa 2 will provide a discount on the financing amount calculated from the profit margin, with the conditions explained by Ms. Juwita, namely: “The process of executing this agreement must be fully understood by the customer. After all requirements and applications have been approved by management, before disbursement to the customer's account, the customer must agree to the installment amount and then sign the financing agreement. These financing installments are flat, with one of the advantages of Islamic banking being that if the customer intends to repay the financing before the term expires, the bank will deduct the total financing from the profit in accordance with the provisions that were not agreed upon at the beginning of the contract.”

Based on this information, it appears that the financing process for BSI *Mitraguna* is no different from the “*Kredit Serba Guna*” process at conventional Bank Mandiri (PT Bank Mandiri Persero Tbk, 2025). This finding confirms a number of previous studies that the concept of murabahah bil-wakalah contains ambiguities because the agent who is authorized as the buyer and seller then acts again as the buyer (Bakar & Yasin, 2019). Customers often do not actually purchase the goods as stated in the contract (Muhammad & Setyoningsih, 2018). The inconsistency of these concepts can lead to deviations from sharia principles in their application (Syu’aibun, 2014). Its application distorts the way real goods are bought and sold, becoming merely a cover for obtaining profits similar to the pattern of *riba* (Al-Fijawi & Yunus, 2019). The murabahah *bil-wakalah* financing pattern indicates that Islamic banks are still trapped in the conventional paradigm when dealing with the shift from an interest-based system to a profit-based system or *murabahah* margin. (Dayyan, 2022).

Mitraguna BSI products need to be evaluated to ensure that financing in the concept

of Islamic economics does not only collect data or analyze customers' payment capabilities, but also makes a critical assessment of the extent to which these products meet the expected sharia objectives and customer needs. This evaluation includes assessing aspects such as the goods needed by customers as the object of the murabahah contract, which should not only be written on paper but must also demonstrate the financial impact of the product, namely an increase in assets for customers (Dayyan et al., 2024). Debt-based murabahah financing without asset ownership will never bring real benefits from the perspective of the Islamic economic system, because the net result is not much different from interest-based transactions (Sadique, 2018). Therefore, Mitraguna BSI's murabahah financing needs to focus on financing home ownership, motor vehicle ownership, and the provision of production equipment, such as fish processing machines, processed agricultural products, and others. Based on this evaluation, BSI can play a role as a driver of the real economy sector. In terms of customer understanding of Mitra Guna financing products, it is still relatively low, as can be seen in Table 1 below, which shows that understanding of the sharia financing mechanism, which uses murabahah contracts, is still complicated for customers in general.

Table 1.
Customer Understanding of BSI Mitraguna Products

No	Informan	Statement	Description
1	I ₁	As a customer of Bank Syariah Indonesia, I only know about Mitra Guna financing through social media, and I don't really understand this type of financing, which is said to use a murabahah contract, because no one from the bank itself can explain this financing in detail.	Not quite understand
2	I ₂	I often hear about Mitra Guna financing with this murabahah contract, and I understand Mitra Guna financing very well.	Understand
3	I ₃	I understand completely. I also use that financing, along with several friends who use partner products.	Very Understanding
4	I ₄	I understand completely, because I took out a Mitra Guna loan offered by my bank friend, and this loan is very easy and quick to process. You may have to wait a little while for the BI Checking review.	Understand

Table 1.
Customer Understanding of BSI Mitraguna Products

No	Informan	Statement	Description
5	I5	I don't really understand Mitra Guna financing, because so far I've only heard of Islamic banks, but I rarely hear about financing products with murabahah contracts, so I don't understand how Mitra Guna products work.	Not quite understand
6	I6	I didn't know about Mitra Guna's murabahah products because I was afraid that using Mitraguna financing products would incur interest like at conventional banks	Not quite understand
7	I7	I have never heard of Mitra Guna financing using murabahah contracts, and I don't understand what I hear about Islamic banks charging interest on every financing transaction, just like conventional banks.	Not quite understand
8	I8	I have heard about Mitra Guna financing with murabahah contracts, and as far as I know, only civil servants are eligible for financing. Apparently, members of the Indonesian Armed Forces are also eligible, so my understanding is limited to what I know.	Not quite understand
9	I9	I don't really understand Mitra Guna financing with murabahah contracts. I'm just afraid to take out Mitra Guna financing because I heard from a friend that it charges interest. I think Islamic banks charge interest just like conventional banks.	Not quite understand
10	I10	During my time as a customer at BSI, I have only heard of Mitra Guna with murabahah contracts, and I am still unsure about the differences between financing at Islamic banks and conventional banks.	Not quite understand

Source: Data processed from interviews with BSI Langsa City customer informants

Based on Table 1, it shows that the majority of BSI customers do not fully understand Mitra Guna products with murabahah contracts. This fact indicates that Islamic financial literacy in Langsa City is still low. The statements of the informants above also indicate that customers have strong religious motivations for choosing Islamic products, but their conceptual understanding is still limited, as mentioned by informants N9 and N10. Furthermore, there is still a tendency to equate murabahah with conventional credit, indicating that the loan-based paradigm is still very much ingrained, as seen in the statements of informants N6 and N7. Low Islamic financial literacy in the community is a dominant factor

influencing their understanding of the differences between Islamic and conventional financial systems. Many people have not mastered the fundamental principles of sharia, such as murabahah contracts, which prohibit riba (interest), gharar (uncertainty), and maysir (gambling), leading to the assumption that sharia products are essentially the same as conventional products (Dayyan, 2016). Due to low levels of Islamic financial literacy, people tend to judge a product as Islamic based solely on its label or advertising, rather than on a substantial understanding of the contract (akad) used. Misinformation from social media and other informal sources further exacerbates this misunderstanding (Wiraguna et al., 2025).

The implementation of Islamic economics and finance in Aceh, particularly in the city of Langsa, is still hampered by low Islamic financial literacy and a lack of product innovation from Islamic banks, which still resemble conventional bank credit patterns. To address these challenges and take advantage of the promising prospects, it is necessary to improve education and develop innovative Islamic products, such as fintech. The potential of Aceh and Langsa City as service cities provides a strong foundation for increasing Islamic financial inclusion. The transition from conventional to Islamic systems requires an educational process that cannot be achieved instantly. Customers and bank employees often focus on the normative aspect of "halal" without understanding the underlying contractual mechanisms (aqad).

BSI, as one of the largest Islamic banks in Indonesia, needs to devise solutions, such as creating technology-based financial education programs that are more accessible to the public, or improving communication between the bank and the public to explain products such as Mitra Guna in a simpler and more direct manner. The use of mobile banking or increased dialogue

between the bank and the public can improve public understanding of Islamic financing products. These results are also reinforced in Iqbal's (2019) research discussing public understanding of Murabahah financing in Islamic financial institutions shows that many people still do not understand Murabahah financing. The group of people who are less knowledgeable have been customers of Islamic banks, due to inaccuracies in learning about the financing schemes they have taken. Misunderstandings in digesting information ultimately lead them to assume that the operational system of Islamic banks is identical to that of conventional banks, and that the only difference lies in the *ijab kabul* procedure (Dayyan & Chalil, 2020).

This study found that the socialization carried out by BSI, although it had been done, was not fully effective in building comprehensive understanding. Procedural and administrative explanations often dominated, while philosophical explanations and sharia principles of Murabahah contracts were neglected. These findings reinforce previous research by Ashari et al., (2023) about the importance of transparency in Islamic banking. To fulfill the principle of fairness, customers have the right to clearly understand the transactions they make. A low level of understanding of Islamic principles by both banking staff and customers regarding Islamic financing, such as the Mitra Guna product at Bank Syariah Indonesia, can lead to public distrust or disinterest in the product.

Many people do not understand the benefits and risks associated with Islamic financial products, such as the types of financing offered and profit-sharing mechanisms, making them less able to make sound financial decisions. This is exacerbated by limited information and effective outreach, leaving people unfamiliar with Islamic banking products. In addition, there

are misconceptions about costs and benefits, with some people believing that Islamic products are more expensive or less profitable than conventional products. It is very important to increase public understanding by conducting educational activities through various channels, such as seminars, workshops, digital campaigns, and direct interaction with customers. For Bank Syariah Indonesia, this can also increase the number of customers. A more active strategy is needed to promote Islamic banking products and utilize technology such as mobile banking.

CONCLUSION

The process of distributing Mitraguna BSI financing products with murabahah contracts in practice has not shown any substantive differences from conventional credit, thus potentially deviating from sharia principles. The implementation of murabahah bil-wakalah contracts is considered ambiguous because it resembles credit at conventional banks, such as Mandiri's *Kredit Serba Guna*, which takes profits in the form of interest. Therefore, an in-depth evaluation is needed to ensure that financing is truly oriented towards the ownership of productive assets by customers and the movement of the real sector, rather than simply adopting the conventional financial paradigm.

The understanding of Bank Syariah Indonesia (BSI) customers in Langsa City regarding Mitra Guna products with murabahah contracts is still very low. The majority of customers have strong religious motivations for choosing sharia products, but conceptually they do not yet understand the basic principles of sharia finance, such as the prohibition of *riba*, *gharar*, and *maysir*. As a result, many customers equate murabahah products with conventional credit and assume that the difference lies only in the *ijab kabul* procedure. This low level of literacy is exacerbated by the banks' procedural

approach to socialization, which fails to touch on the philosophical aspects of sharia transactions, as well as misinformation from informal sources.

To overcome these challenges, comprehensive and innovative educational efforts are needed, such as utilizing digital technology (fintech, mobile banking) and increasing interactive dialogue between banks and the community. BSI also needs to develop products that are truly different from conventional patterns and ensure transparency in every transaction. Thus, not only will Islamic financial literacy increase, but so will public trust in Islamic banking products, which in turn can encourage broader Islamic financial inclusion in Langsa City. Further research is also needed to determine why public understanding is low, for example by examining the relationship between the lack of dialogue between the public and banks and the difficulty in understanding shari'ah terms.

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