

Analysis Mandatory Policy of “Berkah Digital” Application in *Murâbahah* Financing at BMT Assafi'iyah Berkah Nasional Metro, Indonesia

Ulan Maulita^{1*}, Ika Trisnawati Alawiyah¹

¹University of Ma'arif Lampung, Indonesia

*Corresponding Author: ulanmaulita49@gmail.com

Abstract: This study aims to analyze the effectiveness of the mandatory policy requiring the use of the Berkah Digital application to optimize the distribution and supervision of *murâbahah* financing at BMT Assafi'iyah Berkah Nasional Metro. Digital transformation is seen as crucial to improving the operational efficiency of Islamic microfinance institutions. The research method used is a qualitative descriptive approach, with data collected through in-depth interviews, observations, and documentation. The results show that although these policies aim to speed up administration and increase transparency, on-the-ground practices are not yet fully optimal. The application's implementation has succeeded in facilitating systematic installment control. Still, its effectiveness is significantly hampered by the low digital literacy of senior members and by frequent network technical constraints. As a result, part of the supervision process is still carried out manually and has not been fully integrated according to the policy target. Overall, this policy provides a good foundation for digitalization, but requires an in-depth evaluation of the readiness of human resources and supporting infrastructure to ensure the optimization of *murâbahah* financing can be achieved in a truly accountable manner.

Keywords: Berkah Digitals, *Murâbahah*, Financing Optimization, BMT

How to Cite:

Maulita, U. & Alawiyah, I. T., (2026). Analysis Mandatory Policy of “Berkah Digital” Application in *Murâbahah* Financing at BMT Assafi'iyah Berkah Nasional Metro Indonesia, *el-Jizya: Jurnal Ekonomi Islam*, 14(1), pp. 59-68. <https://doi.org/10.24090/ej.v14i1.16089>

INTRODUCTION

Policy, in the context of an organization, is a set of formal decisions that direct the institution's actions to achieve goals, programs, decisions, laws, provisions, standards, and a grand design (Winarno, 2002). In an institution, this policy serves as an official rule that governs how the organization must act to remain consistent amid changing times. The development of information and communication technology has permeated various aspects of life in this digital era, including the application of information technology in the financial sector, commonly referred to as Financial Technology (fintech) (Harahap et al., 2017). The global shift towards a digital economy underscores the importance of digital transformation for sustainable economic growth and competitiveness, as it enables businesses to automate processes and optimize resource use (Marino-Romero & Folgado-Fernández, 2024).

Based on the Financial Services Authority (OJK) report in 2024, Indonesia has the highest Compound Annual Growth Rate (CAGR) in the world for Sharia Fintech at 14.10%, and ranked third in the Global Islamic Fintech Report (GIFR) (Indonesia's Sharia Financial Development Report 2024, n.d.). This digital transformation is also an urgency for Sharia Microfinance Institutions (MFIs) such as Baitul Maal wa Tamwil (BMT). As an institution that plays a strategic role in the financial inclusion of local communities, BMT faces the challenge of improving operational efficiency and accountability to remain competitive. In the context of Islamic microfinance, BMT needs to focus not only on developing innovative products and services but also on strengthening a network of strategic partnerships with various stakeholders (Mubarak, 2025).

One of the most popular financing products is Murâbahah. Murâbahah financing at BMT has become a trend among the lower middle class due to its profitability, ease of access, and minimal requirements (Selvia & Rahman, 2021). In practice, BMT acts as a seller of halal goods needed by members. BMT purchases goods based on members' needs, then resells them to the members at the cost of goods and adds a profit-sharing amount in accordance with the agreement between the seller and the buyer made at the beginning (Junitasari, 2020). In the context of murâbahah financing, optimization is measured not only by the increase in financing volume, but also by the quality of supervision, the accuracy of installment payments, and the ability of institutions to minimize the risk of problematic financing. Therefore, the digitalization policy needs to be analyzed to determine whether it can strengthen the murâbahah monitoring system more effectively than the manual system.

Nugraha's 2023 research shows that the use of financial technology in Islamic microfinance institutions can improve operational efficiency and service quality. However, its effectiveness depends on the system's readiness and human resources (Nugraha, 2023). Meanwhile, Nuraini, Fitriyani, and Aini (2024) found that optimizing murâbahah financing is achieved by strengthening feasibility analysis and financing monitoring to improve institutional performance (Nuraini et al., 2024). Furthermore, Kamalia and Azra (2024) emphasized that integrating fintech into the information systems of Islamic financial institutions can improve administrative efficiency and transparency.

Most of the research emphasizes conceptual aspects and system efficiency and has not specifically examined the dynamics of digital policy implementation in Islamic microfinance institutions with heterogeneous member characteristics. In practice, digitalization efforts at the MFI level often clash with demographic challenges and the digital literacy of members who are not fully mature. However, digitalization efforts at the MFI level often clash with demographic challenges. The majority of BMT members come from local communities that are not fully digitally literate. This technological capability gap creates barriers to the adoption of mandatory new systems. The implementation of the policy of using applications such as Berkah Digitals at BMT Assafi'iyah Berkah Nasional Metro is a strategic step to transform the financing process from a conventional system to an integrated digital database. This step is an action taken by government and private organizations, both individually and in groups, intended to achieve the goal (Van Meter & Van Horn, 1975).

Based on research conducted at BMT Assafi'iyah Berkah Nasional Metro Branch Office, the implementation of the Berkah Digital application has not had a direct impact on the decline in the level of Non-Performing Financing (NPF). This is because the installment payment and financing collection process is still carried out manually, so the application has not yet functioned as a full financing risk control instrument. However, the Berkah Digital application has an important role in minimizing the potential for misappropriation, both by members and employees, through a more transparent system of recording and monitoring financing data. The results of the interviews show that there have been previous cases of employee misappropriation, so the implementation of digital applications is seen as a preventive measure to strengthen internal supervision and improve financial governance.

RESEARCH METHODS

This study uses a qualitative approach with a descriptive type. This approach was chosen to understand in depth the mandatory policy of using the Berkah Digital application in murabahah financing at BMT Assafi'iyah Berkah Nasional Metro Branch Office Indonesia, focusing on the aspects of efficiency, effectiveness, transparency, and obstacles faced by managers and members. The main step in research is data collection techniques, because the main purpose of research is to obtain data through observation, interviews, and documentation (Scott, 2019), and researchers play the role of the main instrument directly involved in the field.

This research was carried out at BMT Assafi'iyah Berkah Nasional Metro Branch Office with research stages that included research preparation, observation implementation, and interviews. The research data consisted of primary data obtained directly from interviews with three informants, namely the Branch Leader (P1 informant), one employee (K1 informant), and one member (informant A1) of KSPPS BMT Assafi'iyah Berkah Nasional Metro Branch Office, as well as secondary data sourced from internal documents such as financing standard operating procedures (SOP), system usage records. Data analysis in the study was carried out through the stages of data collection, data reduction, data presentation, and conclusion drawn. Data validity uses triangulation of sources, techniques, and time to ensure the objectivity and validity of information (Miles, et, al., 1994).

RESULTS

1. Implementation of the Mandatory Policy of Berkah Digital Application

From the P1 informant (branch leader), it was found that the Berkah Digital Application began to be implemented around 2020 as part of the digitization process for the BMT Assafi'iyah Berkah Nasional. In the early stages, using the app is recommended. During development, the application is required for financing with a certain nominal amount. Tthe K1 informant (employee) explained that the financing approval process in Table 1.

Table 1. Financing Approval Structure Based on Nominal

| Financing Nominal | Consent | Usage Description |
|------------------------------|---|--|
| <IDR25,000,000 | Branch Committee, Central Committee 1 | The use of the application is mandatory |
| IDR25,000,000-IDR 50,000,000 | Branch Committee, Central Committee 1, Central Committee 2 | Mandatory application use |
| >IDR50,000,000 | Branch Committees, Central Committee 1, Central Committee 2, Administrators | The use of the app is heavily emphasized |

Table 1 shows that the number of approval levels increases with increasing nominal financing. Financing below IDR 25,000,000 only requires the approval of the branch committee and central committee 1, while financing of IDR 25,000,000–IDR 50,000,000 requires additional approval of the central committee 2. Financing above IDR 50,000,000 requires full management consent to minimize risk. This pattern reflects the principle of prudence in risk management and emphasizes the use of the Berkah Digital application for large nominal financing.

But in practice, the policy remains flexible. Members who do not have a supporting device (HP does not support, have limited memory, or lack understanding of technology) may apply for financing by attaching a statement stating they will not use the application. This shows that the institution continues to prioritize inclusivity in its services. From an operational perspective, the financing application process is still carried out manually. The online submission feature through the application has not been optimally utilized. The application primarily serves as a monitoring tool for information such as deposit balances, account mutations, and remaining installments. These findings show that the digitization of services is not just a modernization, but also part of an institution's inclusive strategy to maintain member engagement in the modern financial ecosystem. This aligns with research showing that fintech in Islamic microfinance institutions can facilitate transactions and improve customer services through greater ease of access and technological flexibility (Nugraha, 2023).

According to the P1 informant (branch leader), the implementation of Berkah Digitals aims to cut operational costs and improve service efficiency. Before digitalization, one marketing team could serve about 10 members per day. Still, after the application, the service capacity increased to about 20 members per day because some basic information was accessible digitally. Meanwhile, K1 informants (employees) assessed that the impact of efficiency was not fully significant because the core financing process was still carried out manually. In addition, technical obstacles such as system maintenance at the end of the month, network disruptions, and limited application features continue to hinder service optimization.

These findings show that the implemented digitalization is still partial, with the application functioning only as administrative and monitoring support, not yet an integrated system within the overall financing process. These results align with Kamalia & Azra (2024), who emphasize that fintech can improve service efficiency but requires infrastructure support and high user adoption to achieve optimal benefits. In contrast to research (Nugraha, 2023), which found that digitalization in Islamic microfinance institutions can directly increase transaction effectiveness even though user adoption is still limited, suggesting that the level of system integration is a key factor in the successful implementation of digitalization.

The results of the interview with informant A1 (member) show that most members feel that the Berkah Digital application still does not provide significant convenience in financing transactions. The main obstacle conveyed by the Berkah Digital application is that it has not provided significant convenience in financing transactions. Although it is designed as a service digitization instrument, in practice, the application still faces various technical and functional obstacles, such as the unavailability of transfer features to other banks, the inability to receive balance

top-ups from outside the system, and the lack of support for automatic installment payments. In addition, some members complained of frequent interruptions or errors when using the application, which reduced convenience and trust in transactions. This condition shows that the implementation of the mandatory policy for the use of the Digital Berkah application has not been running optimally because it has not been fully supported by adequate system readiness and features.

In its implementation, the use of the Berkah Digital Application has not been fully optimal among members. Some members still prefer conventional payment methods because the app's features do not yet meet all their transaction needs. This is relevant to the study's findings, which underscore that the effectiveness of digital tools is greatly influenced by the completeness of features and the readiness of digital infrastructure, in addition to users' literacy (Taftazani et al., 2025).

Based on interviews with K1 informants (employees), the Berkah Digital Application has no direct influence on the decrease in NPF. Late payment of financing is more influenced by members' economic factors, character, and business conditions than by the existence of the application. The app does not have an auto-debit or automatic balance deduction system. Each payment still requires member confirmation. Therefore, the application has not yet served as a risk-control tool for problematic financing.

From the perspective of P1 informants (branch leaders), applications have been proven to help minimize the risk of internal misappropriation (fraud or *gord*). Cases of internal misappropriation that occurred before the application served as the basis for management to strengthen digital transaction supervision. With transaction data recorded in real time and accessible to members, the risk of information manipulation is lower. These findings are in line with the literature showing that financial technology can play a role in reducing credit risk through improved efficiency and quality of transaction data, although the effect does not automatically lower NPFs without the support of comprehensive risk control features (Wang et al., 2023)

This study found a difference in perceptions between branch leaders and employees. Branch leaders view applications as strategic instruments for digitization, efficiency, and fraud prevention. Employees view the application as a monitoring tool that has not had a significant impact on accelerating financing or reducing NPF. This difference indicates an implementation gap between strategic policies and operational reality. Digitalization should support financing risk management. If the available features do not support an integrated payment system and automatic control, then the impact on NPF is limited. From the perspective of Sharia risk management, NPF control does not depend solely on technological systems but also on the analysis of financing feasibility, business monitoring, and members' character (character, capacity, capital, collateral, economic conditions).

2. The Role of the Berkah Digital Application in Optimizing *Murâbahah* Financing

Murâbahah financing at BMT Assafi'iyah Berkah Nasional Metro is a purchase-and-sale contract with a profit margin determined in advance between BMT and the members. In practice, this financing is used to meet the needs of micro and productive consumption businesses of members. The determination of the cost of

goods, margin, and installment period is carried out transparently as part of the application of Sharia principles. In an effort to improve the quality of services and the management of murâbahah financing, BMT implements a mandatory policy requiring the use of the Berkah Digital Application as an instrument to support the administration and monitoring of financing. This application is used for transaction recording, installment monitoring, and delivery of information to members. However, the implementation has not been fully integrated across all financing stages because the application and payment processes are still carried out manually. Thus, the digitalization policy has not run optimally and still requires strengthening the systems and ensuring consistent implementation.

The optimization of murâbahah financing at BMT Assafi'iyah is not only determined by the existence of the application, but also by the effectiveness of the feasibility analysis, supervision system, and billing strategy. The use of Berkah Digitals increases transparency and monitoring ease, but has not shown a significant impact on reducing problematic financing. Therefore, optimization requires a more thorough integration of digital systems and increased capacity of members so that efficiency and accountability goals can be achieved sustainably.

The study's results show that implementing the Berkah Digital Application has not had a significant impact on the effectiveness of murâbahah financing, particularly in reducing NPF. These findings indicate that the implemented digitalization is still administrative and has not affected the financing risk management system as a whole. Conceptually, digital transformation in the financial sector is not merely the digitization of documents or information; it also involves integrating business processes, internal control systems, and risk monitoring mechanisms (Vial, 2021). If the payment, billing, and monitoring systems are still carried out manually, the digitalization function cannot serve as a structural risk-mitigation instrument.

The mandatory application policy is flexible (members are allowed to opt out of the application, provided they include a statement letter), indicating an inclusive approach. However, from the perspective of policy implementation theory, excessive flexibility can affect the level of compliance and effectiveness of policies. Policy implementation is influenced by the clarity of standards, available resources, communication among implementers, and the level of compliance among the target group. In the context of this study, policies that are not consistently implemented lead to uneven adoption of applications, so the digital system does not operate comprehensively (Van Meter & Van Horn, 1975). The difference in perception between branch leaders and employees also shows that there is an implementation gap, which is a gap between policy goals and operational practices in the field. This is common in the process of technology-based organizational change (Marino-Romero & Folgado-Fernández, 2024)

The implementation of the Berkah Digital application at BMT Assaf'iyah Berkah Nasional Metro can be understood as a form of strengthening institutional governance through a digital-based recording and monitoring system. Digitalization enables greater transaction transparency, easier tracking of financing data, and reduces the potential for administrative manipulation that was previously prevalent in manual systems. Theoretically, governance in Islamic financial institutions

emphasizes transparency, accountability, and a robust internal control system to maintain members' trust (Muneeza & Hassan, 2014). In the context of financial institutions, internal controls supported by information technology not only improve operational efficiency but also serve as a mechanism for preventing fraud, as every transaction can be tracked more transparently and accountably (Ismail, 2011). These findings support research indicating that fintech in microfinance institutions can strengthen transparency and internal oversight, although it does not necessarily have a direct impact on non-performing financing ratios (Nugraha, 2023). Thus, the main contribution of the Berkah Digital application is more dominant in the governance aspect than in the financing risk mitigation aspect.

Although structurally the application contributes to strengthening governance, its effectiveness is still heavily influenced by users' readiness to adopt the technology. The low digital literacy of senior members is the main factor in the application's implementation not being optimal. This shows that digital transformation in microfinance institutions is not only about technology but also about the readiness of human resources. Fintech adoption is influenced by ease of use, perceived usefulness, and user readiness. When members are not accustomed to using digital applications, resistance to their use becomes natural (Harahap et al., 2017). In practice, financing disbursements are still handled directly at the BMT office because the Berkah Digital Application does not yet offer a transfer feature to other banks. For installment payments, some members make transfers through BMT's BSI account, while others receive a cash pickup service directly at home. The Berkah Digital application primarily functions as a monitoring tool, allowing members to check balances, financing changes, and installment information easily.

In addition, limitations such as the absence of interbank transfers and auto-debit reduce the perceived benefits of the application. Research (Taftazani et al., 2025) shows that the completeness of features and the system's interoperability greatly determine the level of adoption of financial technology. Therefore, optimizing digitalization requires strengthening system infrastructure, integrating payment features that support interoperability, continuous education programs, and improving members' digital literacy. To make it easier to understand, the policy flow for using the Digital Berkah application can be visualized in a flowchart that describes the process from financing application to transaction monitoring.

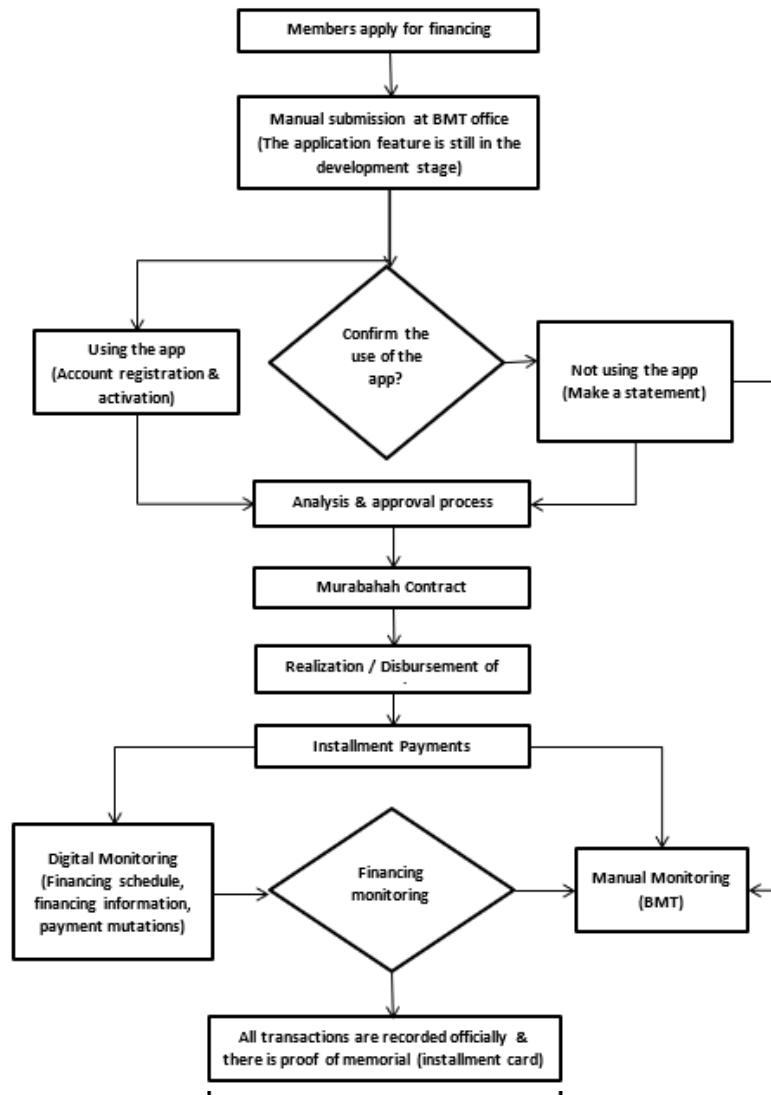
Based on the flowchart of Digital Berkah Application, the entire financing application process at BMT Assafi'iyah Berkah Nasional Metro begins with a member submission, which is done manually at the BMT office. This applies to both members who use the Berkah Digital Application and those who do not, as the financing application feature is still in development. After manual submission, confirmation of the application's use is sent to members. For members who are willing to use the application, the registration and account activation process is carried out. Meanwhile, members who do not use the application are required to submit a statement letter as part of internal administration. Despite the differences at this confirmation stage, the two categories of members continue with the same procedure: analysis and approval by the BMT.

After the analysis and approval processes are declared feasible, the next stage is the implementation of the *murâbahah* contract between BMT and the members. This contract is executed as an official agreement that specifies the cost

of goods, profit margin, financing period, and installment payment mechanism in accordance with Sharia principles. The implementation of the contract is a crucial stage because it serves as the legal basis for *murâbahah* financing transactions and affirms the rights and obligations of both parties. After the contract is signed, financing is either realized or disbursed. In practice, funds are still disbursed at BMT Assafi'iyah Berkah Nasional Metro manually through the BMT office. Thus, both members who use the app and those who do not use it remain under the same disbursement mechanism. After the funds are realized and the financing object becomes the member's right, the member is obliged to make installment payments in accordance with the agreed schedule.

The differences in services are evident again at the financing monitoring stage. Members who use the application can conduct digital monitoring to independently check financing schedules, financing information, and financing mutations. On the other hand, members who do not use the application monitor manually through the BMT. All of these transactions are still officially recorded and supported by proof of memorials or installment cards. This condition shows that the implementation of digitalization through the Berkah Digital Application is still partial and gradual, especially in monitoring. At the same time, the core processes of submitting and disbursing financing are still carried out manually.

Chart 1. Flowchart of Digital Berkah Application



CONCLUSION

Based on research into the implementation of the mandatory policy to use the Berkah Digital application to optimize murâbahah financing at BMT Assafi'iyah Berkah Nasional Metro, several conclusions can be drawn regarding the policy's implementation and its impact on financing management. The implementation of the Berkah Digital application policy has been carried out as part of the transformation of the financing administration system towards a digital-based system. The application is used to record and monitor financing data in a more structured and transparent manner. However, its implementation has not been fully integrated in all operational processes, as the installment payment and billing mechanism is still done manually.

From the perspective of optimizing murâbahah financing, the policy of using the Berkah Digital application has not had a direct impact on the decline in Non-Performing Financing (NPF). Nonetheless, the application contributes to increased transparency in record-keeping and strengthens internal oversight, thereby minimizing the potential for misappropriation. Optimizing financing through digitalization policies still requires a more comprehensive integration of the system to function effectively as a risk-control instrument. Based on the study's findings, it is hoped that the Metro National Blessing BMT Assafi'iyah can optimize the integration of the Berkah Digital application across the entire financing process to strengthen risk control, while increasing members' digital literacy and employee training to ensure effective implementation. This research can also serve as a reference for academics studying the digitization of Islamic microfinance institutions, as well as for future researchers seeking to expand the scope of research to yield more comprehensive findings.

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