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Parallel Salam Contract Innovation for Agricultural Products at Bank Syariah Indonesia (BSI) Serang Branch, Banten

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ABSTRACT

This study explores the innovation of parallel salam contracts as a solution for Sharia financing in the agricultural sector. Parallel salam contracts allow for advance payments for goods to be delivered in the future, thus providing farmers with initial capital. The approach used is qualitative with descriptive-analytical methods involving literature studies, interviews, and observations of financing practices in Islamic financial institutions (IFIs). The study results indicate that this contract innovation can increase financing flexibility, operational efficiency of IFIs, and compliance with Sharia principles. However, there are challenges in the form of operational risks, uncertainty in the quality and time of delivery of goods, and the need for supporting regulations. With good risk management, adoption of digital technology, and collaboration with the agricultural sector, parallel salam contracts can accelerate Sharia financial inclusion in Indonesia. In conclusion, parallel salam contracts have great potential as an innovative financing alternative in the agricultural sector. Regulatory support, socialization, and technological infrastructure are needed for the successful widespread implementation of this contract. This study significantly contributes to developing Sharia financial products based on market needs and Sharia principles.

Keywords: *parallel salam contract; financing innovation; islamic finance; agricultural sector*

A. INTRODUCTION

Currently, Indonesians' interest in Islamic Banking is increasing. Many factors influence this increase, including the increasing awareness of the Muslim community in Indonesia and the increase in knowledge of Islamic banking products. However, the most important thing is Indonesia's increasing diversity of Islamic banking products. Therefore, Islamic banking is always required to provide innovation in both products and implement the contracts used. This is done so that the attractiveness of Islamic banking to the Muslim community can survive and even increase.(Gazani et al., 2024)

One of the innovations of contracts in Islamic Banking, namely at Bank Syariah KC Serang, is the innovation of parallel salam contracts. This parallel salam contract is implemented in agricultural products. In Serang, the community consists of various jobs, one in the agricultural sector. Therefore, BSI KC Serang provides agricultural products expected to attract customers in the agricultural sector. According to respondents from BSI KC Serang, agricultural products are implemented using parallel salam contracts.

Salam contracts are a type of sale and purchase contract that has been implemented in Islamic financial institutions. In a salam contract, the buyer pays in advance for goods to be received later. This contract is usually implemented in commodity or agricultural trading transactions where producers need funds in advance for production. However, along with the development of business needs and financial services, innovations have emerged in the form of parallel salam contracts. Through parallel salam contracts, Islamic Financial Institutions can carry out two interrelated salam contracts with buyers and sellers sequentially. This parallel salam contract innovation helps meet more flexible financing needs and increases liquidity for business actors in industries engaged in the production or commodity sector.(Abdullah, M., & Haron, 2020)

Many contracts are used to finance products in Islamic financial institutions. The Murabahah contract ranks first as the most widely used contract in financing products, followed by musyarakah, mudharabah, ijarah, qardh and Istishna. Meanwhile, the Salam contract has not been widely touched, especially by Islamic banking.(Hakip, 2022) This is because the salam contract can only be used for buying and selling orders.

Meanwhile, the parallel salam contract consists of two contracts: the customer with the bank and the bank with the producer. Islamic banking has two dual roles in parallel salam financing, namely as a buyer and a seller. However, some provisions must be met in the implementation of this contract where parallel salam may only be carried out with a third party. The seller in the first salam may not be a buyer in the parallel salam because this is not in accordance with the concept of sharia. Because the parallel salam contract has not been implemented at Bank Syariah Indonesia, Nursujaim explained its general implementation. The stages above are correct because they are supported by the research results of Irawan et al. (2020), which state that there are several stages. Among them, the buyer must negotiate and explain the specifications of the ordered goods to the bank as the seller. The bank must purchase from the producer to fulfill the parallel salam contract, and transactions between the buyer, bank, and supplier must be separated into two contracts.

According to the author, the parallel salam contract innovation has great potential to support the agricultural sector. The salam contract allows farmers to obtain advance financing for producing agricultural products, thereby increasing their access to and affordability of financing. However, in its implementation at BSI KC Serang, many challenges still need to be solved immediately. These challenges consist of a lack of public understanding, supporting regulations, and risks that may arise.

In the context of regulation, there are challenges in regulating innovative Sharia contracts, including parallel salam contracts. Sharia banking regulations in Indonesia, as stipulated in the Sharia Banking Law and the fatwa of the National Sharia Council of the Indonesian Ulema

Council (DSN-MUI), must provide legal Certainty and flexibility so that these contracts can run smoothly. Good regulation will also prevent the misuse of parallel salam contracts that can harm the parties involved, especially customers and investors. Therefore, adaptive and firm policies are needed so that parallel salam contract innovations can provide maximum benefits without violating Sharia principles.(Hassan, 2021)

Through the Parallel Salam Contract, Islamic Financial Institutions can support economic sectors that require short-term financing, especially the agricultural and manufacturing sectors that require funds at the beginning of the production process. Thus, the parallel salam contract can be an instrument that can provide alternative financing solutions for various groups, not only for Micro, Small, and Medium Enterprises (UMKM) (Basri, 2020) but also for the agricultural sector.

The risks that may arise in parallel salam contract innovation are related to the timeliness and quality of the product to be delivered at maturity. These risks require good management so Islamic financial institutions do not experience losses. In addition, strict standards and procedures must be prepared to ensure that parallel salam contracts are implemented per Sharia principles to avoid the possibility of deviations. (Ismail, S., & Karim, 2019)

In this case, research on parallel salam contract innovation in Islamic financial institutions is fundamental to digging deeper into how this contract can be implemented effectively. In addition, analysis of the extent to which existing regulations can support or hinder the implementation of parallel salam contracts is important. It turns out that agricultural products are indeed commonly used in salam contracts. However, Indonesian Islamic banks rarely use or promote parallel salam contracts. This study is expected to provide recommendations for Islamic financial institutions, supervisory authorities, and policymakers to formulate appropriate guidelines for implementing parallel salam contracts.

In this study, the author will analyze the implementation of Bank Syariah Indonesia (BSI) KC Serang's parallel salam contract innovation on agricultural products. In addition, the author will try to analyze the concept, challenges, and potential of parallel salam contract innovation and its implications in the context of regulations in Indonesia. This analysis will provide a comprehensive picture of the mechanism for implementing parallel salam contracts to improve stakeholders' understanding.

B. THEORETICAL FOUNDATION

A Salam contract is a form of sale and purchase with advance payment for goods to be delivered in the future. This contract is regulated in fiqh muamalah and is often used to trade commodities or agribusiness products. According to scholars, the salam contract aims to facilitate financing for producers who need initial funds for production.(Abdullah, M., & Haron, 2020). Parallel salam contract is an innovation of salam contract, where Islamic financial institutions act as buyers in one contract and sellers in another. In this system, two separate agreements ensure compliance with Sharia principles. This contract is designed to increase Islamic financial institutions' flexibility and operational efficiency.(Fatimah, A., & Rahman, 2019).

Salam contracts are subject to several Sharia principles. First is transparency; all specifications of goods must be agreed upon in advance. Second, Certainty, there must be no gharar (uncertainty) in the quantity or quality of goods. Third, non-usury payments are made in advance to avoid interest elements.(Hakim, Z., & Mahmud, 2021). The implementation of parallel salam contracts in the agribusiness sector aims to provide better financing solutions for farmers. This approach allows farmers to obtain funds before the harvest season, with guaranteed marketing of their products. This innovation also reduces the risk of production failure through collaboration with supply chain partners.(Mubarok Jaih, 2021).

C. RESEARCH METHOD

This study uses a qualitative approach with a descriptive-analytical research type. This approach was chosen to analyze the parallel salam contract innovation in agricultural products at Bank Syariah Indonesia (BSI) based on the perspective of Islamic economic law. The descriptive analytical method was chosen to describe research data objectively and in-depth analysis. The type of data in this study is qualitative data. The data collection technique in this study used in-depth interviews with one of the staff at Bank Syariah Indonesia (BSI) KC Serang and Farmers as beneficiaries of financing with the parallel salam contract. In addition, data collection techniques were carried out through documentation studies and literature studies related to parallel salam contracts and agricultural products. Data analysis was done through data collection, grouping, presentation, and conclusion.

D. RESULTS AND DISCUSSION

1. Parallel Salam Contract Concept

A Salam contract is a unique sale and purchase contract, where the goods being traded are not yet available in the warehouse but are only delivered later with advance payment in cash. Here, the Islamic bank acts as the buyer, while the customer acts as the seller of the product. In banking practice, after the goods are handed over to the bank, the bank can sell them to the customer's partners or directly to the customer, either in cash or installments. The price set by the bank includes the purchase price paid to the customer and a profit margin. If the bank chooses to sell goods in installments, both parties must agree on the selling price, payment terms, and schedule. The general provisions governing this process are as follows: (Hamzah, M., Noor, H., & Firdaus, 2021)

In making purchases of agricultural products, it is essential to understand precise specifications, including the type, size, quality, and quantity of goods. For example, a transaction to purchase 100 kg of premium quality sweet fragrant mangoes for Rp. Fifteen thousand per kilogram will be delivered during the main harvest next month. If the product received is defective or does not meet the agreed specifications, the consumer (producer) is responsible for fixing it. This can be in the form of a refund received or a replacement that matches the original order. In addition, because banks do not store purchased or ordered goods as inventory, they can enter into a salam contract with a third party, such as Bulog, wholesale market traders, exporters, or processing industries. This arrangement is called parallel salam, which facilitates smoother agricultural trade transactions.

Regarding the delivery of goods, the seller has several responsibilities: First, the seller must deliver the goods on time and by the agreed quality and quantity. Second, if the seller delivers goods with a higher quality than that specified, then the seller cannot ask for a higher price. Third, if the goods delivered are of lower quality but the buyer chooses to accept them, then the buyer loses the right to ask for a discount.(Agus Putra, 2024) Fourth, the seller can also choose to deliver the goods earlier than scheduled, provided that the quality and quantity remain by the agreement; in this case, the seller cannot charge additional fees. Fifth, if the seller cannot deliver some or all of the goods at the agreed time, or the quality of the goods is not up to standard. If the buyer does not want to accept them, they have two options: a) cancel the contract and ask for a refund, or b) wait until the goods are available.

The main challenges of implementing Parallel Salam include the complexity of risk calculations, the need for a sophisticated management system, and the bank's ability to assess the prospects of agricultural commodities. Therefore, it is necessary to develop human resource capacity in Islamic banking, strengthen information technology infrastructure, and work closely with agricultural sector players to optimize implementing this financing innovation strategy.

One of the important innovations in parallel salam contracts is the development of easier payment and delivery systems through digital technology. Digital platforms allow customers to make transactions faster and safer. In addition, Islamic Financial Institutions can better monitor the progress of production of ordered goods, thereby reducing the risk of default or failure to deliver. Thus, parallel salam contracts integrated with technology help improve service quality while complying with sharia principles.

2. Potential For Parallel Salam Contracts In Islamic Financial Institutions

The Salam contract is often considered one form of innovation in Islamic finance because it offers a way for parties needing funds to obtain capital in advance. In its implementation, the salam contract involves a detailed agreement on the price and quality of goods before payment. This mechanism is different from conventional sales contracts because it guarantees the buyer that he will receive the goods at a specified time, even though the goods do not yet exist when the contract is agreed upon.(Mansur, 2021)

In the context of innovation, parallel salam contracts were introduced as a solution for Islamic Financial Institutions to overcome some of the limitations of conventional salam contracts. Parallel salam contracts combine two separate salam contracts. Islamic Financial Institutions buy a commodity from the first party and then sell it to the second party at different times but with the same contract. This innovation allows Islamic Financial Institutions to sell the goods to be received from the first salam contract to another buyer, thereby increasing the flexibility and smoothness of their operations.(Fatimah, A., & Rahman, 2019)

The potential for parallel salam contract innovation can increase the competitiveness of Islamic Financial Institutions amidst competition with conventional financial institutions. Islamic Banks can collaborate with third parties through parallel salam contracts, such as supplier partners or distributors. Through this collaboration, Islamic Financial Institutions can ensure the smooth supply and delivery of customer-ordered goods so that customer trust in Islamic Financial Institutions increases.

Parallel salam contracts can also be implemented more efficiently through technology. Information technology allows transactions to be faster and safer. Digital systems can also provide convenience in monitoring the production process of ordered goods. Thus, Islamic financial institutions can reduce the risk of default and improve the quality of service to be more responsive to customer needs.(Tariq, I., & Abbas, 2021)

Therefore, the parallel salam contract is a promising Sharia financial innovation strategy for developing the agricultural sector at Bank Syariah Indonesia (BSI) KC Serang. In addition, salam financing is officially recognized within the framework of Sharia banking. This recognition is reflected in statistical data published by Bank Indonesia, which has consistently included salam financing reports in its annual publications since 2003. However, despite being in these reports, the data shows that salam is no longer actively used in the current Sharia banking landscape.

Furthermore, as the banking supervisory authority, Bank Indonesia has set contract standards within the framework of PBI (Bank Indonesia Regulation) on Fund Collection and Distribution Contracts for Banks Operating Based on Sharia Principles. The standards are detailed in Articles 11 and 12 of the regulation. In addition, there are guidelines for standard accounting treatment for salam contracts as outlined in PSAK No. 103 on Salam Accounting.(Roziq, A., Hisamuddin, N., Wahyuni, N. I., Purnawati, 2014)

In line with the principles of Islamic finance, parallel salam contracts also provide opportunities for Islamic Financial Institutions, such as Bank Syariah Indonesia (BSI) KC Serang, to develop other innovative products that can be applied in various economic sectors. Thus, parallel salam contracts meet customer financing needs and increase Islamic financial inclusion through safe, effective, and Sharia-compliant products.

The agriculture and agribusiness sector in Indonesia has significant growth potential. The concept of Salam financing, which has proven beneficial to the Malaysian economy, can also be used effectively in Indonesia, given the vast agricultural and plantation land in this country. This financing model is not only in line with the needs of various banks but also offers a strong level of protection in various transactions. However, the use of Salam contracts is still limited in Islamic banking due to differences of opinion regarding its legal validity.(Muneeza & Mustapha, 2020)

This parallel salam contract innovation has great potential, especially in the ever-growing Sharia market. Public interest in Sharia financial products is increasing, along with awareness of Sharia principles. Parallel salam contracts can be a competitive alternative for customers who want to transact with Sharia principles. In addition, with regulatory support from the Financial

Services Authority and Bank Indonesia and support from the National Sharia Council (DSN), this product can be further developed to meet the various needs of customers in various sectors.

3. Implementation of Salam Contract on Agricultural Products in Islamic Financial Institutions

The implementation of parallel salam-based financing in the agricultural sector at Bank Syariah Indonesia (BSI) Serang Branch Office (KC) is a form of innovation that aims to answer farmers' needs for access to capital through Sharia principles. Based on the results of direct interviews with the financing party at BSI KC Serang and observations in the field, it is known that this scheme has begun to be implemented on a limited basis, especially for partner farmers who already have a business track record and working relationship with the bank. The implementation stage begins with the process of submitting financing by farmers, where farmers are required to submit a proposal that includes the commodities to be planted, estimated harvest volume, quality of goods, and time and place of delivery. Common commodities submitted include rice and corn, which have stable market value and measurable production cycles. After the proposal is received, the BSI financing team conducts a direct survey of the agricultural land location to assess the potential for harvest success and verify the farmers' production capacity. This process is crucial because salam financing is provided in advance, so validation of production capacity is critical in determining the decision on feasibility.

After the survey results are deemed feasible, the first salam contract is carried out, where BSI acts as the buyer and the farmer as the seller. The bank makes full payment up front to the farmer, and the funds are then used as capital for the farming business, such as purchasing seeds, fertilizers, and operational costs for planting to harvest. In practice, the nominal financing is adjusted to the agreed production cost needs, and the bank determines the technical specifications for the products the agreement must deliver. Furthermore, as part of the parallel salam scheme, the bank simultaneously seeks a third party (usually called an off-taker) willing to buy the harvest from BSI after receiving it from the farmer. This third party can be a local rice milling entrepreneur, agricultural product distributor, or consumer cooperative. This is where the second salam contract is carried out, with BSI as the seller and the third party as the buyer. This second contract is legally separate from the first one but is still regulated in a transaction management system controlled by the bank. The selling price in the second contract is determined by considering the bank's profit margin, operational costs, and potential distribution risks.

Throughout the planting period until harvest, the bank monitors the production development in the field. This monitoring is carried out periodically and involves direct visits by the financing party or the bank's field partners. The goal is to ensure that the harvest will be by the specifications set in terms of quantity, quality, and delivery time. Based on information obtained from one of the financing officers, there are several common obstacles in the field, such as extreme weather changes, pest attacks, or delays in distributing subsidized fertilizers that can affect production output. Therefore, monitoring is an important element in the risk mitigation strategy so that the bank does not experience losses due to failed delivery or decreased product quality. After the harvest period arrives, farmers submit their harvests to the bank according to the time and place that have been determined. The bank then checks the goods, and if they are in accordance, they are immediately handed over to the second buyer based on the parallel salam contract that has been agreed upon previously. The transaction is considered complete if both parties have legally handed over and received the goods according to the contract.

This scheme benefits farmers by providing access to working capital without interest and the risk of late fines, which is common in conventional financing. On the other hand, banks can obtain profit margins through the difference in selling prices in the second contract while maintaining compliance with Sharia principles. However, this implementation is not free from several challenges in the field. One of the most striking is the low understanding of some farmers regarding the parallel salam contract structure. Many still consider this financing similar to ordinary debt, so an educational approach and ongoing sharia assistance are needed. In addition, the limitations of information technology and production reporting systems mean that banks still rely on manual mechanisms in tracking farmer activities. In the long term, BSI needs to develop a digital platform to monitor the production process in real time while facilitating documentation and transparency of transactions.

Overall, the implementation of parallel salam contracts at BSI KC Serang shows that this innovation can run effectively if supported by institutional commitment, a strict supervision system, and active involvement from all parties, including farmers, banks, and off-takers. By continuing to strengthen aspects of education, risk management, and digital integration, parallel salam contracts have the potential to become a leading instrument in financing the inclusive and sustainable Sharia agricultural sector.

4. Advantages and Disadvantages of Parallel Salam Innovation in the Agricultural Sector at Islamic Banks in Indonesia

One of the main advantages of the parallel salam contract innovation is its ability to provide flexible and Sharia-compliant financing products. This contract allows Islamic financial institutions to meet customer needs to finance certain goods that can be delivered in the future. This increases the attractiveness of Islamic financial products because they provide different options from conventional financing and meet the needs of people looking for Islamic financial products. Suppose the government actively seeks to increase farmers' access to financing. In that case, implementing the parallel Salam scheme has proven to be a more appropriate and profitable option than other alternatives.

Implementing the parallel Salam approach includes: First, benefits for farmers. Implementing a parallel acceptance system with advance payments will greatly assist farmers in financing their farming businesses. This support not only increases their ability to produce but also provides them with greater opportunities and incentives to expand their production capacity. As a result, farmers can fulfill their commitments to buyers while keeping some of their harvest for personal use or selling it to others.

Second, the benefits for the government are that implementing a parallel receipt system with advance payment will accelerate the achievement of the government's goal of increasing agricultural production reserves. This approach can help reduce farmers' hesitation in selling to wholesalers. In addition, by successfully building agricultural procurement reserves with easily accessible funding, the government can play an important role in exporting agricultural products abroad, especially considering the recent price increases in the international market.

Third, benefits for entrepreneurs. Using parallel salams can potentially increase efficiency and sales value for those in the agricultural sector. Entrepreneurs, who act as sellers of agricultural products for local and export markets, can obtain these products from farmers at prices that are often lower than the prevailing market price, thanks to the advance payment system. This cost advantage allows entrepreneurs to obtain attractive profit margins. In addition, they gain Certainty in obtaining the desired goods, reducing the worry of competing with other sellers for products during harvest.

Fourth, the benefits for Islamic banks. The parallel Salam model benefits banks because buyers send their payments in advance. This arrangement effectively eliminates the risk of default. While potential new risks are associated with shipping goods, banks can leverage their experience and established relationships with farmers to manage and mitigate these issues effectively.

However, parallel salam contracts also have disadvantages that need to be considered. One is a higher operational risk because it involves two different but related contracts. The risk of mismatch between the specifications of the goods or delay in delivery can negatively impact the reputation of the Islamic financial institution. In addition, parallel salam contracts often require strict supervision to avoid gharar, which can be a challenge for financial institutions that are still limited in supervisory resources.

On the other hand, many farmers have not received financing through the salam contract offered by Islamic Financial Institutions, even though they are very enthusiastic about participating in this method. Although Bank Syariah Indonesia has allocated funds for contract financing, these funds have not been utilized in practice. On the contrary, banks use more al-murabahah contracts to finance agricultural products and ijarah contracts to lease agricultural land. The reluctance to implement salam financing stems from concerns about the risks contained in the contract, especially if farmers fail to submit their harvest as stipulated in the agreement.(Adawiah et al., 2025)

Problems like this certainly need to be solved. The solution that can be applied is to conduct socialization, introduce parallel salam contracts, explain the product's advantages, and provide confidence to the community that this contract is suitable for farmers and several other sectors, such as Micro, Small, and Medium Enterprises (UMKM). By choosing a parallel salam contract, the community can get additional funds, distribute products through institutions, and make transactions according to Sharia principles.(Jaharuddin, & Maesarach, 2022) Besides that (Afria, 2022) provides solutions, as stated in his research, where banks must implement a cash or installment system in their payment process to make it easily accessible to lower-class people.

It can be concluded that the parallel salam contract innovation has great potential as one of Indonesia's leading products of Islamic financial institutions. By considering the existing strengths and opportunities and overcoming weaknesses and threats through the right strategy, this contract can be a significant instrument in driving the growth of the Islamic financial industry. Careful planning and adequate regulatory support will further strengthen the position of the parallel salam contract in the Islamic market so that it can provide a positive contribution to the Islamic-based economy in Indonesia. (Hakim, Z., & Mahmud, 2021)

E. CONCLUSION

A parallel salam contract is a development of the salam contract that allows the implementation of two separate but interconnected sale and purchase agreements. Islamic financial institutions act as buyers in the first contract with producers (for example, farmers) and sellers in the second contract with a third party (off-taker). This scheme is designed to provide flexibility in financing and maintain compliance with Sharia principles, especially in transactions for the sale and purchase of goods that are not yet available. In the context of the agricultural sector, parallel salam contracts have great potential because they can provide initial working capital to farmers and guarantee the marketing of harvests in a more certain and structured manner.

The implementation of parallel salam contracts at BSI KC Serang shows that this scheme can be applied realistically, although it is still in a limited development stage. The process begins with the farmers' financing application, followed by the first salam contract between the bank and the farmer, and then the second salam contract between the bank and the end buyer. Throughout the production process, the bank monitors to ensure the quality and quantity of the product according to the contract. This scheme helps farmers obtain capital without having to be tied to an interest-based financing scheme while also providing benefits to the bank from the difference in selling price.

In terms of advantages, the parallel salam contract can provide a fair, transparent, and real sector-based financing alternative. It also increases the efficiency of sharia financing and expands financial inclusion for farmer groups who have had difficulty accessing formal financing. However, its weaknesses lie in the technical and operational aspects, such as the risk of late delivery of goods, non-conformity of product quality, and low understanding of farmers regarding the concept of this contract. Another challenge is the suboptimal support of technology and regulations that specifically regulate the implementation of the parallel salam contract. Therefore, for this contract to develop more widely and sustainably, strengthening of Sharia literacy, adaptive regulations, and integration of digital systems are needed to support the implementation of the contract more efficiently.

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