

Operational Dynamics And Adaptation Strategy For Sharia Mortgage Financing Post-Transformation Of BTN Syariah: A Case Study At The Probolinggo Branch Office

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Abstract

The institutional transformation of BTN Syariah, as part of the strengthening of the Islamic banking industry, has implications for operational changes and financing strategies, particularly for Sharia Home Ownership Credit (KPR) products at the branch office level. These changes require adjustments to ensure financing activities continue to run effectively and meet customer needs. This study aims to examine the operational dynamics and adaptation strategies for Sharia mortgage financing after the BTN Syariah transformation, using a case study at the Probolinggo Branch Office. This study uses a qualitative approach with a case study method, where data is obtained through in-depth interviews, observation, and documentation, then analyzed descriptively qualitatively. The results show that post-transformation there have been adjustments in Sharia mortgage financing operational procedures, improved service standards, and more structured system integration. In addition, the adaptation strategies implemented include strengthening human resource competencies, increasing Sharia financial education and literacy for customers, and optimizing Sharia mortgage product marketing strategies. The conclusion of this study indicates that the BTN Syariah transformation has had a positive impact on operational effectiveness and the development of Sharia mortgage financing, although ongoing adaptation efforts are still needed to address various internal and external challenges.

Keywords: BTN Syariah Transformation, Sharia Mortgage, Operational Dynamics, Adaptation Strategy, Sharia Banking

1426

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INTRODUCTION

In today's era of globalization, the development of the Islamic economy is experiencing rapid growth, particularly in the financial sector, one of which is Islamic banking. Internationally, this is known as Islamic banking. Islamic banking, or Sharia banking, encompasses everything related to Islamic banks and Sharia business units, encompassing institutions, business activities, and the methods and processes used to carry out these activities.(Wahyudi & Alfianur, 2025).The Islamic banking industry in Indonesia has experienced quite dynamic development over the past decade, both in terms of institutions, assets, and the variety of products offered to the public. This development is inseparable from increasing public literacy and preference for a financial system based on Sharia principles, as well as government policy support to strengthen the national Islamic economic ecosystem. Islamic banking is positioned not only as an alternative financial system but also as a strategic instrument in promoting inclusive, equitable, and sustainable economic development.

In the national context, Islamic banking is faced with an increasingly complex business environment. Regulatory changes, the accelerated digitalization of financial services, and increased competition from conventional and non-bank financial institutions require Islamic banks to continuously adapt. These challenges relate not only to achieving financial performance but also to operational effectiveness, service quality, and the institution's ability to maintain compliance with Sharia principles amidst demands for efficiency and product innovation.(Putri & Fadilah, 2023).

One of the strategic sectors focused on for Islamic banking development is housing finance. The need for adequate housing is a basic human need that continues to increase in line with population growth and urbanization. However, meeting housing needs still faces various obstacles, particularly related to limited access to affordable financing that complies with Sharia principles. In this regard, Sharia housing finance plays a crucial role as a financing instrument that is not solely profit-oriented but also considers aspects of fairness, contract certainty, and economic sustainability.(Prasmiasih et al., 2025).

Sharia Home Ownership Credit (KPR) is one of the leading financing products in Islamic banking, designed to meet the community's need for home ownership. Sharia mortgage schemes generally use a sale-purchase or lease-based contract, which provides certainty regarding installments and financing terms for customers. However, the implementation of Sharia mortgage financing is not without various operational challenges, such as the financing feasibility analysis process, long-term financing risk management, and adjustments to work systems and procedures to remain efficient and

1427



competitive. In line with the dynamics of the Islamic banking industry, banking institutions are required to undergo institutional and operational transformation. This transformation includes adjustments to organizational structures, work systems, information technology, and business strategies that are more adaptive to changes in the external environment. Institutional transformation is seen as a strategic step to increase competitiveness, strengthen governance, and ensure the long-term sustainability of Islamic banking operations.

In the context of Islamic housing financing, institutional transformation has direct implications for the management of Islamic mortgage products. Changes in internal policies, standard operating procedures, and financing support systems require a high degree of adaptability, particularly at the operational level. Branch offices, as implementing units, have a strategic role in translating these transformation policies into service and financing management practices that are directly felt by customers. BTN Syariah, as an institution focused on national Islamic housing financing, is also undergoing a significant institutional transformation process. This transformation is oriented not only toward strengthening the organizational structure but also toward increasing the effectiveness of financing operations, including Islamic mortgage products. This transformation process requires continuous adjustments at the branch office level, both in terms of human resources, work systems, and financing service strategies. (Tinggi et al., 2024).

Previous studies have tended to focus on financial performance, customer satisfaction, or Sharia compliance in Islamic banking financing. However, studies specifically examining the operational dynamics of Islamic mortgage financing in the post-institutional transformation context, particularly from the perspective of adaptation strategies at the branch office level, are relatively limited. The success of institutional transformation is crucially determined by the operational unit's ability to adapt to changes in policies, systems, and the demands of the business environment.

This research draws on several relevant previous studies. First, Frita Pricilia's study, "The Influence of Financing on Mortgage Application Decisions at Sharia Banks (A Study of BSI KC. Bone Customers)", focused on the significant influence of Sharia mortgage financing on customer decisions in applying for mortgages at Sharia banks. (Pricilia et al., 2025). Second, Researcher: Adila Permatasari, with a study entitled Implementation of iB Hijrah Mortgage Financing with Murabahah and Musyarakah Mutanaqishah Contracts. Main findings: Examining the implementation of two main



contracts in Sharia Mortgage products and their mechanisms at Bank Muamalat KCP Rancaekek(Adila Permatasari & Dudang Gojali, 2025)

The limitations of empirical studies on operational adaptation strategies for Sharia mortgage financing indicate a research gap that requires further exploration. Analyzing how branch offices respond to and manage the impact of institutional transformation is crucial for understanding the effectiveness of the overall implementation of transformation policies. Furthermore, this study is also relevant for identifying factors that support and hinder operational adaptation in the management of Sharia housing finance.(Ammar et al., nd)

Based on the description, this research focuses on the operational dynamics and adaptation strategies of Sharia mortgage financing after institutional transformation with a case study at the Probolinggo Branch Office.(Wardi et al., 2023)This research aims to gain an empirical understanding of operational changes, challenges faced, and adaptation strategies implemented in the management of Sharia mortgage financing. The research findings are expected to provide theoretical contributions to the development of Islamic banking studies and practical contributions to improving the management of more effective and sustainable Sharia housing financing.(Lubis et al., 2024).

Research methods

This research uses a qualitative approach with a case study research type. The qualitative approach was chosen because the research aims to understand in-depth the operational dynamics, technical constraints, and the application of sharia principles in Sharia Home Ownership Credit (KPR) financing after the transformation of BTN Syariah to BSN. Meanwhile, the case study research type was used because the research is focused on a specific object so that the phenomenon studied can be analyzed in more detail according to conditions occurring in the field. This research was conducted at the BTN Syariah Probolinggo Branch Office with the consideration that the branch office is one of the operational units that directly runs Sharia KPR financing after the institutional transformation and is therefore considered relevant to the research focus. In addition, the branch office underwent a process of operational adjustments and strengthening of sharia services after the institutional transformation, so it can provide information in accordance with the research needs.

Data collection techniques were conducted through interviews, observation, and documentation. In-depth interviews were conducted with informants directly involved in the implementation of Sharia mortgage financing, namely Rudi Hartono as branch

1429

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manager, Anisa Putri Aliya Diana as the mortgage financing service department, and a Sharia mortgage financing customer named Abdur Rohim. Observations were conducted by directly observing the operational processes and financing services at the branch office, while documentation was used as supporting data in the form of financing forms, organizational structures, and other documents related to the implementation of Sharia mortgage financing. The data obtained were then analyzed using interactive qualitative data analysis techniques that include data reduction, data presentation, and conclusion drawing. To maintain data validity, this study used source triangulation and method triangulation techniques so that the data obtained had a good level of validity and credibility as stated by Sugiyono.(Sugiyono, 2016).

RESULTS

Operational Dynamics of Sharia Mortgage at BTN Syariah Probolinggo Branch Office

Based on the results of research conducted at the Probolinggo Branch Office, the transformation of BTN Syariah into BSN did not result in fundamental changes to the operational system of sharia mortgage financing. (Asshiddiqi Febri, 2026)The operational mechanisms currently in place remain the same as when the institution was under BTN Syariah. The changes are primarily related to institutional identity, administrative adjustments, and strengthening the independent direction of the sharia business. The resource person explained that the financing SOPs remain the same and have not undergone significant changes, either in terms of service levels or financing analysis mechanisms. The only visible changes are to the institution's visual identity, such as changes to the institution's name and the appearance of the financing application form. This demonstrates that the transformation process is being carried out while maintaining service stability to ensure that financing activities to customers are not disrupted during the institutional transition period.(Asshiddiqi Febri, 2026).

In the operational implementation of Sharia mortgage financing, the financing application process remains the same as before. Customers are required to complete the required documents before undergoing an interview and a credit eligibility check through BI checking. Once deemed eligible, customer data is then input into the bank's internal system for further financing analysis by the analyst department.(Anisa Putri Aliya Diana, 2026)At this stage, the bank assesses the customer's capabilities and eligibility, both through field surveys and confirmation of employment data. If the analysis results are deemed feasible, the bank will issue a Financing Approval Letter (SP3) before proceeding

1430



to the contract process and disbursement of funds to the developer. The research also shows that the murabahah contract remains the most dominant contract used, especially in subsidized financing, while the musyarakah mutanaqisah contract is applied to non-subsidized financing. In addition, there is also the use of the istishna' contract in pre-order housing financing, where disbursements are made in stages according to the progress of the house construction.

The institutional transformation has also strengthened the service system and developed digital-based services. BSN has begun developing mobile banking facilities and a more independent transaction service system to improve the effectiveness of customer service. This development is part of the bank's efforts to adapt to increasingly modern and digital-based banking technology. According to sources, prior to the transformation, the development of sharia service technology was limited due to its status as a business unit under a conventional parent bank. After becoming a more independent institution, the scope for digital service development has expanded, allowing the bank to focus more on improving the quality of service to sharia mortgage financing customers. In addition to facilitating transactions, the development of digital services is also considered capable of increasing operational efficiency and accelerating the financing service process at branch offices.

On the other hand, the transformation of BTN Syariah into BSN also brought about changes in organizational culture and strengthened the sharia identity in the bank's operational activities. Previously, the work culture largely followed the conventional parent company system, but after the transformation, sharia values began to be implemented in a more independent and structured manner. This is evident in the division of the organizational structure that focuses more on sharia banking management, including strengthening service and supervisory functions based on sharia principles. Although the transformation is still relatively new, research results indicate that this institutional change has had a positive impact on sharia mortgage financing operations at the Probolinggo Branch Office. Overall, the operational dynamics post-transformation demonstrate that the bank is able to maintain the stability of its financing system while adapting to the evolving needs for more modern and professional sharia banking services.

Technical Constraints in the Implementation of Sharia Mortgage Financing at BTN Syariah Probolinggo Branch Office

Based on the research results, technical obstacles in the implementation of Sharia mortgage financing after the transformation of BTN Syariah into BSN at the Probolinggo

1431

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Branch Office can be classified into several aspects, namely system and network obstacles, legal administration obstacles, and operational adjustment obstacles. al during the transition period. Although the obstacles that emerged did not hinder the overall financing process, during its implementation, several forms of technical adjustments were encountered that the bank had to face during the transformation process. (Hartono Rudi, 2026). Among others are:

a. Operational System and Network Constraints

One of the technical challenges that emerged at the beginning of the transformation was the slowdown in the bank's operational network system. This problem arose due to the migration and adjustment of the technology system from the previous institution to the new operational system. In an interview, a source stated that "bandwidth speeds were indeed somewhat slower at the beginning of the transformation." (Hartono Rudi, 2026)

This condition causes the financing administration service process to be slightly slower than usual, especially when inputting customer data, accessing internal systems, and digital-based financing administration processes.

The network slowdown was a consequence of the system integration process, which required technical adjustments to ensure all operational services ran smoothly and stably. However, these issues were short-lived as the bank gradually updated the system and improved the quality of its operational network. After the adjustments were completed, the operational system returned to normal, enabling more effective and efficient financing services to customers.

b. Administrative and Legal Obstacles to Financing

In addition to network system constraints, technical obstacles were also encountered in the administrative aspects of financing legality. The change in the institution's identity from BTN Syariah to BSN resulted in adjustments to various legal and administrative documents related to Sharia mortgage financing. The source explained that "there are several technical obstacles related to the placement of mortgage rights, which were previously at BTN Syariah, but have now changed to BSN." This change impacted the administrative process for placing mortgage rights and the certificate issuance process, which took longer than before. (Hartono Rudi, 2026).

In practice, the legality adjustment process involves changing administrative data on financing documents, guarantee certificates, and notary

1432

documents. As a result, several administrative steps require re-verification to ensure all documents align with the new institution's identity. However, these obstacles do not halt the financing process; they simply increase the administrative processing time for certain steps.

c. Operational Adjustment Constraints during the Transition Period

During the initial transformation phase, the bank also faced challenges in adapting its operations to new systems and work culture. However, these challenges were relatively minimized because the organizational structure and human resources at the branch offices were largely maintained. The resource person explained that during the transformation process, almost all BTN Syariah staff continued their work as before, so financing operational activities did not experience significant changes.

The continuity of human resources familiar with the existing system is crucial for maintaining the stability of Sharia mortgage financing services. Employees' experience in financing operations facilitates the adaptation process and reduces the potential for disruptions to customer service. Therefore, despite institutional changes, the Sharia mortgage financing process can remain conducive and focused.

Based on the research results, it is understood that the technical obstacles that emerged during the transformation process were primarily related to system adjustments, network adjustments, and financing legal administration. However, these obstacles can be gradually overcome through operational system improvements, strengthened internal coordination, and human resource readiness to face institutional changes. Therefore, the transformation from BTN Syariah to BSN did not significantly impact the sustainability of Sharia mortgage financing at the Probolinggo Branch Office.

Implementation and Compliance with Sharia Principles in Sharia Mortgage Financing at BTN Syariah Probolinggo Branch Office

Based on the research results, the transformation of BTN Syariah into BSN has strengthened the implementation of sharia principles in the implementation of sharia mortgage financing at the Probolinggo Branch Office. This institutional change is considered to be able to clarify the boundaries between the sharia banking system and the conventional banking system, which previously remained under the same parent

1433



company.(Diana Anisa, 2026)After the transformation, Sharia financing operations became more independent, allowing for more focused and targeted implementation of contracts, financing mechanisms, and Sharia supervision. In an interview, the source stated that

"After BTN Syariah changed to Bank Syariah Indonesia, the contracts and boundaries became clearer."(Diana Anisa, 2026)

This statement shows that institutional transformation has an impact on strengthening sharia identity in financing operational activities.

a. Implementation of Sharia Contracts in Mortgage Financing

In its Sharia mortgage financing practices, BSN utilizes several types of contracts tailored to the customer's needs and financing type. Based on interviews, the most commonly used contract is the murabahah contract, particularly for subsidized financing, while the musyarakah mutanaqisah contract is used for non-subsidized financing. Furthermore, the istishna' contract is also used for financing pre-order homes or homes still under construction.

The use of these contracts demonstrates that the implementation of Sharia mortgage financing has been adjusted to the Sharia principles applicable in Islamic financial institutions. Each contract has its own mechanisms and provisions that serve as the basis for the financing process between the bank and the customer. In its implementation, the murabahah contract is conducted through a sale and purchase mechanism with a pre-agreed profit margin, while the musyarakah mutanaqisah contract uses a concept of ownership cooperation between the bank and the customer, implemented in stages until full ownership of the home is transferred to the customer.

b. Strengthening Sharia Supervision and Structure

Following the transformation into BSN, the strengthening of the implementation of sharia principles is also evident in the establishment of a special sharia division that oversees financing operations. The source explained that "we now have many divisions, including our own sharia division." The existence of this division is considered crucial in ensuring that all financing activities continue to comply with sharia provisions and do not deviate from established principles. Furthermore, the institutional separation from conventional banks has made the sharia banking management system more focused and independent. Previously, BTN Syariah was still under the management of a conventional holding company,

1434

resulting in some overlaps in work culture and operational systems with conventional banks. Following the transformation, sharia banking management has become more focused, as all policies and supervision are more oriented towards sharia principles.

c. Compliance with Sharia Principles in Financing Operations

The research results show that compliance with Sharia principles applies not only to the use of contracts, but also to the overall financing operational process. Banks strive to ensure that every stage of financing is conducted transparently, from determining the contract, profit margins, the contract process, to customer installment payment obligations. With a more independent Sharia oversight system, the implementation of Sharia mortgage financing is considered more in line with applicable Sharia regulations.

The resource person also explained that after the transformation, the implementation of sharia principles was perceived to be better than before, as the boundaries between conventional and sharia systems became clearer. This demonstrates that institutional transformation not only impacts administrative and operational aspects but also strengthens sharia values in banking activities. (Rohim Abdur, 2026).

Based on the research results, it is understood that the transformation of BTN Syariah into BSN has had a positive impact on the implementation and compliance with Sharia principles in Sharia mortgage financing. The use of Sharia-compliant contracts, a strengthened Sharia supervisory structure, and more independent operational management are key factors in supporting the implementation of Sharia mortgage financing that is more professional and in accordance with Islamic economic principles.

DISCUSSION

Based on the research results, the transformation of BTN Syariah into BSN at the Probolinggo Branch Office did not bring significant changes to the operational mechanisms of Sharia mortgage financing. Operational procedures, financing application processes, feasibility analysis processes, and contract execution remain the same as before the institutional transformation. The changes that occurred focused more on the institutional identity, adjustments to the organizational structure, and strengthening the independent position of the Sharia institution. (Fatwa, 2024) This situation indicates that

1435



the transformation undertaken tends to be administrative and structural in nature, without altering the existing core financing system. Within the context of organizational transformation theory, this situation can be understood as a form of organizational adaptation that maintains a stable operational system so that the change process does not disrupt the institution's core activities. This approach is generally adopted by organizations to maintain service continuity and maintain customer trust during the transition period.

The research also shows that service stability is a key factor maintained by banks following institutional transformation. Despite changes in name and organizational structure, customer financing services continued as before. This finding suggests that the change strategy was implemented gradually, thus avoiding significant disruption to branch operations. This finding aligns with Riyadi Veithzal's opinion that the success of transformation in Islamic financial institutions is greatly influenced by the organization's ability to maintain service quality and operational stability. (Riyadi et al., 2023) By maintaining the existing service system, the institutional adaptation process at the Probolinggo Branch Office can be more conducive and easily accepted by both employees and customers.

In Islamic mortgage financing practices, the murabahah contract remains the most dominant contract, particularly for subsidized financing. Meanwhile, the musyarakah mutanaqisah contract is applied to non-subsidized financing, and the istishna' contract is used for pre-order housing financing. The dominant use of the murabahah contract indicates that this contract is still considered the most effective in Islamic banking financing practices due to its relatively simple mechanism and the assurance of payment from the outset. Furthermore, the predetermined profit margin system is also considered easier for the public to understand. (Rowi Kurniawan & Isman, 2024) The findings of this study are in line with the opinion of Adiwarman A. Karim, who explained that the murabahah contract is one of the most widely used financing products in Islamic banking in Indonesia because it is easier to implement and has a relatively more measurable level of risk compared to other contracts. (Hardana, 2022) On the other hand, the use of musyarakah mutanaqisah and istishna' contracts demonstrates the bank's efforts to provide a variety of financing products tailored to the community's needs, particularly in the property financing sector.

Institutional transformation also has an impact on the development of digital services within the BSN environment. (Siregar, 2025) The research results show that after the transformation, the bank began developing mobile banking services and digital

1436



transaction systems more independently. This development was undertaken to adapt to the needs of the public, who increasingly prioritize convenience and speed of banking services. Prior to the transformation, digital service development was limited because BTN Syariah was under a conventional parent company. After becoming more independent, the bank has more room for technological development, allowing it to focus more on improving the quality of digital-based services.(Rahmawati et al., 2025)In digital banking theory, the use of information technology is a crucial component in improving operational efficiency and service quality in financial institutions. This finding aligns with Ascarya's research, which explains that the transformation of Islamic financial institutions in the modern era requires the strengthening of digital systems to make customer service more effective and competitive.(Al-Azhar et al., 2025).

In addition, the institutional transformation process also presented several technical challenges, particularly in the initial stages of implementing the system changes. Research shows that operational network slowdowns and the process of adjusting financing legal administration were the most significant obstacles for banks. The change in the institution's identity from BTN Syariah to BSN resulted in adjustments to financing administration documents, including the mortgage rights and certificate processing processes, which took longer than before.(Taufik et al., 2026)However, these obstacles did not persist long-term as the bank gradually implemented system adjustments and operational updates. From an organizational change management perspective, these conditions are part of the adaptation process that commonly occurs when organizations transform their systems and institutional structures. Therefore, the technical obstacles that emerged were more due to the system integration and administration process than weaknesses in the financing mechanism itself.

In terms of sharia compliance, research results indicate that the transformation of BTN Syariah into BSN has strengthened the implementation of sharia principles in mortgage financing operations. Following the transformation, sharia operational management is considered more focused, as it is no longer under the direct influence of the conventional banking system. This situation makes the implementation of contracts and supervision of financing operations clearer and more focused. Furthermore, the existence of a dedicated sharia division demonstrates efforts to strengthen oversight of the implementation of sharia principles in all financing activities.(Khoirunnisa et al., 2023)In sharia compliance theory, institutional independence and the existence of a sharia supervisory system are crucial elements in maintaining the alignment of bank operations with Islamic economic principles. The findings of this study align with

1437



Muhammad Syafi'i Antonio's view that strengthening sharia institutional structures influences the effectiveness of sharia principles implementation in Islamic financial institutions. Therefore, the transformation of BTN Syariah into BSN not only impacts institutional change but also strengthens the identity and implementation of sharia values in sharia mortgage financing at the Probolinggo Branch Office.

CONCLUSION

Based on the research results, the operational dynamics of Sharia mortgage financing following the transformation of BTN Syariah into BSN at the Probolinggo Branch Office have not undergone significant changes in their operational mechanisms. Financing SOPs, application flows, and contract processes remain the same, while the changes that have occurred are more directed towards institutional identity, strengthening digital services, and adapting a work culture that is more oriented towards Sharia principles. Furthermore, the use of the murabahah contract remains the most dominant contract in Sharia mortgage financing, particularly for subsidized financing.

Technical challenges that emerged during the transformation process were primarily related to adjustments to operational systems and financing legal administration. In the initial stages of the transformation, there was a network system slowdown due to the migration process and adjustments to the bank's operational technology. Furthermore, the change in the institution's identity from BTN Syariah to BSN required adjustments to legal and administrative documents, particularly in the process of establishing mortgage rights and issuing certificates. Nevertheless, these challenges were gradually overcome so as not to hamper the overall implementation of Sharia mortgage financing.

The implementation and compliance with sharia principles in sharia mortgage financing post-transformation shows that there is a strengthening of the sharia system.

more independent and focused. Institutional transformation is considered capable of clarifying the boundaries between the sharia and conventional banking systems, particularly in the application of contracts and oversight of financing operations. The existence of a dedicated sharia division also strengthens oversight of the implementation of sharia principles in financing activities. Thus, the transformation of BTN Syariah into BSN not only impacts the institutional aspect but also positively influences the strengthening of sharia identity and compliance in sharia mortgage financing operations at the Probolinggo Branch Office.



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