

## Optimisation of Multipurpose Financing Services at Islamic Banks

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**ABSTRACT:** *This study aims to analyse the performance of multipurpose financing services at PT. Bank Sumut Syariah KCP Lubuk Pakam, formulate a strategy for optimising multipurpose financing services and recommend implementing a strategy for optimising multipurpose financing services. This study uses a qualitative approach with a field research type. This study identified that the main factors influencing PMG service performance include service digitalisation, improving customer service, loyalty programs, and effective marketing strategies. Service digitalisation, such as developing user-friendly mobile applications and informative websites, is essential to facilitate customer access and transaction management. In addition, improving customer service through a 24/7 call centre and using AI chatbots can increase customer satisfaction with fast and informative responses.*

Tujuan penelitian ini adalah menganalisis kinerja layanan pembiayaan multiguna pada PT. Bank Sumut Syariah KCP Lubuk Pakam, merumuskan strategi optimalisasi layanan pembiayaan multiguna, dan merekomendasikan implementasi strategi optimalisasi layanan pembiayaan multiguna. Penelitian ini menggunakan pendekatan kualitatif dengan jenis studi lapangan (field research). Penelitian ini mengidentifikasi bahwa faktor-faktor utama yang mempengaruhi kinerja layanan PMG meliputi digitalisasi layanan, peningkatan layanan pelanggan, program loyalitas, dan strategi pemasaran yang efektif. Digitalisasi layanan, seperti pengembangan aplikasi mobile yang user-friendly dan website informatif, sangat penting untuk memudahkan akses dan pengelolaan transaksi nasabah. Selain itu, peningkatan layanan pelanggan melalui call center 24/7 dan penggunaan chatbot AI dapat meningkatkan kepuasan nasabah dengan respons yang cepat dan informatif.

**Keywords:** *Services Optimization, Multipurpose Financing, Bank Syariah.*

### I. INTRODUCTION

Bank Sumut Syariah KCP Lubuk Pakam is one of the sub-branch offices of Bank Sumut Syariah, which offers various sharia financing products, including multipurpose financing (PMG) (Delima et al., 2022; Fitriyanto et al., 2023). This product is specifically designed for employees of the State Civil Apparatus (ASN), Civil Servants (PNS), and Employees of Regional Owned Enterprises (BUMD) who are paid through PT. North Sumatra Bank. PMG

is a relatively new financing product, launched in early October 2020, and requires an effective marketing strategy to increase its acceptance and use (Andika & Rosyadi, 2020).

The PMG process is designed to provide speed and efficiency to prospective customers. Prospective customers can apply online or via a special application, where the submitted documents will be quickly verified and evaluated using advanced technology. Credit assessment is done automatically to speed up the process (Dani & Suppa, 2021; Manurung, 2023). After approval, prospective customers will be asked to sign a financing contract, and financing funds will be disbursed to their accounts (Rosna et al., 2022; Sari & Jannah, 2022).

At PT. Bank Sumut Syariah KCP Lubuk Pakam, an interesting phenomenon was observed regarding the banking products offered, including the newest superior product, PMG, which provides funds for various consumer, investment and working capital needs using murabahah (sale and purchase) contracts. However, this product is still new and requires an effective marketing strategy to increase its acceptance (Khaer & Anwar, 2022).

The PMG program offers a fast process with a target completion within one day or a maximum of two days. The process stages include submitting an application, document verification, credit assessment, approval, contract signing, and disbursement of funds. Each stage is designed to provide potential customers with a fast and efficient experience, hoping to meet their financial needs on time.

Previous studies relevant to this topic include several studies. First, research from Jasri et al. (2020) found that customer character, trust, and service quality significantly influence the demand for multipurpose financing. Second, research from Sabrinasyah and Sugianto (2023) recommends several marketing strategies to increase sharia multipurpose financing, such as increasing customer education, expanding marketing reach, and improving service quality. Third, research from Chairunisyah et al. (2023) found that the performance of Sharia multipurpose financing at PT. Bank Syariah Indonesia KCP Tebing Tinggi is still not optimal.

Based on previous research, several gaps can be identified. First, there is still a lack of research focusing on optimising multipurpose financing services, especially at Bank Sumut Syariah. Second, previous research has not comprehensively analysed the factors that influence the performance of multipurpose financing services. Third, there are no recommendations for strategies for optimising multipurpose financing services specifically for Bank Sumut Syariah (Jafar et al., 2022; Yulesva & Zuhelti, 2024).

Based on this research gap, researchers are interested in raising the research title *Optimising Multipurpose Financing Services* with the aim of this research is to analyse the factors that influence the performance of multipurpose financing services, formulate a strategy for optimising multipurpose financing services, and recommend implementing a strategy for optimising multipurpose financing services at Bank Sumut Syariah. By reviewing the background, previous research data, research gaps, and objectives of this research, it is hoped that it can significantly contribute to improving performance and multipurpose financing services at Bank Sumut Syariah. Through comprehensive analysis and appropriate marketing strategies, it is hoped that the target market can better accept this PMG product and meet their financial needs efficiently and effectively.

## II. METHOD

This study uses a qualitative approach with a field research type to understand the phenomenon in depth and obtain rich and meaningful data from the informant's perspective. This type of research aims to describe and explain the factors that influence the performance of multipurpose financing services at Bank Sumut Syariah KCP Lubuk Pakam and formulate strategies to optimise these services. The data collection techniques applied include interviews with bank employees, direct observation on-site to observe the financing process and interactions, and documentation that collects related documents such as brochures and annual reports. Data validation using source triangulation is an approach that requires researchers to collect and compare information from various sources to ensure the consistency and validity of research results. In this case, source triangulation involves taking data from participant and non-participant observations. By confirming information through various sources, researchers can obtain a more comprehensive picture and reduce the risk of bias or error. Meanwhile, the analysis uses the Miles model with stages of data condensation, data display, and conclusion (Ikhwan, 2021).

## III. RESULT AND DISCUSSION

This research reveals various factors that influence the performance of multipurpose financing services at PT. Bank Sumut Syariah KCP Lubuk Pakam and the optimisation strategies needed to increase acceptance and use of this product. Based on an interview with Mr. Adhy Rachmansyah Siregar, the Operational Head, several strategic steps are proposed to increase efficiency and customer satisfaction.

### *Digitisation of Services*

One of the key findings from the interviews was the need to accelerate the development and refinement of digital services. Siregar (2024) emphasised the importance of digitalisation as a crucial step in making it easier for customers to carry out transactions and consultations and manage their accounts from anywhere.

Digitalisation covers various aspects, including developing user-friendly mobile applications and informative and easy-to-access websites. Mobile applications must be designed so that customers can easily access their account information, transfer funds, pay bills, and apply for multipurpose financing without visiting a branch office in person. In addition, the bank website must provide complete information about the products and services offered, usage guides, and interactive features for online consultations.

With advanced technology, such as automatic credit scoring and digital document verification, the financing application and approval process can be carried out more quickly and efficiently. This not only saves time for customers but also increases the productivity and operational efficiency of the bank. This digitalisation initiative is expected to provide a better experience for customers so that they feel more comfortable and satisfied when using bank services (Latipurohmah et al., 2020).

### *Improved Customer Service*

Besides digitalisation, improving customer service is also the main focus in optimising multipurpose financing performance. According to Mr Adhy Rachmansyah Siregar, building or improving call centres and customer support via social media with fast and informative responses is very important.

Responsive customer service can increase customer trust in the bank. Improving call centres means providing more communication channels that customers can access anytime, including telephone, email and social media. With 24/7 support, customers can feel more at ease knowing they can get help whenever needed.

The use of technology such as AI chatbots has also been proposed as a solution to provide instant responses to frequently asked questions. Chatbots can help answer basic questions about products and services, the status of financing applications, and guide on using mobile applications and websites. In this way, bank employees can focus more on handling more complex cases, while customers' basic information needs can be met quickly via chatbots (Kadir et al., 2022; Kartika & Jannah, 2022).

### ***Loyalty Program***

To encourage customers to continue using bank services Siregar (2024) recommends implementing a loyalty program. This program can offer discounts, cashback or prizes based on the number of transactions or customer balance.

The loyalty program aims to increase customer retention and encourage continued use of bank services. For example, customers who frequently use multipurpose financing or have large balances in their accounts can get reward points, which can be exchanged for various attractive prizes or special discounts. Banks can also hold special promotions on certain days or for customers who make transactions of a certain amount.

With an attractive loyalty program, customers will feel more appreciated and motivated to continue making transactions through PT. Bank Sumut Syariah KCP Lubuk Pakam. This program not only increases customer satisfaction but can also attract new customers who are interested in the various additional benefits offered (Astri & Indra, 2023; Mubin, 2022).

### ***Marketing strategy***

An effective marketing strategy is necessary to attract more customers. Siregar (2024) suggested the use of social media, promotional events, and providing clear and complete information regarding the advantages of Multipurpose Financing (PMG) (Harsono et al., 2023).

Social media is a very effective platform for reaching various market segments. By utilising Facebook, Instagram, Twitter and other platforms, banks can more widely convey information about their products and services. Regular posts about PMG benefits and features, customer testimonials, and financial tips can increase public awareness and interest in this product.

Promotional events, such as financial seminars, open houses and roadshows, can also be used to introduce PMG to potential customers. At this event, the bank can explain the PMG application procedures, benefits and requirements. Prospective customers can also directly consult with bank staff regarding their financial needs.

Providing clear and complete information is very important to eliminate doubts and provide good understanding to potential customers. Banks must ensure that all promotional materials, both print and digital, are easy to understand and answer all common questions that may arise. Referral programs, where customers who successfully recommend potential new customers receive incentives, can also be an effective strategy for expanding the customer base.

The findings from this interview confirm that the digitalisation of services, the improvement of customer service, loyalty programs, and effective marketing strategies are the main keys to optimising the performance of multipurpose financing services. Implementing these strategic steps is expected to increase operational efficiency, customer satisfaction and overall acceptance of multipurpose financing products. Thus, PT. Bank Sumut Syariah KCP Lubuk Pakam can strengthen its position in the market and better meet customers' financial needs.

Based on all the analyses above, this research examines the factors that influence the performance of multipurpose financing services (PMG) at PT. Bank Sumut Syariah KCP Lubuk Pakam and formulate an optimisation strategy. Digitalising services through easy-to-use mobile applications and websites is the main key to increasing customer satisfaction. Improved customer service through 24/7 call centres, AI chatbots, and engaging loyalty programs are recommended to increase customer retention. An effective marketing strategy through social media, promotional events and clear information about PMG is needed to attract new customers. Implementing these strategies is expected to increase operational efficiency, customer satisfaction and overall acceptance of PMG products, thereby strengthening PT's position. Bank Sumut Syariah KCP Lubuk Pakam is in the market and better meets customers' financial needs (Agustian et al., 2021).

#### IV. CONCLUSION

This research identified that the main factors influencing PMG service performance include service digitalisation, improved customer service, loyalty programs, and effective marketing strategies. Digitisation of services, such as the development of user-friendly mobile applications and informative websites, is very important to facilitate customer access and management of transactions. In addition, improving customer service through a 24/7 call centre and using AI chatbots can increase customer satisfaction with fast and informative responses. Implementing loyalty programs, such as offering discounts and prizes based on transaction activity, is expected to increase customer retention and encourage continued use of services. Effective marketing strategies through social media, promotional events, and clear information about PMG's advantages are also important to increase market awareness and interest in this product. By implementing these strategic steps, PT. Bank Sumut Syariah KCP Lubuk Pakam is expected to increase operational efficiency, strengthen its position in the market, and better meet customers' financial needs through their PMG products.

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