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Analysis of Compliance with DSN-MUI Fatwa in the Murabahah Financing Contract (Case Study at BPRS Amanah Ummah)

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ABSTRACT

Background: The murabahah contract represents the dominant financing product in Islamic banking, making compliance with DSN-MUI Fatwa No. 04/DSN-MUI/IV/2000 essential for maintaining the integrity of Islamic financial institutions. However, studies indicate gaps between normative fatwa provisions and operational practices, particularly concerning wakalah mechanisms and financing supervision.
Research Gap: While previous research has examined sharia compliance from administrative and formal perspectives, limited attention has been given to understanding how institutional actors interpret, implement, and negotiate sharia principles in daily financing practices, especially within rural Islamic banks (BPRS).
Novelty: This study offers a novel contribution by exploring sharia compliance as a socially constructed practice shaped by institutional culture, actor understanding, and organizational dynamics, rather than merely as formal adherence to fatwa provisions. It integrates sharia governance theory with empirical evidence from a longstanding BPRS institution.
Method: Using a qualitative case study approach, data were collected through in-depth interviews, observations, and documentation involving 21 participants including leadership, Sharia Supervisory Board (DPS), financing employees, and customers at BPRS Amanah Ummah. Thematic analysis followed the Miles and Huberman interactive model.
Results: The findings reveal that BPRS Amanah Ummah demonstrates high compliance with DSN-MUI Fatwa No. 04/DSN-MUI/IV/2000, particularly in margin transparency, property ownership, and financing supervision. Sharia compliance is supported by established SOPs, active DPS roles, and routine employee coaching. However, challenges persist including potential side streaming in wakalah contracts, low community sharia financial literacy, and administrative obstacles.
Conclusion: This study underscores that substantive sharia compliance requires strengthening digital literacy programs, optimizing financing supervision, and improving sharia governance to sustain Islamic principles in financial practices.

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INTRODUCTION

Islamic banking is a banking system developed based on sharia principles (Kurnialis et al., 2022). A bank is said to be Islamic banking because it refers to the sharia principles that govern agreements based on Islamic law (Maimun & Tzahira, 2022). The purpose of Islamic banking is not only to pursue profits, but also to uphold the principles of fairness, profitability, and honesty in every transaction (Hidayati & Hidayatullah, 2021). All Islamic bank activities in Indonesia must be based on a fatwa issued by the National Sharia Council of the Indonesian Ulema Council (DSN-MUI) in order to avoid elements of usury, gharar, and maysir (Gunadi et al., 2025). In its ideal context, the DSN-MUI fatwa is a moral and legal reference that maintains the purity of Islamic financial practices (Awaluddin & Febrian, 2020). However, on the ground, the process of translating fatwas into bank policies and operational practices often faces challenges that are not simple (Suaidi, 2025).

The development of the Islamic finance industry in Indonesia shows a positive trend. The National Committee for Sharia Economics and Finance (KNEKS, 2023) reported that total Islamic financial assets have reached IDR 2,582.25 trillion with an annual growth of 9.04%. Financial Services Authority (OJK, 2024) It also noted that there are 33 Islamic banks operating, consisting of 14 Sharia Commercial Banks (BUS) and 19 Sharia Business Units (UUS). This growth shows increasing public trust in the sharia-based financial system. However, the increase in the quantity of institutions and assets has not fully guaranteed the quality of the implementation of sharia principles at the operational level. The issue of the suitability of financing practices with the DSN-MUI fatwa is still an important concern in the Islamic banking industry (Nur Suyuthi & Mugiyati, 2024).

Financing products are a crucial point in the implementation of sharia principles because they are the main means of distributing funds and bank profits. Kads such as murabahah, mudharabah, musyarakah, and ijarah have been regulated in detail in the DSN-MUI fatwa, but practice in the field often shows a diversity of interpretations and implementations (Lamusu et al., 2021). Murabahah contracts are the type of financing contract that is most in demand by the public because the mechanism is considered simpler and provides certainty of profit margins for banks and customers. However, the high use of murabahah contracts is also accompanied by various findings of violations in practice, especially related to the wakalah mechanism, ownership of goods, and compliance with the DSN-MUI fatwa. Aldhila's study (2020) at Bank Jabar Banten Syariah found irregularities in the implementation of the murabahah contract, especially in the wakalah mechanism which is not in accordance with the provisions of the fatwa (Aldhila, 2020). Research by Shalihin, Shalihah & Ariadi (2025) also revealed that the weak function of the Sharia Supervisory Board (DPS) is an important factor in the emergence of differences between theory and practice (Shalihin et al., 2025). This phenomenon shows that sharia compliance is not only an administrative issue, but also related to the understanding, awareness, and commitment of actors in the institution (Dianto et al., 2025).

Compliance with the DSN-MUI fatwa has a broader meaning than just formal compliance. This compliance reflects the seriousness of internalizing Islamic values into the culture of Islamic financial institutions (Firmansyah & Hidayat, 2024). In the context of the murabahah contract, the DSN-MUI Fatwa on Murabahah (buying and selling by declaring the cost of goods and profits) is regulated in Fatwa No. 04/DSN-MUI/IV/2000 which emphasizes that banks are obliged to buy goods in their own name before selling them to customers legally, free of usury, and with the agreed cost price and profit margin. These provisions show that sharia compliance is not only related to the administrative completeness of the contract, but also concerns the substance of the transaction so that it is truly in accordance with sharia principles. However, various OJK reports (2022) show that some BPRS still face limited human resource capacity and the effectiveness of the DPS role, so the implementation of fatwas is often administrative, not substantive. This condition shows that there is a gap between the ideal provisions stipulated in the DSN-MUI fatwa and the financing practices that take place in the field.

Various problems in the implementation of the DSN-MUI fatwa make BPRS Amanah Ummah interesting to study because the institution has been operating for more than two decades as one of the BPRS that actively supports the economy of the ummah at the local level. The bank has assets of more than IDR 500 billion (Amanah Ummah, 2023) and is known to have a commitment to sharia principles. However, operational challenges such as limited human resources, supervisory dynamics, and competitive pressures between financial institutions can affect the way banks understand and apply DSN-MUI fatwa to their financing products. In addition, there has not been much research that has in-depth explored how actors in BPRS interpret sharia compliance and interpret fatwas at the level of murabahah financing practices.

Research on sharia compliance so far tends to focus on normative aspects and the level of administrative conformity to the DSN-MUI fatwa. In fact, the practice of sharia compliance in financial institutions is not only formed through formal rules, but is also influenced by the process of meaning, experience, and social construction of actors in the organization. Therefore, a deeper understanding of how the principles of sharia compliance are understood, applied, and negotiated in the practice of murabahah financing at the institutional level is needed. This understanding is important to explain the dynamics of the implementation of the DSN-MUI fatwa substantively, especially in the operational context of BPRS.

Based on this description, the issue of sharia compliance in murabahah financing cannot be understood only through administrative indicators and the suitability of contract documents. This phenomenon needs to be examined through an exploration of the fatwa implementation process, institutional actors' understanding of sharia principles, and factors that support and hinder the implementation of fatwa in financing practices. The focus of this research is directed at the analysis of BPRS Amanah Ummah's compliance with the DSN-MUI fatwa in the murabahah financing contract as a social reality formed through the interaction of values, regulations, and institutional practices. This study aims to analyze in depth the compliance of BPRS Amanah Ummah with the DSN-MUI fatwa on the practice of murabahah financing. This research also aims to explore the fatwa implementation process, the understanding of institutional actors on sharia principles, and the factors that affect the implementation of sharia compliance in financing practices within BPRS Amanah Ummah.

METHOD

This study uses a qualitative approach with a case study design to understand in depth the practice of BPRS Amanah Ummah's compliance with Fatwa No. 04/DSN-MUI/IV/2000 concerning Murabahah. This approach was chosen because the research focuses on the process, meaning, and interpretation of institutional actors towards the application of sharia principles in natural conditions, thus enabling a comprehensive understanding of sharia compliance practices in the institution (Sugiyono, 2008). The research was carried out at BPRS Amanah Ummah, Leuwiliang, Bogor Regency, during October-December 2025 with the consideration that this institution has been operating for more than two decades and is actively distributing financing based on murabahah contracts.

The research data consists of primary data and secondary data. Primary data was obtained from the leadership, the Sharia Supervisory Board (DPS), financing staff, and BPRS Amanah Ummah customers who were selected using the purposive sampling technique because they were considered to have knowledge and experience related to the implementation of the murabahah contract. Meanwhile, secondary data is obtained from annual reports, financial statements, financing contract documents, SOPs, and various relevant literature. Data collection was carried out through observation of the murabahah financing process, semi-structured in-depth interviews with informants, and documentation of various supporting documents to obtain comprehensive and accurate data (Sugiyono, 2008).

The validity of the data was maintained through source triangulation and time triangulation by comparing the results of interviews, observations, and documentation obtained during the research period. Data analysis uses the Miles and Huberman interactive model which includes data reduction, data presentation, and conclusion drawing and verification. At the reduction stage, the data was classified based on the research theme, such as the murabahah contract mechanism, the role of DPS, and the supporting and inhibiting factors of sharia compliance. Furthermore, data is presented in the form of narratives, tables, and charts to identify patterns and relationships between categories. The final stage is carried out through interpretation and verification on an ongoing basis in order to produce valid conclusions regarding the implementation of the murabahah contract and the level of compliance with BPRS Amanah Ummah to Fatwa No. 04/DSN-MUI/IV/2000 concerning Murabahah (Sugiyono, 2008).

RESULTS AND DISCUSSION

The Implementation of the Murabahah Agreement at BPRS Amanah Ummah in the Perspective of the DSN-MUI Fatwa

The results of the study show that the murabahah financing mechanism at BPRS Amanah Ummah has been implemented through relatively systematic stages, starting from the analysis of customer feasibility, determination of financing objects, margin negotiations, to the implementation of contracts. This process shows the application of the prudential principle which is an important part of sharia financing risk management.

First, Submission and Feasibility Analysis (5C). The process begins with the submission of an application by the customer accompanied by the identification of specific needs for goods. The bank then conducts a feasibility analysis using the 5C principle (Character, Capacity, Capital, Condition, and Collateral). This analysis includes verification of customer history, repayment capacity, and business conditions. The Chairman of BPRS Amanah Ummah emphasized: "The analysis process includes the history and character of the customer, ability to pay, business conditions, to the guarantees provided... Especially in murabahah, the identification of goods needed by customers is carried out, then a list of needs or RAB is made." (Personal Interview, Chairman of BPRS Amanah Ummah).

Second, Margin Negotiation and Selling Price Determination. In contrast to rigid conventional banking, BPRS Amanah Ummah provides room for negotiation regarding profit margins. Margin is determined based on the cost of funds, financing tenor, and the results of field surveys. BPRS Amanah Ummah Financing Officers and Customer 3 testified about this flexibility:

"....After that, it is also explained that the bank will buy the goods first and then sell them back to customers with an additional profit margin. Customers are also explained about installments, term periods, administration fees, insurance, survey fees, and other costs openly. So everything is conveyed from the beginning so that customers understand the contract used and nothing is hidden." (Personal Interview, Financing Officer).

This was emphasized by one of BPRS Amanah Ummah's customers, "Margins can still be discussed or negotiated. For example, if we feel that it is too big, we can ask for relief and sometimes it can still be lowered again. So it's not stiff right away..." (Personal Interview, Customer 3).

Third, Realization and Akad (Direct Purchase & Wakalah). There are two schemes for procurement of goods in the realization of Murabahah at BPRS Amanah Ummah. First, banks buy goods directly from suppliers (generally for vehicles). Second, the bank uses a wakalah contract, where the bank authorizes customers to buy their own business needs, as conveyed by the Chairman of BPRS Amanah Ummah and Customers:

"… In its implementation, the wakalah contract must be clear, including the type of goods, price, and purpose of purchase, so that there are no irregularities in the use of funds. The customer is authorized to purchase the goods according to the agreement, then is required to include proof of purchase in the form of a note or invoice..." (Personal Interview, Chairman of BPRS Amanah Ummah).

"At that time I made details of the goods to be purchased. For example, I apply for financing of ten million rupiah, so I make a list of what toys to buy. After the submission was approved, I bought the goods myself to Jakarta, then I submitted the purchase receipt back to the bank as proof." (Personal Interview, Customer 3).

The finance officer explained: "In principle, banks should buy goods first before selling them to customers... However, in practice in the field, especially for the financing of goods with a large number of items... used by the Spaniards." (Personal Interview, Finance Officer).

The use of 5C analysis before financing is disbursed is also in line with Islamic banking practices that aim to maintain asset quality while avoiding non-performing financing (Ascarya, 2017). These findings reinforce the research of Hosen and Muhari (2019) which found that the success of the implementation of murabahah in Islamic banks is greatly influenced by the quality of customer feasibility analysis and post-financing supervision.

From the perspective of DSN-MUI Fatwa No. 04/DSN-MUI/IV/2000, the practice of murabahah at BPRS Amanah Ummah has met the element of transparency because the cost of goods, profit margin, payment term, and other costs are publicly communicated to customers before the contract is made. Transparency is the main principle in the murabahah contract because it distinguishes it from the practice of buying and selling that contains gharar (ambiguity). This finding is in line with Ismal's (2014) research which shows that the disclosure of cost of goods and margin information is the main factor that determines the level of sharia compliance in murabahah products in Islamic financial institutions (Ismal, 2014). Thus, the implementation of the contract at BPRS Amanah Ummah has fulfilled the principle of bay' al-amānah, which is a transaction based on honesty and information disclosure.

The flexibility of margin negotiations found in this study also shows the typical characteristics of sharia financing that prioritizes the principle of willingness of the parties (an-tarāḍin minkum). The customer is given the space to discuss the amount of margin before the contract is agreed. This condition is different from the interest system in conventional financial institutions which is generally determined unilaterally based on the institution's policy. These findings support the results of Ahmed (2014) who stated that the existence of a margin negotiation process is one of the important indicators that distinguish the murabahah mechanism from interest-based credit (Ahmed, 2014). Therefore, the negotiation aspect found in this study can be seen as the implementation of the principle of contractual justice in Islamic economics.

Analysis of Compliance with DSN-MUI Fatwa No. 04/DSN-MUI/IV/2000

The results of the study show that the level of sharia compliance of BPRS Amanah Ummah with the DSN-MUI Fatwa is relatively high, especially in the aspects of goods ownership and margin openness. In vehicle financing, banks first buy goods from dealers before reselling them to customers. In car financing, BPRS Amanah Uammah has complied with this point by buying the unit first from the dealer before the murabahah contract is made.

Customer 1 confirmed: "The car was first bought by the bank, then the bank sold it to me... When Bank Syariah Amanah Ummah has bought or owned the car, then the bank sells it to me..." (Personal Interview, Customer 1)

This practice is in accordance with the provisions of the DSN-MUI Fatwa which requires the transfer of ownership of goods to the bank before the murabahah contract is carried out. This provision is important because without legal ownership, murabahah contracts can turn into money financing transactions that resemble interest-bearing loans (AAOIFI, 2021). However, the use of wakalah contracts is still an issue that is widely debated in the Islamic banking literature. Normatively, the DSN-MUI Fatwa allows the use of wakalah as long as the murabahah contract is carried out after the goods in principle belong to the bank. In practice, BPRS Amanah Ummah requires a memorandum or proof of purchase as a form of supervision over the use of funds.

The Chairman of BPRS Amanah Ummah said: "Customers are authorized to purchase goods according to the agreement, then are required to include proof of purchase in the form of a note or invoice. This is important to ensure that the funds are really used according to the murabahah contract. Without proof of purchase, the bank cannot proceed with the next financing process. In some cases, if there is a deviation in the use of funds (side streaming), the bank will conduct stricter evaluation and supervision, including gradual disbursement to maintain compliance with sharia contracts." (Personal Interview, Chairman of BPRS Amanah Ummah).

This is reinforced by the statement of Customer 2: "In practice, we are the ones who spend the goods, but there is still proof of purchase. So the bank represented us to buy business needs." (Personal Interview, Customer 2).

This finding is similar to Rosly's (2010) research which found that most Islamic financial institutions use a combination of murabahah-wakalah to improve transaction efficiency. However, Rosly also reminded that the use of wakalah that is not strictly supervised has the potential to shift the murabahah contract into cash financing that is contrary to the substance of sharia (Azhar Rosly, 2010).

The existence of a supervision mechanism by the Sharia Supervisory Board (DPS) is an important factor in maintaining compliance with fatwas. DPS not only performs administrative supervision functions, but also provides consultation on business objects whose halalness aspects are doubtful. This finding is in line with the research of Farook, Hassan, and Lanis (2011) which shows that the effectiveness of DPS has a significant effect on the level of sharia compliance of Islamic financial institutions. The more active the DPS is in carrying out its supervisory function, the less likely it is that there will be deviations from the contract from sharia principles (Farook et al., 2011).

Supporting and Inhibiting Factors of Shariah Compliance

The findings of the study show that the existence of Standard Operating Procedures (SOP) and routine employee coaching activities are the main factors that support sharia compliance at BPRS Amanah Ummah. SOPs function as an instrument for internalizing fatwas into operational practices so that each stage of financing has clear guidelines. The existence of comprehensive written SOPs and weekly classical activities for employees is the main foundation of compliance.

The Leaders and Employees of BPRS Amanah Ummah explained: "Policies related to murabahah contracts at BPRS Amanah Ummah have basically been fully stated in the SOP (Standard Operating Procedure) and the financing operational guidebook. All financing products, including murabahah, have their own SOPs that have been officially written and are the main reference in implementation in the field. So, policies are not only verbal or operational habits, but have been systematically documented in the form of written SOPs." (Personal Interview, Chairman of BPRS Amanah Ummah).

"Internally, the bank is indeed often discussed in classical activities every Wednesday... there is a delivery of material related to DSN fatwa, contracts, and sharia practices." (Personal Interview, Financing Officer).

This is in line with the research of Muneeza and Hassan (2014) which states that strong sharia governance requires integration between regulations, SOPs, and internal supervision so that sharia principles can be applied consistently in business activities (Muneeza & Hassan, 2014). In addition, the existence of a good emotional relationship and polite service are supporting factors that make customers more open in the contract transparency process. This was conveyed by all customers, both customers 1, 2 and 3.

"My hope for Bank Syariah Amanah Ummah is that its practice is really adapted to sharia principles in accordance with its name. Don't let it only look sharia on the outside, but the practice inside is not suitable. In addition, do not let the existence of a certain target make all means legal." (Personal Interview, Customer 1).

"I hope that the margin or profit taken can be even lower. But so far banks have helped small communities like us." (Personal Interview, Customer 2).

"I hope that the business can continue to run smoothly and sharia financing will continue to help small entrepreneurs like us. The important thing is that the process is clear, open, and mutually beneficial." (Personal Interview, Customer 3)

The customer's statement shows that the factors of trust, transparency, and quality of the relationship between banks and customers are important elements that support sharia compliance in murabahah financing practices. Customer 1's expectation that BPRS Amanah Ummah will continue to consistently implement sharia principles reflects that customer trust is not only built on the basis of economic benefits, but also on the belief that the financial institution implements sharia values substantively. In the perspective *of Shariah Compliance Theory*, compliance with sharia principles is the main factor that distinguishes Islamic financial institutions from conventional institutions and is a source of legitimacy and public trust (Dusuki & Abdullah, 2007). Therefore, the trust given by customers to BPRS Amanah Ummah can be understood as a form of recognition that the institution has made efforts to maintain the integrity of the contract and avoid practices that are contrary to sharia principles.

Customer 2's expectations of lower margins as well as the recognition that banks have helped small communities show the balance between business orientation and social orientation that characterizes Islamic financial institutions. This finding is in line with the concept of *maslahah* in Islamic economics which places business activities not solely to obtain profits, but also to create benefits for society. According to Chapra (2008), the success of Islamic financial institutions is not only measured by profitability, but also by their contribution in improving people's welfare and providing fair access to financing to small business groups (Chapra, 2008). Thus, the positive perception of customers towards the role of BPRS Amanah Ummah shows that the function of sharia intermediation has been felt in real terms by service users.

Meanwhile, Client 3's statement emphasizing the importance of a clear, open, and mutually beneficial process shows that transparency is an important factor in building a long-term relationship between banks and customers. In *the theory of Relationship Marketing*, relationships that are based on *trust*, commitment, and open communication will increase customer loyalty to an institution (Morgan & Hunt, 1994). This finding is also in line with the research of Amin, Rahman, and Razak (2014) which shows that the transparency of contract information and service quality have a significant effect on the satisfaction and loyalty of Islamic bank customers (Amin et al., 2014). Therefore, the disclosure of information about margins, financing costs, and contract mechanisms carried out by BPRS Amanah Ummah is a strategic factor in strengthening emotional relationships with customers.

The results of this study also support the findings of Othman and Owen (2001) who developed the *CARTER* (*Compliance, Assurance, Reliability, Tangibles, Empathy,* and *Responsiveness*) model in measuring the quality of Islamic banking services. The research shows that *compliance* aspects (sharia compliance) and *empathy* (concern for customers) are the most influential factors in shaping customer satisfaction of Islamic banks (Othman & Owen, 2001). A similar condition can be seen in BPRS Amanah Ummah, where customers not only assess the aspect of financial profits, but also pay attention to the consistency of the application of sharia principles and the attitude of the service provided by the bank. Thus, a good emotional relationship between banks and customers not only serves as a supporting factor for contract compliance, but also becomes social capital that strengthens trust, loyalty, and sustainability of sharia business relationships.

Viewed from the perspective of *maqāṣid al-syarīʻah*, the relationship built on openness, honesty, and mutual benefit reflects efforts to maintain *ḥifẓ al-māl* (protection of property) and realize *jalb al-maṣlaḥah* (bring benefits). Contract transparency helps prevent gharar practices and unfairness in transactions, while good service encourages the creation of fair economic relations between institutions and customers. Therefore, these findings show that sharia compliance at BPRS Amanah Ummah is not only manifested in the legal-formal aspects of the murabahah contract, but is also reflected in the service culture and institutional relations that support the achievement of sharia goals in a more substantive manner (Chapra, 2008; Dusuki & Abdullah, 2007).

On the other hand, the risk of side streaming that arises in wakalah-based financing is the main challenge in the implementation of murabahah. This risk arises when the funds provided are not used according to the purpose of financing as stated in the contract. This was conveyed by the Leaders and Financing Officers of BPRS Amanah Ummah as follows:

"....In some cases, if there is a deviation in the use of funds (side streaming), the bank will conduct stricter evaluation and supervision, including gradual disbursement to maintain compliance with sharia contracts...." (Personal Interview, Chairman of BPRS Amanah Ummah)

"....But there has been misuse of funds, so now disbursements for renovations are usually made in stages or per term so that they are more controlled." (Personal Interview, Finance Officer)

The results of the study show that BPRS Amanah Ummah anticipates these risks through gradual disbursement and the obligation to submit proof of purchase. These findings support the research of Dusuki and Abdullah (2007) who stated that customer moral hazard is one of the main problems in buy-and-sell based sharia financing, especially when banks do not have full control over the use of funds (Dusuki & Abdullah, 2007).

Another inhibiting factor found is the low sharia financial literacy of the community. Many customers still equate murabahah margin with conventional credit interest. This phenomenon was also found in research by the Financial Services Authority (2024) which shows that the level of Islamic financial literacy of the Indonesian people is still below the level of Islamic financial inclusion. This condition results in some customers understanding financing only as a means of obtaining capital, without understanding the characteristics of the contract used (OJK, 2024). Therefore, sharia education and literacy are an important agenda that must continue to be carried out by Islamic financial institutions.

Another inhibiting factor is the technical problem of collateral. Administrative obstacles such as the inconsistency of the land size on the guarantee certificate can hinder the speed of the contract realization process. This was expressed by one of the Customers, namely: "The guarantee is a land certificate. But when checked, it turned out that there was an error in the size of the land so that a remeasurement had to be carried out....while using the motorcycle BPKB because the main certificate is still in process" (Personal Interview, Customer 2)

Overall, the results of this study show that the practice of murabahah in BPRS Amanah Ummah has fulfilled most of the provisions of DSN-MUI Fatwa No. 04/DSN-MUI/IV/2000. This compliance is reflected in the ownership of goods by banks, margin transparency, the use of wakalah contracts accompanied by supervision mechanisms, and the active role of DPS in maintaining sharia compliance. However, there are still challenges in the form of potential side streaming, low sharia literacy in the community, and administrative obstacles that require strengthening sharia governance. Thus, sharia compliance at BPRS Amanah Ummah can be categorized as substantive compliance, which is compliance that is not only formal to fatwas, but also seeks to maintain sharia goals (maqāṣid al-syarī'ah), especially property protection (ḥifẓ al-māl), fairness of transactions, and the benefit of the parties involved.

CONCLUSION

Based on the results of the research, it can be concluded that the implementation of the murabahah contract at BPRS Amanah Ummah in general is in accordance with the provisions of the DSN-MUI Fatwa No. 04/DSN-MUI/IV/2000 concerning Murabahah. This compliance is reflected in the implementation of systematic customer feasibility analysis, transparency of cost of goods and profit margins, the existence of negotiation space before the contract, and the mechanism for the ownership of goods by the bank before being sold to customers. In the practice of financing using wakalah contracts, BPRS Amanah Ummah also implements supervision through the obligation to submit a memorandum or proof of purchase to ensure that funds are used according to the purpose of the contract. In addition, the active role of the Sharia Supervisory Board (DPS) in providing sharia supervision and consultation also strengthens the implementation of sharia principles in murabahah financing. Thus, BPRS Amanah Ummah's compliance with the DSN-MUI fatwa is not only seen in the administrative aspect, but also in efforts to maintain the substance of transactions to be in line with the principles of justice, transparency, and benefits in the Islamic economy.

This study also found that sharia compliance at BPRS Amanah Ummah is influenced by various supporting and inhibiting factors. The main supporting factors include the existence of structured SOPs, regular sharia coaching and education for employees, the effectiveness of DPS supervision, and the establishment of a good, transparent, and trusting relationship between banks and customers. Meanwhile, the inhibiting factors that are still faced include the potential for deviations in the use of funds (side streaming) in wakalah-based financing, the low Islamic financial literacy of the community which causes misunderstandings of the concept of murabahah margin, and administrative obstacles related to financing collateral. Therefore, strengthening sharia governance, increasing sharia financial literacy for the community, and optimizing financing supervision mechanisms are strategic steps that need to be taken so that sharia compliance can be maintained in a sustainable manner and able to realize the goals of maqāṣid al-shari'ah, especially property protection (ḥifẓ al-māl), transaction justice, and benefits for all parties involved.

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AUTHOR CONTRIBUTION STATEMENT

Agung Rahmatullah served as the sole researcher responsible for all aspects of this study, including conceptualizing the research framework, designing the methodology, conducting data collection through in-depth interviews and observations, and performing data analysis using the Miles and Huberman interactive model. The researcher was entirely responsible for the literature review, theoretical framework development, interpretation of findings, and manuscript preparation. All phases of the research, from initial design to final manuscript revision, were conducted independently by the researcher. The author reviewed and approved the final manuscript before submission and takes full responsibility for all aspects of this publication, including its content, analysis, and conclusions.

AI DISCLOSURE STATEMENT

The researcher utilized Grammarly, an AI-assisted language support tool, to enhance grammar, sentence structure, and overall language clarity during the preparation of this manuscript. The tool was employed solely for language refinement purposes to improve readability and ensure grammatical accuracy. However, all intellectual content, including the research idea, study design, data collection procedures, analysis, interpretation of findings, discussion, and conclusions, was entirely developed by the researcher based on original field research conducted at BPRS Amanah Ummah. The AI tool did not contribute to the generation of ideas, data analysis, or any substantive aspects of the research. The manuscript was carefully reviewed and revised by the author to ensure accuracy, authenticity, and originality. The researcher assumes full responsibility for all aspects of this publication, including its content, interpretations, and conclusions.

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CONFLICTS OF INTEREST

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