

Sharia Compliance Analysis in MSME Financing at BPRS Buana Mitra Perwira Purbalingga

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Abstract

Islamic Rural Banks (BPRS) play a strategic role in expanding access to financing for Micro, Small, and Medium Enterprises (MSMEs) through mechanisms based on Islamic principles. However, existing studies on sharia compliance in MSME financing tend to emphasize the conformity of contracts and financing procedures, while contextual studies integrating contractual compliance, transaction transparency, sharia supervision, and the contribution of financing to MSME economic empowerment remain limited. This study aims to analyze the implementation of sharia compliance in MSME financing at BPRS Buana Mitra Perwira Purbalingga. The study employed a qualitative approach, with data collected through interviews, observations, and documentation, while data were analyzed interactively through data reduction, data presentation, and conclusion drawing. The findings indicate that sharia compliance in MSME financing is implemented through the use of contracts that conform to sharia principles, transaction transparency, and supervision by the Sharia Supervisory Board (DPS). Financing also contributes to MSME economic empowerment by providing business capital and supporting community economic activities. Nevertheless, the implementation of sharia compliance continues to face challenges, particularly limited public understanding of Islamic financial mechanisms and difficulties in financing supervision. The novelty of this study lies in understanding sharia compliance not merely as formal contractual conformity, but as a broader practice encompassing transparency, supervision, and an orientation toward MSME economic empowerment. This study contributes to the development of Islamic economic law scholarship by providing empirical insights into strengthening sharia compliance in MSME financing practices at the BPRS level.

INTRODUCTION

The development of Islamic financial institutions in Indonesia has experienced quite rapid growth in recent decades. The presence of sharia-based financial institutions is not only an alternative for the Muslim community in conducting economic transactions, but also an important part of the national economic system. The sharia economic system comes by offering a financial concept based on the principles of justice, transparency, partnership, and blessing. In practice, Islamic financial institutions are required to be able to carry out their operations in accordance with sharia principles as stipulated in the Qur'an, Hadith, DSN-MUI fatwa, and Islamic banking regulations in Indonesia.¹

One of the Islamic financial institutions that has an important role in supporting the community's economic development is the Sharia People's Financing Bank (BPRS). BPRS is an Islamic financial institution that is specifically engaged in financial services for small communities and micro, small, and medium enterprises (MSMEs). The existence of BPRS is very strategic because it is able to reach layers of society that have not been fully served by public banks. In addition to functioning as a financial intermediation institution, BPRS also has a social function in improving the economic welfare of the community through sharia-based financing.²

In the context of national economic development, MSMEs have a very large contribution to Indonesia's economic growth. MSMEs are able to absorb a large number of workers, increase community income, and encourage regional economic equity. Even during economic crises, the MSME sector has proven to be more able to survive than large companies.³ Therefore, the development of the MSME sector is one of the main focuses of the government in increasing national economic stability and growth.

Despite having a large contribution to the economy, MSME actors still face various problems in running their businesses. One of the main problems that is often faced is the limitation of business capital. Many small business actors have difficulty accessing financing from formal financial institutions due to administrative limitations, lack of

¹ Cintia Nurul Lita Br Silalahi et al., "The Role of the Sharia Supervisory Board in Ensuring Sharia Compliance in Sharia Financial Institutions in Indonesia," *Company: Journal of Shariah Economic Cluster* 8, no. 2 (2025): 599–611, [https://doi.org/10.25299/syarikat.2025.vol8\(2\).25502](https://doi.org/10.25299/syarikat.2025.vol8(2).25502).

² Rifdah Atika Pasaribu and Ahmad Perdana Indra, "The Role of Sharia People's Financing Banks (BPRS) in the Development of MSMEs in Indonesia (Case Study on Sharia People's Financing Bank Serambi Mecca, Langsa)," *Innovative: Journal Of Social Science Research* 4, no. 3 (2024): 13524–39, <https://doi.org/10.31004/innovative.v4i3.12100>.

³ Mimi Nurhidayanti, "The Influence of MSMEs on Economic Stability in the Midst of a Global Crisis," *Journal of Business Management* 1, no. 1 (2025): 22–29.

guarantees, and low financial literacy.⁴ This condition causes some business actors to choose to borrow funds from loan sharks with a high interest system which is burdensome and has the potential to cause economic instability for small communities.

The presence of Islamic financial institutions such as BPRS is expected to be able to be a solution to this problem. The sharia financing system offers a more equitable financing concept and is oriented towards the benefit of the community. In the sharia system, the relationship between financial institutions and customers is built on the basis of partnership and the principle of mutual benefit.⁵ In addition, the sharia financing system also avoids the practices of *riba*, *gharar*, and *maisir* which are prohibited in Islam. Therefore, BPRS has an important role in creating a healthier and more equitable community economic system.

BPRS Buana Mitra Perwira Purbalingga Regency is a Regionally Owned Enterprise (BUMD) of the Purbalingga Regency Government that is committed to developing the community's economy based on sharia principles. Since its inauguration on June 4, 2004 and started operating on June 10, 2004, BPRS Buana Mitra Perwira has developed as one of the Islamic financial institutions that supports MSME financing in Purbalingga and its surroundings. This commitment is reflected in the vision of becoming an "Economic Driver of the Ummah Based on Sharia Principles" and the implementation of financing that prioritizes Islamic values, service, sharia compliance, and professionalism.

In supporting MSMEs, BPRS Buana Mitra Perwira provides working capital financing for small traders, market traders, and small and medium business actors to meet capital needs and develop businesses. Financing is provided through a mechanism that is adjusted to sharia principles, both through a sale and purchase contract and a profit-sharing system. The "Mitra Barokah" program is also a form of support for small communities through unsecured financing with a certain nominal, thus providing an alternative access to capital for people who experience limited access to formal financial institutions while reducing dependence on loan shark practices.

This commitment is reflected in the distribution of financing to MSME actors in Purbalingga Regency. Based on data submitted at the 2020 plenary meeting of the Purbalingga Regency DPRD, BPRS Buana Mitra Perwira has distributed financing of IDR 1.2 billion to MSME actors and through a profit-sharing-based financing scheme has

⁴ Isri Al Iqna Saputri et al., "Analysis of the Financing Sector in Encouraging the Growth of Micro, Small and Medium Enterprises (MSMEs)," *Scientific Journal of Education* 11, no. 7.D (2025): 123–29.

⁵ Ira Laksana Dewi and Oyo Sunaryo Mukhlis, "Financing Development Strategy Based on Musyarakah Mutanaqisah in Islamic Financial Institutions," *Equality: Journal of Islamic Law (EJIL)* 4, no. 1 (2026): 113–28, <https://doi.org/10.15575/ejil.v4i1.2078>.

distributed funds of up to IDR 27 billion to small businesses.⁶ The size of the distribution shows the role of BPRS in supporting the community's economic activities. However, in addition to the aspect of financing distribution, the application of sharia principles in each stage of financing is an important aspect to ensure that the economic function continues to run in accordance with the provisions of sharia economic law.

In addition to focusing on financing, BPRS Buana Mitra Perwira also has a role in supporting the development of the halal economy in Purbalingga Regency. BPRS acts as a halal center that facilitates the issuance of halal certificates for MSME actors. This role is very important because halal certification is able to increase the competitiveness of MSME products in an increasingly competitive market. Thus, BPRS not only carries out financial functions, but also supports the strengthening of the sharia economic ecosystem at the regional level.

However, in practice, the implementation of sharia principles in Islamic financial institutions is still an important concern. Not a few Islamic financial institutions are considered to have not fully implemented sharia principles substantively. In some cases, the practice of sharia financing is still considered to resemble the conventional system, especially in terms of determining profit margins, payment mechanisms, and the application of late fines. This condition raises questions about the extent to which compliance with sharia principles is really applied in financing practices.

Compliance with sharia principles or sharia compliance is a fundamental aspect in the operation of Islamic financial institutions. Sharia compliance is not only related to the use of certain contracts, but also includes the entire operational process of the institution, starting from transaction mechanisms, supervision systems, to the relationship between the institution and customers. Compliance with sharia principles is the main indicator in maintaining public trust in Islamic financial institutions.

From the perspective of sharia economic law, compliance with sharia principles is an obligation that must be carried out by every sharia financial institution. This aims to ensure that all economic activities carried out are completely in accordance with Islamic provisions and avoid practices that are prohibited by sharia. Therefore, the implementation of sharia principles in MSME financing is important to be studied to find out whether the practices carried out are in accordance with the values of sharia economic law.

Research on compliance with sharia principles in MSME financing at BPRS Buana Mitra Perwira is interesting to do because this institution has a strong vision in grounding

⁶ Interview with Ir. Purnawan Setiadi (Director of Utama BPRS Buana Mitra Perwira) on July 18, 2026

Islamic banking in the community. In addition, BPRS also has a big role in the economic empowerment of small communities through sharia-based financing. Thus, this study can provide an overview of how the implementation of sharia principles is applied in MSME financing practices at the regional level.

This research is also important to determine the compatibility between the company's vision and mission and operational practices carried out in the field. As an institution that carries sharia principles, BPRS is required to be able to consistently apply Islamic values in every financing activity. Therefore, research on compliance with sharia principles can be a means of evaluation of the implementation of sharia principles in the operation of institutions.

In addition, this research has high relevance to the development of the Islamic banking industry in Indonesia. In the midst of increasing public interest in Islamic financial institutions, the quality of the implementation of sharia principles is an important factor in maintaining the existence and credibility of the institution. If Islamic financial institutions are able to carry out their operations consistently according to sharia principles, the level of public trust in the Islamic economic system will increase.

This study uses a descriptive qualitative approach to understand in depth the practice of MSME financing at BPRS Buana Mitra Perwira. The approach was chosen because the research not only focuses on normative aspects, but also on the reality of the implementation of sharia principles in the operational practices of institutions. Through interviews, observations, and documentation, this research is expected to be able to provide a comprehensive overview of the implementation of sharia principles in MSME financing.

Academically, this research is expected to contribute to the development of the study of sharia economic law, especially related to the implementation of sharia compliance in sharia microfinance institutions. In addition, this research can also be a reference for other researchers who are interested in studying the practice of sharia financing in regional financial institutions. With this research, it is hoped that there will be the development of better theories and practices in the sharia financing system.

Practically, the results of this research are expected to be able to provide input for BPRS Buana Mitra Perwira in improving the quality of the application of sharia principles in MSME financing. Evaluation of financing practices can be the basis for institutions to improve the system, improve sharia supervision, and strengthen commitment to Islamic economic principles. This is important to be done to maintain public trust and improve the quality of services of Islamic financial institutions.

Based on this description, it can be understood that compliance with sharia principles in MSME financing is a very important aspect in the operation of Islamic financial institutions. Therefore, the research entitled "Analysis of Sharia Principle Compliance in MSME Financing at BPRS Buana Mitra Perwira" is important to find out how the implementation of sharia principles is applied in MSME financing practices and the extent to which it is in accordance with the principles of sharia economic law.

METHODS

The research method used in this study is a qualitative method with a descriptive approach.⁷ A descriptive qualitative approach is used to understand in depth the implementation of sharia principle compliance in MSME financing at BPRS Buana Mitra Perwira Purbalingga Regency. This study seeks to systematically describe the practice of sharia financing, the application of contracts, service mechanisms, and forms of institutional compliance with sharia principles in MSME financing operations. This approach was chosen because the research does not only focus on numerical data, but emphasizes more on understanding social phenomena and the practices of Islamic financial institutions directly in the field. Thus, this study is expected to be able to provide a comprehensive overview of the implementation of sharia compliance at BPRS Buana Mitra Perwira.

The data sources in this study consist of primary data and secondary data. Primary data was obtained through interviews, observations, and documentation conducted directly at BPRS Buana Mitra Perwira Purbalingga Regency. The resource persons in this study include elements of institutional leadership and supervisors, namely President Commissioner Ir. Purnawan Setiadi, Commissioner Drs. Mugiarto, M.Si., President Director Sri Aprilliawati Maftukhah, S.E., Director Aris Ginanjar, S.E., Chairman of the Sharia Supervisory Board (DPS) Roghib Abdurrahman, and DPS member Imron Hamzah, S.H.I., M.S.I. The selection of resource persons was carried out because they had the authority, knowledge, and direct involvement in the management and supervision of the application of sharia principles in MSME financing at BPRS Buana Mitra Perwira. Meanwhile, secondary data was obtained from company documents, financing reports, Islamic banking regulations, DSN-MUI fatwas, books, scientific journals, and other sources relevant to the research.

The selection of BPRS Buana Mitra Perwira Purbalingga Regency as the location of the research was based on the consideration that this institution is a BUMD that actively

⁷ Andra Tersiana, *Research Methods* (Anak Hebat Indonesia, 2018), 16.

distributes financing to MSME actors and has a commitment to the application of sharia principles in its operations. Research informants are determined using *the purposive sampling technique*, which is to select informants based on certain criteria, especially having knowledge, authority, and direct experience related to MSME financing as well as the application and supervision of sharia principles at BPRS Buana Mitra Perwira. The data analysis process is carried out in stages from the data collection process through data reduction by selecting and grouping relevant information, presenting data in the form of thematic descriptions based on the focus of the research, and drawing and verifying conclusions by comparing findings from various sources and data collection techniques. The process is carried out repeatedly until consistent findings are obtained and are able to explain the implementation of *sharia compliance* in MSME financing in depth.

The data collection techniques in this study were carried out through observation, in-depth interviews, and documentation. Observations were carried out to find out directly the operational activities of MSME financing at BPRS Buana Mitra Perwira. The interview was used to explore information related to the implementation of sharia principles, financing contract mechanisms, sharia supervision system, and obstacles faced in the implementation of sharia compliance. Documentation is carried out by collecting data in the form of archives, institutional profiles, organizational structures, and other supporting documents. The data that has been obtained is then analyzed using qualitative data analysis techniques which include data reduction, data presentation, and conclusion drawn. To maintain the validity of the data, this study uses source triangulation techniques and triangulation methods so that the data obtained can be scientifically accounted for.

RESULTS AND DISCUSSION

1. Implementation of Sharia Principles in MSME Financing at BPRS Buana Mitra Perwira

The implementation of sharia principles in MSME financing at BPRS Buana Mitra Perwira is an important part of the operation of Islamic financial institutions. As an institution that operates based on Islamic principles, BPRS Buana Mitra Perwira is not only profit-oriented, but also places sharia values as the basis in every financing activity. The sharia principle is realized through the implementation of contracts in accordance with Islamic provisions, a transparent transaction system, and the avoidance of the practices of *riba*, *gharar*, and *maisir*. The implementation of sharia principles is the main indicator in maintaining public trust in Islamic financial institutions, especially in financing for micro, small, and medium business actors.

In the practice of MSME financing, BPRS Buana Mitra Perwira implements various sharia contracts that are tailored to customer needs. Contracts that are often used in MSME financing include murabahah, mudharabah, and musyarakah. The use of the contract is carried out based on the agreement of both parties while still paying attention to the applicable sharia provisions. Through the murabahah contract, the bank provides financing in the form of buying and selling goods with a profit margin that has been agreed upon at the beginning of the transaction. Meanwhile, mudharabah and musharakah contracts are used in cooperation-based financing and profit sharing that emphasizes the principle of partnership between banks and customers.⁸

The application of sharia principles in MSME financing can also be seen from the transaction mechanism that is carried out openly and transparently. Before the contract is implemented, the bank provides an explanation of the financing system, the amount of margin, the payment term, and the rights and obligations of the customer. The transparency aims to avoid the element of gharar or ambiguity in transactions. With information disclosure, customers can understand all financing provisions so that a fair and mutually beneficial relationship is created between banks and customers.⁹

In addition to implementing a sharia-compliant financing system, BPRS Buana Mitra Perwira also seeks to carry out social functions in community economic empowerment. This is realized through working capital financing for market traders and street vendors who have been struggling to obtain access to financing from formal financial institutions. The presence of sharia financing is an alternative for the community to avoid the practice of high-interest loans carried out by loan sharks.¹⁰ Thus, the implementation of sharia principles is not only realized in the form of contracts, but also in an effort to create economic benefits for the community.

The implementation of sharia principles at BPRS Buana Mitra Perwira is also supported by supervision from the Sharia Supervisory Board (DPS). DPS has the task of ensuring that all operational activities and financing products run by banks are in accordance with sharia principles. The supervision is carried out through an evaluation of the contract mechanism, financing system, and operational policies of the company.

⁸ Ridwan Ridwan dan Muhammad Fuad Zain, "Religious Symbol on Determining the Beginning and End of Ramadan in Indonesia," *HTS Teologiese Studies/Theological Studies* 77, no. 4 (2021), <https://doi.org/10.4102/hts.v77i4.6397>.

⁹ Isna Arifatul Fatwa, "Analysis of the Concept of Justice in the Islamic Banking System: A Case Study of the Implementation of the Murabahah Agreement in Bank Syariah Indonesia," *Sahmiyya: Journal of Economics and Business*, 9 December 2024, 389–97.

¹⁰ Amhar Maulana Harahap, "The Role of Sharia Pawnshops in Realizing Fair Finance through Reducing the Practice of Loan Sharks," *Masharif Al-Shariah Journal: Journal of Sharia Economics and Banking* 10, no. 5 (2025), <https://doi.org/10.30651/jms.v10i5.28995>.

The existence of DPS is an important part in maintaining the consistency of the implementation of *sharia compliance* within BPRS Buana Mitra Perwira.¹¹

President Commissioner of BPRS Buana Mitra Perwira, Ir. Purnawan Setiadi, explained that the application of sharia principles is the company's main commitment in carrying out the operations of financial institutions. According to him, all financing activities must prioritize the principles of justice, openness, and usefulness for the community. He emphasized that BPRS does not only focus on business profits, but also has a moral responsibility in helping the economic development of the people. Therefore, all financing products that are carried out must be in accordance with sharia principles and provisions that have been set by the National Sharia Council of the Indonesian Ulema Council (DSN-MUI).

Commissioner of BPRS Buana Mitra Perwira, Drs. Mugiyarto, M.Si., said that the implementation of sharia principles is an important part of building public trust in Islamic financial institutions. According to him, the public is now increasingly critical in assessing the financing practices carried out by Islamic institutions. Therefore, BPRS must be able to maintain consistency in implementing contracts and financing systems that are truly in accordance with sharia. He also added that strengthening Islamic culture in the company environment is one of the important steps in supporting the implementation of sharia principles as a whole.

President Director of BPRS Buana Mitra Perwira, Sri Aprilliawati Maftukhah, S.E., explained that MSME financing is one of the company's main focuses in supporting the community's economic growth. According to him, the application of sharia principles in financing is carried out starting from the application process, financing analysis, determination of contracts, to the refund process. He emphasized that every financing must be carried out transparently and in accordance with the customer's ability so as not to burden the financing recipient. In addition, the bank also provides education to customers about the importance of economic transactions in accordance with sharia principles.

The Chairman of the Sharia Supervisory Board (DPS), Roghib Abdurrahman, explained that sharia supervision is carried out periodically to ensure that all financing activities are in accordance with Islamic provisions. The supervision includes the examination of contracts, profit margin systems, financing procedures, and problematic financing settlement mechanisms. According to him, the implementation of sharia

¹¹ R. Ridwan dkk., "The Mapping of Sharia Economic Dispute Decisions in Religious Courts," *BIS-HSS 2020: Proceedings of the 2nd Borobudur International Symposium on Humanities and Social Sciences*, BIS-HSS 2020, 18 November 2020, Magelang, Central Java, Indonesia, 2021, 177.

principles should not only be administrative, but must be applied substantively in the bank's operational practices. Therefore, DPS continues to evaluate and provide recommendations to the management so that the company's operations remain within the sharia corridor.

Member of the Sharia Supervisory Board, Imron Hamzah, S.H.I., M.S.I., said that the application of sharia principles in MSME financing must be able to create justice and benefits for the community. According to him, the sharia financing system has different characteristics from the conventional system because it emphasizes the principles of partnership and shared responsibility. He also explained that the contract used in financing must be well understood by customers so as not to cause misunderstandings in its implementation. Thus, education to the public is an important part of supporting the implementation of sharia compliance.

In its implementation, BPRS Buana Mitra Perwira also applies the principle of prudence in the MSME financing process. Each financing application is carried out through the stages of analysis of business capabilities, customer economic conditions, and potential financing risks. This is done to ensure that the financing provided is really used for productive business activities. In addition to maintaining the quality of financing, the principle of prudence is also a form of protection for public funds managed by banks.¹²

The application of sharia principles at BPRS Buana Mitra Perwira is also seen in the mechanism for resolving problematic financing. In dealing with customers who experience payment difficulties, the bank prioritizes a persuasive and deliberation approach. The bank provides customers with the opportunity to restructure their financing according to their capabilities. This approach shows that the Islamic financial system prioritizes human values and justice in solving people's economic problems.¹³

In addition, the implementation of sharia principles is also realized through an Islamic work culture within the company. All employees are encouraged to apply the values of honesty, trust, professionalism, and good service to customers. This Islamic culture is an important part of building the company's identity as a trusted Islamic financial

¹² Ulifatus Savikoh et al., "Procedure for Applying for People's Business Credit (KUR) Loans at Bank Syariah Indonesia KCP Jember Gajah Mada," *Author: Nusantara Research Journal* 1, no. 3 (2025): 382–91, <https://doi.org/10.59435/menulis.v1i3.128>.

¹³ Nada Rakhima Salsabila et al., "Islamic banks as an alternative financing to improve the economy of the people," *Journal of Islamic Economics* 14, no. 1 (2023): 96–114.

institution. With a work culture that is in accordance with Islamic values, the implementation of sharia principles can run more optimally in all company activities.¹⁴

The implementation of sharia principles in MSME financing at BPRS Buana Mitra Perwira also has a positive impact on the development of community businesses. Through sharia-based financing, MSME actors gain easier access to business capital and in accordance with the principles of justice. Many small business actors are able to develop their businesses after obtaining financing from BPRS. This shows that the sharia financing system is able to be an instrument for sustainable community economic empowerment.¹⁵

The findings of the study show that the implementation of sharia principles at BPRS Buana Mitra Perwira does not stop at the use of sharia contracts, but includes transaction transparency, DPS supervision, prudential principles, and persuasive resolution of problematic financing. The findings are in line with the concept of *sharia compliance* which places compliance as the conformity of the entire institution's activities with sharia principles, not just the formal conformity of contract documents. Regulatorily, the position of DPS also has a strong foundation. POJK Number 25 of 2024 concerning the Implementation of Sharia Governance for BPRS emphasizes the importance of sharia governance in ensuring that BPRS activities run in accordance with sharia principles. Thus, the existence of DPS at BPRS Buana Mitra Perwira can be understood not only as a fulfillment of the organizational structure, but as a control instrument to ensure that sharia compliance is implemented substantively in the financing process.

In the aspect of contracts, the use of *murabahah*, *mudharabah*, and *musharakah* shows that there is an effort to adjust the financing structure to the characteristics of customer needs. This has relevance to DSN-MUI Fatwa Number 04/DSN-MUI/IV/2000 concerning *Murabahah*, Number 07/DSN-MUI/IV/2000 concerning *Mudharabah*, and Number 08/DSN-MUI/IV/2000 concerning *Musyarakah*, which is an important reference in the practice of sharia financing. Transparency regarding margins, durations, rights, and obligations of customers also shows that sharia compliance in this study has a substantive dimension because it seeks to reduce ambiguity in transactions. These findings reinforce previous research that shows the importance of contract compliance with sharia provisions, but at the same time expands it by showing that compliance at

¹⁴ Fathi Ismail Hawari and Nabhan Fadhillah, "Integrating Islamic Religious Values in Corporate Management Practices," *Religion: Journal of Religion, Social, and Culture* 2, no. 5 (2023): 919–28, <https://doi.org/10.55606/religion.v1i5.449>.

¹⁵ Dini Anggreini Khairunnisa and Nofrianto Nofrianto, "Sharia Financing and Finance: Supporting MSMEs in Indonesia's Economic Recovery Phase," *Scientific Journal of Islamic Economics* 9, no. 3 (2023): 3985–92, <https://doi.org/10.29040/jiei.v9i3.9878>.

the BPRS level is also determined by the process of communication, supervision, and customer understanding. OJK itself emphasizes that sharia financing products need to have a clear implementation reference so that sharia characteristics and the principle of prudence can be applied consistently.

Furthermore, the findings on MSME empowerment and the deliberative resolution of problematic financing show that *sharia compliance* has a dimension of benefits that is not sufficiently measured through administrative compliance. Financing that provides access to capital to small business actors, accompanied by payment adjustments for customers who experience difficulties, shows an orientation towards fairness and usefulness. However, this condition also shows that sharia compliance needs to be continuously evaluated because the success of the implementation of sharia principles is not only determined by the existence of contracts and DPS, but also by the consistency of its implementation throughout the financing cycle. Thus, the main contribution of the findings of this study is to show that *sharia compliance* in MSME financing at BPRS Buana Mitra Perwira is a multidimensional practice that connects contract compliance, transparency, sharia supervision, prudential principles, and community economic empowerment. This perspective strengthens the understanding that sharia compliance in BPRS should be positioned as a governance mechanism as well as an instrument to realize justice and benefits in MSME financing.

The implementation of sharia principles in MSME financing at BPRS Buana Mitra Perwira has been carried out through the implementation of sharia contracts, DPS supervision, transaction transparency, and strengthening Islamic culture in company operations. The implementation shows BPRS' commitment to carrying out economic and social functions based on sharia principles. With the consistent implementation of sharia compliance, BPRS Buana Mitra Perwira is expected to continue to be an Islamic financial institution that plays an active role in supporting the economic development of the people, especially the MSME sector in Purbalingga Regency.

2. The Role of BPRS Buana Mitra Perwira in the Development and Empowerment of MSMEs

BPRS Buana Mitra Perwira has a very important role in supporting the development and empowerment of MSMEs in Purbalingga Regency. As an Islamic financial institution based on Islamic principles, BPRS not only functions as a financial service provider, but also as an institution for community economic empowerment. The existence of BPRS is a solution for small business actors who have been experiencing difficulties in obtaining access to financing from formal financial institutions. Through various sharia financing

programs, BPRS Buana Mitra Perwira seeks to assist the community in increasing business capacity and strengthening the economic independence of the people.

The role of BPRS in the development of MSMEs can be seen from the focus of financing directed at the micro, small, and medium business sectors. The financing is given to market traders, street vendors, home businesses, and other small business actors who need working capital.¹⁶ With easier access to financing, MSME actors have the opportunity to develop their businesses more optimally. This shows that BPRS is not only oriented to business profits, but also has a social responsibility in supporting the economic growth of small communities.¹⁷

In carrying out its role, BPRS Buana Mitra Perwira implements a financing system that is in accordance with the needs of MSME actors. Financing is provided through a sharia contract that is simple and easy to understand by the community. In addition, the financing application process is also made more flexible so that it can reach small business actors who do not have good administrative skills.¹⁸ This approach is a form of BPRS' alignment with the middle and lower economic community that needs business capital support.

One of the tangible forms of MSME empowerment carried out by BPRS Buana Mitra Perwira is through the "Mitra Barokah" financing program. The program provides financing facilities for small business actors with a certain nominal amount without the need for collateral. This program is a solution for small communities that have been difficult to access financing from banking institutions. The presence of the program shows that BPRS has a commitment to helping the community to avoid burdensome loan shark practices.¹⁹

The role of BPRS in empowering MSMEs is not only limited to providing business capital, but also through mentoring and education to customers. The bank provides understanding to business actors about the importance of good financial management, productive use of financing, and the importance of running a business according to sharia principles. This assistance is an important part of improving the quality and

¹⁶ {Quote}

¹⁷ Dedi Mardikari, "Islamic Business Ethics at PT BPRS Mu'amalah Cilegon in Applying the Principles of Justice and Responsibility," *Social Journal and Humanities Flow* 5, no. 2 (2025): 1752–56, <https://doi.org/10.57250/ajsh.v5i2.1330>.

¹⁸ Ahmad Sholikin, "Administrative and Organizational Assistance for MSMEs: Opening Access to Business Capital Financing in Ngringinrejo Village, Kalitidu District, Bojonegoro," *JGB: Journal of Bhakti Use*. 1, no. 1 (2025): 55–71.

¹⁹ Imron Mawardi et al., *LKMS Linkage Financing* (Airlangga University Press, 2026), 16.

sustainability of community businesses.²⁰ With this education, MSME actors not only obtain business capital, but also knowledge in developing their businesses more professionally.

BPRS Buana Mitra Perwira also plays a role in creating Islamic financial inclusion in the community. Many small business actors who previously did not have access to banking services can now obtain financing through BPRS. The presence of this institution provides an opportunity for small communities to be involved in a formal financial system that is safer and in accordance with sharia principles.²¹ Thus, BPRS contributes to increasing Islamic financial literacy and inclusion in Purbalingga Regency.

President Director of BPRS Buana Mitra Perwira, Sri Aprilliawati Maftukhah, S.E., explained that the development of MSMEs is one of the company's main focuses in carrying out the economic and social functions of Islamic financial institutions. According to him, the MSME sector has great potential in supporting regional economic growth so it is necessary to get adequate financing support. He said that BPRS is committed to providing financing services that are easy, fast, and in accordance with sharia principles so that small business actors are able to develop independently and sustainably.

Director of BPRS Buana Mitra Perwira, Aris Ginanjar, S.E., said that the existence of BPRS in the community must be able to have a real impact on improving the economic welfare of the community. According to him, MSME financing carried out by BPRS is not only aimed at increasing company profits, but also part of the economic empowerment of the people. He emphasized that the bank continues to strive to expand access to financing to small business actors in various regions, including traditional market traders and other micro businesses that need productive business capital.

Chairman of the Sharia Supervisory Board (DPS), Roghieb Abdurrahman, explained that the empowerment of MSMEs through sharia financing is part of the implementation of Islamic economic values. According to him, the sharia economic system emphasizes the principles of justice, helpfulness, and benefits in people's economic activities. Therefore, the financing provided to MSME actors must be able to help their business development without causing exploitative practices as often happens in the high-interest loan system. He also emphasized that sharia principles must be the main foundation in every community economic empowerment program.

²⁰ Zahrotul Jannah and Uswatun Chasanah, "Strategies for Optimizing MSME Empowerment Through Sharia Financial Institutions PT BPRS Baktimakmur Indah Krian Sidoarjo," *Sharia Banking Student Scientific Journal (JIMPA)* 5, no. 1 (2025): 155–74, <https://doi.org/10.36908/jimpa.v5i1.544>.

²¹ Ida Nurlaeli and Sarpini Sarpini, "Improving financial literacy and implementing the sharia economic system for economics teachers and employees of Islamic financial institutions (BMT) in Sokaraja Banyumas," *Journal of Community Service and Empowerment Literacy* 1, no. 2 (2022): 91–102.

Member of the Sharia Supervisory Board, Imron Hamzah, S.H.I., M.S.I., said that the existence of BPRS has a strategic role in building a sharia-based economy for the community. According to him, MSME actors need support not only in the form of business capital, but also moral and spiritual assistance in carrying out economic activities. He explained that the sharia financing system implemented by BPRS provides a sense of justice and tranquility for the community because it is run based on Islamic principles that prioritize the common good.

The role of BPRS Buana Mitra Perwira in the development of MSMEs can also be seen from its contribution to regional economic growth. The financing distributed to the community is able to encourage an increase in business activities and create new jobs. Many small business actors have experienced an increase in income after obtaining access to financing from BPRS. Thus, the existence of BPRS has a positive impact not only on individual customers, but also on the economic growth of the community at large.

In addition to helping business capital, BPRS Buana Mitra Perwira also plays a role in supporting the development of the halal economy in Purbalingga Regency. This is realized through the role of BPRS as a halal center that assists MSME actors in obtaining halal certification. Halal certification is an important aspect in improving the quality and competitiveness of MSME products in an increasingly competitive market. With this support, small business actors have a greater opportunity to develop their businesses to be able to compete at the regional and national levels.

In practice, BPRS Buana Mitra Perwira also strives to establish good partnership relationships with the community. The relationship between banks and customers is built on trust, openness, and shared responsibility. This approach is one of the factors that drives the increase in public interest in sharia financing. With a harmonious relationship, people feel more comfortable and confident in using the financing services provided by BPRS.²²

The role of BPRS in empowering MSMEs can also be seen from the company's efforts in developing service networks. In addition to having its head office in Purbalingga Regency, BPRS Buana Mitra Perwira also has branch offices and several cash offices in various regions. The development of the network aims to ensure that financing services can reach the community more broadly. With closer access to services, MSME actors can obtain financing services more easily and efficiently.

²² Nurlaeli and Sarpini, "Improving financial literacy and implementation of the sharia economic system for economics teachers and employees of sharia financial institutions (BMT) in Sokaraja Banyumas."

The success of BPRS Buana Mitra Perwira in supporting the development of MSMEs shows that Islamic financial institutions have great potential in improving the economic welfare of the community. Through sharia-based financing, small communities gain access to more equitable and humane business capital. In addition, the sharia financing system is also able to create a healthy partnership relationship between financial institutions and customers so that more equitable economic activities are created.²³

BPRS Buana Mitra Perwira has carried out its role well in the development and empowerment of MSMEs in Purbalingga Regency. This role is realized through providing access to sharia financing, business assistance, strengthening the halal economy, and increasing the community's sharia financial literacy. With a strong commitment to the economic empowerment of the people, BPRS Buana Mitra Perwira is expected to continue to be an Islamic financial institution that contributes to creating independence and economic welfare of the community.

3. Obstacles and Efforts to Strengthen Sharia Compliance in MSME Financing at BPRS Buana Mitra Perwira

The implementation of sharia principles in MSME financing at BPRS Buana Mitra Perwira has basically run in accordance with the provisions of Islamic banking. However, in practice, there are still various obstacles faced by institutions in maintaining the consistency of the implementation of *sharia compliance*. These obstacles arise both from internal institutional factors and external factors that come from the condition of the community and customers. Therefore, strengthening sharia compliance is important so that financing operations continue to run in accordance with the principles of sharia economic law.

One of the main obstacles in the implementation of *sharia compliance* is the low public understanding of the sharia financing system. Most MSME customers still do not have a deep understanding of sharia contracts, profit-sharing mechanisms, and the differences between sharia financing and conventional credit systems. Many people still view that sharia financing is the same as the ordinary banking system, only different terms. This condition is a challenge for BPRS in providing education to the public to understand the concept of sharia economics correctly.²⁴

²³ Hafifatul Fitria et al., "Analysis of Islamic Banking Financing in Micro and Small Financing (MSMEs) as Shahibul Maal Mudharabah Products," *Author: Nusantara Research Journal* 1, no. 5 (2025): 197–206, <https://doi.org/10.59435/menulis.v1i5.253>.

²⁴ Maulina Yulianti Maulina Yulianti and Desi Isnaini, "Understanding, Trust, and Interest of Customers in Choosing Mudharabah Deposits at Bprs Maslahat Dana Syariah Nusantara Bengkulu City," *Maro: Journal of Sharia Economics and Business* 9, no. 1 (2026), <https://doi.org/10.31949/maro.v9i1.18070>.

The lack of Islamic financial literacy among the public also leads to misunderstandings about financing mechanisms. Some customers are still oriented towards the ease of obtaining funds without understanding the consequences of the contract used. This can affect the quality of the implementation of sharia contracts because contracts are not only administrative, but also contain legal and moral consequences in Islam.²⁵ Therefore, a good understanding from the customer side is an important part in supporting the successful implementation of *sharia compliance*.

Another obstacle faced in MSME financing is the unstable economic condition of customers. Some MSME actors have fluctuating incomes, which affects their ability to meet financing payment obligations. This condition is a challenge for BPRS in maintaining the quality of financing while still applying sharia principles that prioritize the value of justice and humanity. In certain situations, the bank must take a wise policy so as not to burden customers but still maintain the continuity of the institution's operations.

In addition to economic factors, obstacles also arise from the characteristics of micro businesses, most of which are still traditional. Many MSME actors do not have good financial records, making it difficult for banks to conduct business analysis. The lack of business administration causes the financing feasibility assessment process to be more complex. This condition has the potential to increase the risk of problematic financing if optimal supervision and assistance are not carried out.²⁶

In the practice of sharia financing, another challenge faced is to maintain the consistency of the implementation of the contract according to sharia principles. In some cases, there are still people who consider that the profit margin system in murabahah contracts resembles interest in the conventional system. This perception arises because the public has not understood the concept of buying and selling in the murabahah contract as a whole. Therefore, BPRS needs to provide an open explanation to customers about the basis and mechanism of determining margins in sharia financing.²⁷

The next obstacle is related to supervision of the use of financing funds by customers. In practice, not all customers use financing funds in accordance with the initial purpose

²⁵ Bagus Setya Puji Saputra et al., "The Relevance of the Legality of Sharia Contracts in Realizing Legal Certainty and Islamic Economic Justice," *Journal of Social Sciences and Humanities* 1, no. 3 (2025): 588–99, <https://doi.org/10.63822/qd375r30>.

²⁶ Diar Rahma et al., "Analysis of Accounting Recording Constraints and Their Implications for the Success of Hani Bakes MSMEs," *PENG: Journal of Economics and Management* 2, no. 3 (2025): 3962–73, <https://doi.org/10.62710/m69jas40>.

²⁷ Andi Mutmainnah et al., "Akad Murabahah as an Islamic Financial Instrument: An Analysis of Concepts, Practices, and Impacts for MSMEs," *Economics and Digital Business Review* 6, no. 2 (2025): 1342–53.

of application. There are some customers who use funds for consumptive needs even though financing is given for productive businesses. This can affect the effectiveness of financing in supporting the development of MSMEs and increase the risk of non-performing financing in the future.²⁸

In addition to obstacles from the customer side, BPRS also faces challenges in strengthening human resources. The implementation of *sharia compliance* requires human resources who have a deep understanding of fiqh muamalah, sharia contracts, and sharia banking operations. However, not all employees have a special background in sharia economics education. Therefore, improving human resource competence is one of the important needs in supporting the optimal implementation of sharia principles.

Technological developments and competition in the banking industry are also challenges for BPRS. In the midst of increasingly fierce competition from financial institutions, BPRS is required to be able to provide fast and professional services without ignoring sharia principles. This condition requires innovation and strengthening of the operational system so that the institution remains able to compete while maintaining its identity as an Islamic financial institution.²⁹

In facing these various obstacles, BPRS Buana Mitra Perwira has made various efforts to strengthen the implementation of *sharia compliance*. One of the steps taken is to increase education to the public about the principles of sharia financing. Education is carried out through direct socialization to customers, business assistance, and explanation of the contract before financing is carried out. These efforts aim to make the public understand the sharia financing system better.

BPRS also seeks to improve the quality of service to customers as part of the implementation of sharia values. Services are carried out with a friendly, transparent, and responsible approach. In each financing process, the bank tries to explain all provisions openly so as not to cause misunderstandings in the future. This transparency is an important part of maintaining public trust in Islamic financial institutions.³⁰

Efforts to strengthen *sharia compliance* are also carried out through increasing the company's internal supervision. BPRS routinely evaluates the financing system and the

²⁸ Nur Diana and Syarif Thayib, "Credit Risk Management Strategy in MSME Financing from Sharia Banks: A Case Study of Bank Syariah Indonesia Kc Surabaya Jemur Handayani," *ACADEMIC JOURNAL OF ECONOMICS AND MANAGEMENT* 2, no. 4 (2025): 590–98, <https://doi.org/10.61722/jaem.v2i4.7818>.

²⁹ I. The Great God Ayu Eka Idayanti et al., *Banking Business Management: Strategy, Synergies, and Digital Transformation* (CV Eureka Media Aksara, 2025), 19.

³⁰ Mustofa Kamal Ahmad Sagala and Nurlaila Nurlaila, "Literature Analysis on the Role of Sharia Accounting in Disclosure of Transparency and Social Responsibility in Islamic Financial Institutions," *Jesyja (Journal of Sharia Economics and Economics)* 8, no. 1 (2025): 307–17, <https://doi.org/10.36778/jesyja.v8i1.1843>.

implementation of the contract used in transactions. The evaluation is carried out to ensure that all company operations remain within the sharia corridor.³¹ With good internal supervision, the potential for deviations from sharia principles can be minimized.

The role of the Sharia Supervisory Board (DPS) is very important in maintaining sharia compliance at BPRS Buana Mitra Perwira. DPS has the responsibility to supervise and provide recommendations on all bank operational activities in accordance with sharia regulations. The supervision includes the examination of financing products, contract mechanisms, margin systems, and company policies related to MSME financing operations.

The Chairman of DPS, Roghib Abdurrahman, explained that strengthening *sharia compliance* must be carried out comprehensively, not only in the aspect of contract administration but also in the company's work culture. According to him, sharia principles must be a basic value in all institutional activities, from service to customers to company policy-making. He emphasized that DPS continues to supervise and evaluate so that the implementation of sharia principles continues to run consistently.

DPS member, Imron Hamzah, S.H.I., M.S.I., said that public education is an important part of strengthening *sharia compliance*. According to him, there are still many people who do not understand the fundamental difference between the sharia system and the conventional system. Therefore, BPRS needs to continue to take an educational approach so that the public understands that sharia financing is built on the basis of justice, partnership, and mutual benefit.

President Director Sri Aprilliawati Maftukhah, S.E., explained that the management continues to strive to improve the quality of the implementation of sharia principles in all MSME financing operations. According to him, BPRS does not only focus on achieving financing targets, but also on the quality of contract implementation and compliance with sharia principles. He emphasized that the company continues to train employees to have a good understanding of the Islamic banking system.

Director Aris Ginanjar, S.E., said that strengthening *sharia compliance* is also carried out through improving the quality of financing analysis and supervision of the use of funds by customers. According to him, good supervision will help ensure that financing is really used for productive business activities. In addition, the bank also provides assistance to customers so that the business can develop sustainably.

³¹ Yaser Taufik Syamlan dkk., "Exploring sharia compliance parameters in marketing to foster innovation and collaboration within Islamic finance," *Journal of Islamic Marketing* 17, no. 1 (2025): 96-136, <https://doi.org/10.1108/JIMA-04-2024-0172>.

Another effort made by BPRS Buana Mitra Perwira is to strengthen Islamic culture in the company environment. All employees are encouraged to apply the values of trust, honesty, discipline, and professionalism in carrying out their duties. The Islamic work culture is an important part of creating a work environment that supports the comprehensive implementation of sharia principles. With a good organizational culture, the implementation of *sharia compliance* can run more optimally.

BPRS also continues to increase cooperation with various parties in supporting the development of the community's sharia economy. Cooperation is carried out with local governments, religious institutions, and the MSME community in the form of business development and sharia economic education. This collaboration is an important part of strengthening the role of BPRS as an Islamic financial institution oriented towards the economic empowerment of the people.

The implementation of *sharia compliance* in MSME financing at BPRS Buana Mitra Perwira faces various challenges, both internally and externally. However, various efforts continue to be made by the management and the Sharia Supervisory Board to maintain consistency in the application of sharia principles in the company's operations. By strengthening education, supervision, quality of human resources, and Islamic culture, BPRS Buana Mitra Perwira is expected to be able to continue to be a trusted Islamic financial institution and contribute to the sustainable economic development of the people.

CONCLUSION

The application of sharia principles has been implemented through the use of sharia contracts such as murabahah, mudharabah, and musharakah in MSME financing activities. The implementation is also supported by transaction transparency, supervision from the Sharia Supervisory Board (DPS), and the application of Islamic culture in the company's operations. BPRS Buana Mitra Perwira strives to maintain compliance with sharia principles by avoiding the practice of riba, gharar, and maisir in every financing activity. Thus, the implementation of sharia principles at BPRS Buana Mitra Perwira is not only manifested in the administrative aspects of the contract, but also in operational practices and services to the community as a whole.

In addition, BPRS Buana Mitra Perwira has a significant role in the development and empowerment of MSMEs in Purbalingga Regency. This role is realized through providing access to business capital financing for market traders, street vendors, and other small business actors who need productive capital support. Financing programs such as "Mitra Barokah" are a tangible form of BPRS' alignment with small communities

to avoid loan shark practices. Not only providing financing, BPRS also provides assistance, sharia economic education, and supports the development of the halal economy through the facilitation of halal certification for MSMEs. The existence of BPRS Buana Mitra Perwira has a positive impact on improving community welfare and regional economic growth based on sharia principles.

However, in the implementation of *sharia compliance*, there are still several obstacles faced by BPRS Buana Mitra Perwira, such as low public understanding of the sharia financing system, limited customer business administration, risk of problematic financing, and challenges in strengthening human resources. To overcome these obstacles, BPRS makes various efforts to strengthen through increasing Islamic financial education and literacy, internal company supervision, optimizing the role of the Sharia Supervisory Board, and strengthening Islamic work culture within the company. With these efforts, BPRS Buana Mitra Perwira is expected to be able to continue to improve the quality of the implementation of sharia principles and strengthen its position as a trustworthy, professional, and oriented Islamic financial institution that is oriented towards the economic empowerment of the people.

Theoretically, this study strengthens the understanding that *sharia compliance* in MSME financing is a multidimensional concept, not only related to contract compliance, but also includes transaction transparency, sharia supervision, governance, customer education, and orientation to economic benefits. Practically, the findings of the study provide implications for BPRS Buana Mitra Perwira to strengthen customers' sharia financial literacy, improve human resource competence, and optimize the function of DPS in ensuring substantive sharia compliance. This study has limitations because it was only conducted on one BPRS so that the findings cannot be generalized to all BPRS. Therefore, further research is recommended to conduct a comparative study on several BPRS or use a *mixed methods* approach involving the perspective of customers and MSME actors so as to provide a broader picture of the effectiveness of *sharia compliance* in MSME financing.

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