ABSTRAK

Analisis Implementasi Penerapan Ijarah Muntahiyah Bit Tamlik pada Produk KPR Syariah: Studi Kasus BSI Cabang Ponorogo

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Perbankan syariah di Indonesia terus berkembang, salah satunya melalui produk Kredit Pemilikan Rumah Syariah (KPR Syariah) dengan skema Ijarah Muntahiyah Bit Tamlik (IMBT). Namun, implementasi IMBT masih menghadapi berbagai kendala, yaitu rendahnya literasi keuangan syariah di masyarakat, kualitas sumber daya manusia (SDM) yang kurang memadai, serta kompleksitas regulasi dan operasional. Data menunjukkan bahwa mayoritas pembiayaan KPR Syariah di Bank Syariah Indonesia (BSI) masih didominasi oleh akad Murabahah dan Musyarakah Mutanaqisah, sementara penggunaan IMBT masih relatif kecil. Rendahnya adopsi IMBT disebabkan oleh proses yang lebih kompleks dibandingkan akad lain serta risiko yang lebih tinggi dalam operasional dan pemasaran. Penelitian ini bertujuan untuk menganalisis kendala dalam penerapan akad IMBT pada produk KPR Syariah di BSI KCP Ponorogo. Selain itu, penelitian ini juga bertujuan untuk mengidentifikasi solusi yang telah dan dapat diterapkan guna meningkatkan efektivitas IMBT dalam produk KPR Syariah. Metode penelitian yang digunakan adalah penelitian kualitatif dengan pendekatan studi kasus. Data dikumpulkan melalui wawancara mendalam dengan pihak bank dan nasabah, observasi langsung terhadap proses implementasi IMBT, serta studi dokumentasi terhadap kebijakan dan regulasi terkait. Teknik analisis data dilakukan secara deskriptif dengan reduksi data, penyajian data, dan penarikan kesimpulan. Hasil penelitian menunjukkan bahwa Bank BSI telah melakukan berbagai upaya dalam mengoptimalkan penerapan IMBT di KPR Syariah, meskipun masih menghadapi sejumlah kendala. Beberapa tantangan utama yang ditemukan antara lain: (1) Kurangnya pemahaman nasabah mengenai akad IMBT, yang menyebabkan rendahnya permintaan produk ini dibandingkan dengan Murabahah; (2) Keterbatasan kompetensi SDM bank dalam menjelaskan dan mengelola akad IMBT, yang berpengaruh pada efektivitas layanan; serta (3) Proses administratif yang kompleks, yang membuat pengajuan pembiayaan dengan akad IMBT lebih lama dibandingkan akad lain. Untuk mengatasi kendala tersebut, Bank BSI telah mengimplementasikan beberapa solusi, seperti edukasi kepada masyarakat melalui seminar dan literasi keuangan digital, peningkatan kapasitas SDM melalui pelatihan berkala, serta penyederhanaan prosedur administrasi dengan pemanfaatan teknologi digital. Upaya ini telah memberikan dampak positif, seperti meningkatnya pemahaman nasabah, efektivitas sosialisasi produk, serta efisiensi dalam proses administrasi. Namun, masih diperlukan optimalisasi regulasi dan penguatan sinergi antara bank dan otoritas terkait guna meningkatkan daya saing IMBT. Penelitian ini merekomendasikan tiga strategi utama untuk memperbaiki implementasi IMBT: (1) Peningkatan literasi keuangan syariah melalui kampanye edukasi yang lebih luas dan penggunaan media digital, (2) Penguatan kompetensi SDM bank melalui pelatihan berkala dan sertifikasi khusus terkait produk IMBT, serta (3) Kolaborasi antara bank dan regulator dalam menciptakan kebijakan yang lebih mendukung IMBT, termasuk pemanfaatan teknologi digital untuk menyederhanakan proses administrasi dan meningkatkan aksesibilitas produk di pasar KPR Syariah.

Kata Kunci: *Ijarah Muntahiyah Bit Tamlik,* KPR Syariah, Solusi Implementasi, Perbankan Syariah, BSI KCP Ponorogo

ABSTRACT

Analysis of Implementation of Ijarah Muntahiyah Bi Tamlik Contract for Islamic Home Financing at Indonesia Syariah Bank at Branch of Ponorogo

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The Islamic banking industry in Indonesia is growing, particularly due to the Islamic Home Financing (KPR) product and the Ijarah Muntahiyah Bit Tamlik (IMBT) scheme. However, the implementation of IMBT still faces various challenges, such as low Islamic financial literacy in society, inadequate human resource quality, and regulatory and operational complexities. Data indicates that the majority of KPR Syariah financing at Bank Syariah Indonesia (BSI) is still dominated by Murabahah and Musyarakah Mutanaqisah contracts, while the use of IMBT remains relatively low. The reason for the low adoption of IMBT is its more complicated process compared to other contracts and its greater operational and marketing risks. This study aims to analyze the challenges in the implementation of the IMBT contract in Sharia Home Financing products at the BSI branch office of Ponorogo. Additionally, this study also aims to identify the solutions that have been and can be applied to improve the effectiveness of IMBT in Sharia Mortgage products. The research method used is qualitative research with a case study approach. Data were collected through in-depth interviews with bank representatives and customers, direct observation of the IMBT implementation process, and documentation study on related policies and regulations. Data analysis techniques were carried out descriptively with data reduction, data presentation, and conclusion drawing. According to the research findings, BSI has attempted to improve the implementation of IMBT in Sharia Home financing, even as they continue to face challenges. The main challenges identified include: (1) Limited customer understanding of the IMBT contract, which results in lower demand for this product compared to Murabahah; (2) Limited competence of bank human resources in explaining and managing the IMBT contract, which affects service effectiveness; and (3) Complex administrative processes, making the financing application using the IMBT contract take longer than other contracts. To address these challenges, BSI has implemented several strategies, such as educating the public through seminars and digital financial literacy programs, enhancing the competence of human resources through regular training, and simplifying administrative procedures by utilizing digital technology. The positive effects of these efforts can be seen in the improvement of customer comprehension, the effectiveness of product socialization, and efficiency in administrative processes. However, further optimization of regulations and strengthened synergy between the bank and relevant authorities are still needed to enhance the competitiveness of IMBT. This study recommends three key solutions to improve the implementation of IMBT: (1) Enhancing Islamic financial literacy through broader educational campaigns and the use of digital media, (2) Strengthening the competence of bank human resources through regular training and specialized certification related to IMBT products, and (3) Collaboration between banks and regulators to develop policies that better support IMBT, including the utilization of digital technology to simplify administrative processes and increase product accessibility in the Sharia mortgage market.

Keywords: *Ijarah Muntahiyah Bit Tamlik,* Sharia Home Financing, Implementation Solutions, Sharia Banking, BSI KCP Ponorogo