

**Effectiveness of the Operational System of Islamic People's Banking in
Improving Islamic Financing Performance**

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ABSTRACT

Sharia Rural Banks (BPRS) are sharia financial institutions that play an important role in supporting community economic development through the distribution of sharia-based financing. In carrying out its function as an intermediary institution, the effectiveness of the operational system is a major factor that determines financing performance. This study was motivated by the low efficiency and effectiveness of operations in most BPRS in Indonesia, which has resulted in limited financing coverage and high levels of non-performing financing (NPF). The purpose of this study is to analyze the effectiveness of the BPRS operational system in improving sharia financing performance, as well as to identify obstacles and strategies for improving operational efficiency in the era of financial digitalization. This study uses a descriptive qualitative method with a library research approach. The data used is secondary, obtained from various relevant national and international journals. The data analysis technique uses content analysis to identify themes and patterns that emerge from previous research results on efficiency, risk management, and operational digitalization of BPRS. The results show that the effectiveness of the BPRS operational system has a significant effect on improving Islamic financing performance. Good operational efficiency can reduce costs, expand financing capacity, and strengthen the institution's profitability. However, there are still several major obstacles, such as limited capital, low quality of human resources, and suboptimal financial literacy among the public. In addition, the high level of non-performing financing remains an obstacle to maintaining the financial stability of BPRS. On the other hand, the digitization of operational systems has been proven to improve efficiency, transparency, and accessibility of services, although it is still constrained by technological limitations and human resource adaptation.

Keywords : Effectiveness, Operational Systems, Islamic Rural Banks (BPRS), Islamic Financing, Digitalization.

INTRODUCTION

Financial institutions are a crucial element in a country's economic system. These institutions act as intermediaries that collect funds from economic units with surpluses (households, businesses, or the government) and then channel them to economic units with deficits. Thus, financial institutions can be defined as organizations that collect and distribute funds to the public.

Over time, financial institutions have evolved to meet the needs of modern society, including through savings, liquidity, risk diversification, and financing services. One significant innovation is Sharia-based financial institutions, which serve as an alternative to the conventional system. Sharia financial institutions have similar functions to traditional financial institutions in collecting and distributing public funds, but their operations must comply with sharia principles, such as avoiding usury, gharar, maysir, and transactions prohibited by sharia.

In terms of institutional classification, financial institutions can be divided into banks and non-banks, based on whether or not the institution accepts direct deposits from the public. One type of Islamic bank that specializes in microfinance is the Islamic Rural Bank (BPRS) (Umam, 2016). BPRS collects funds such as savings and deposits from the public and then channels them as productive financing to micro and small businesses. Unlike conventional Islamic banks, BPRS does not provide payment transaction services such as checking accounts or interbank transfers (as part of its operational characteristics).

However, in practice, many BPRS face challenges related to the effectiveness of their operational systems. For example, there are limitations in information technology infrastructure, human resource capacity, and suboptimal supervision or risk management systems. These conditions have an impact on financing performance in terms of productivity, non-performing financing (NPF) rates, and the ability to channel funds efficiently in accordance with sharia principles (Nurchayani, 2021)

The effectiveness of this operational system covers aspects of management governance, work procedures, customer service, and the implementation of sharia principles in every operational activity. The more effective an operational system is, the better the performance of BPRS financing is expected to be in terms of quality, sustainability, and targeting. Previous studies have also shown that operational variables such as BOPO and operational efficiency affect the profitability of Islamic financial institutions (Siregar & Pujiono, 2021).

Based on this background, this study aims to analyze the effectiveness of the operational system of Islamic Rural Banks (BPRS) in improving Islamic financing performance, as well as to identify the factors that support and hinder this effectiveness.

METHODS

This study uses a descriptive qualitative approach with a library research method. This approach was chosen because the study aims to examine in depth the effectiveness of the Sharia Rural Bank (BPRS) operational system in improving sharia financing performance through analysis of various previous research results and relevant scientific literature. The data sources used in this study are secondary, obtained from various scientific publications such as national and international journals accessed through academic databases and official institutions. The selection of literature was carried out using purposive sampling techniques, namely by considering the suitability of the content and relevance of the topic to the focus of the study, namely the effectiveness of operational systems and Islamic financing.

Data analysis was conducted using content analysis, which aimed to identify themes, patterns, and relationships between concepts in various published research results. The analysis process was carried out in stages, starting from data collection, information reduction, content interpretation, to the synthesis of conceptual and empirical findings. The findings from the literature analysis process were then used as the basis for formulating a discussion of several key dimensions, including the

effectiveness of operational systems in sharia financing management, the influence of operational systems on financing performance, and the obstacles and strategies for improving the operational effectiveness of BPRS. By using this method, the study is expected to provide a comprehensive, systematic, and scientifically-based overview of the contribution of BPRS operational systems to strengthening the performance of Islamic financing in Indonesia.

RESULTS AND DISCUSSION

The Effectiveness of Operational Systems in Sharia Financing Management

Sharia Rural Banks (BPRS) are sharia financial institutions that focus on sharia-based financing services such as murabahah, mudharabah, and musyarakah. One way to support the performance of BPRS and compete with other financial institutions is through efficiency measurement. Efficiency is one of the performance parameters widely used to answer difficulties in calculating banking performance measures such as allocation rate, technical efficiency, and total efficiency. Banks with good financial performance do not necessarily have good performance efficiency. Efficiency can be measured in three ways, namely maximizing output, minimizing costs, and maximizing profits. Efficiency is particularly relevant to the function of BPRS as an intermediary institution. In line with the findings Jelita & Shofawati (2019) in their research, in order to carry out its intermediary function, BPRS implements an operational system that is in accordance with sharia principles and guidelines set by the Financial Services Authority (OJK) and the Sharia Supervisory Board (DPS). BPRS business activities include collecting public funds in the form of deposits and investments, distributing funds in the form of sale and purchase financing (murabahah, salam, istishna'), profit-sharing financing (mudharabah, musyarakah), qardh financing, and leasing (ijarah). All of these activities aim to support the development of a sharia-based community economy.

The operational system in sharia financing covers all stages of activities, from planning and implementation to financing supervision. The main components include human resources (HR), work procedures (SOP), information technology, and a supervisory mechanism that ensures all processes are carried out in accordance with sharia principles.

The effectiveness of the operational system is highly dependent on how BPRS manages working capital, HR, and internal monitoring systems in order to be able to distribute financing efficiently and on target. Research by (Zaidan & Herman, 2024) shows that operational efficiency has a positive correlation with BPRS financing growth and profitability, where increased efficiency can reduce operational costs and expand financing capacity. In addition, the implementation of operational risk management is an important factor in maintaining system effectiveness. High financing risks can hamper capital rotation and reduce public trust in BPRS. Another study by (Jelita & Shofawati, 2019) at BPRS Jabal Nur Surabaya emphasizes the importance of implementing operational risk management based on the principle of prudence to minimize the potential for non-performing financing. With a strong internal control system, BPRS can improve

operational reliability and maintain the sustainability of sharia financing.

The effectiveness of the operational system of Islamic Rural Banks (BPRS) greatly depends on the institution's ability to adapt to the digitalization of financial services. Through digitalization, BPRS can provide services that are more accessible to customers, for example through mobile banking applications and online platforms. This not only increases customer satisfaction but also expands the reach of services, especially for the younger generation who are more familiar with technology. In addition, digitization promotes operational efficiency through the automation of various manual processes, thereby reducing operational costs while increasing the speed and accuracy of services.

The integration between BPRS and sharia fintech is also a strategic step to expand access to financing services, speed up administrative processes, and improve cost efficiency.

According to Ascarya experts (in Yanti et al., 2025) the application of technology in Islamic banking needs to be balanced with the development of quality human resources (HR) and strategies that are in line with the needs of the modern industry so that Islamic financial institutions remain relevant and competitive. In line with this, research by (Sudianto & Ayuningsih, 2025) shows that a case study at BPRS KCP Bluto on the digitization of Islamic banking services can increase accessibility, efficiency, and transparency, while supporting the achievement of maqāsid syariah in the aspects of dharuriyah, hajiyyat, and tahsiniyah. However, the main challenge faced by BPRS in the digitization process is the limited understanding of technology among customers. Another study (Yanti et al., 2025) also shows that BPRS in North Sumatra has utilized technology as a key strategy to increase competitiveness, particularly through the digitization of financing processes and the development of mobile banking applications. Although the application of technologies such as artificial intelligence (AI) and digital risk management systems has begun, its scale is still limited due to constraints in funding, the quality of human resources, and resistance to technological change.

Challenges and Efforts to Improve the Effectiveness of the BPRS Operational System

The effectiveness of the operational system of Islamic Rural Banks (BPRS) in supporting the improvement of Islamic financing performance still faces various obstacles, both internal and external. Internally, capital constraints are a major problem that hinders the ability of BPRS to expand their service coverage to micro and small productive sectors. (Rabbani & Fitri, 2025) state that weak capital is a limiting factor in the expansion of the BPRS network, especially in remote areas that have economic potential but minimal access to financing. These findings are in line with a study (Mujahid et al., 2023) which confirms that capital constraints are a major determinant of the performance of Islamic microfinance institutions in the Southeast Asian region.

In addition to capital constraints, operational efficiency is also a significant issue. According to (Puteri, 2015), the direct marketing approach or “proactive”

strategy commonly applied by BPRS is effective in reaching low-income communities, but it incurs high operational costs because it requires additional marketing personnel and intensive field activities. This condition is reinforced by the results of a study (Abdul-Rahman et al., 2016) which shows that small Islamic banks in Malaysia have experienced a decline in efficiency due to personal service strategies that require high costs and complex processes.

Furthermore, technological limitations and human resource (HR) capacity are also important challenges in improving the effectiveness of operational systems. (Yuliani et al., 2020) explain that low adoption of digital systems and weak HR competencies in risk management hinder the smooth running of BPRS operational processes. Another obstacle that affects the effectiveness of these institutions is the low quality of human resources who do not fully understand the principles of Islamic finance, risk management, and financial product innovation. This lack of competence has an impact on the declining quality of customer service and suboptimal financing analysis processes, thereby limiting the competitiveness of BPRS compared to conventional financial institutions.

Externally, regulatory factors and the level of industry competition also have a significant impact on the effectiveness of BPRS. (Kassim, 2016) highlights that Islamic banking regulations in several countries, including Indonesia, are still oriented towards commercial banks, thereby limiting the flexibility of innovation for Islamic microfinance institutions such as BPRS. Meanwhile, (Beck et al., 2019) shows that increasing competition from digital financial institutions (fintech) and low financial literacy among the public have put pressure on BPRS profit margins and narrowed their space in the microfinance market.

The operational effectiveness of BPRS is also influenced by low financial literacy among the public. According to research (Rabbani & Fitri, 2025), most people, especially in rural areas, do not have an adequate understanding of the basic principles and benefits of Islamic financing. This condition causes people to prefer informal financial institutions that offer faster loan processes even though they are high risk for the sustainability of their businesses. In addition, the high level of non-performing loans is a major obstacle to the operational effectiveness of BPRS. As an institution that channels funds to the Micro, Small and Medium Enterprises (MSME) sector, BPRS often faces difficulties in collecting loans due to the limited managerial and financial capabilities of its customers. This condition not only puts pressure on the institution's profitability but also risks reducing public trust in BPRS as a whole (Purnama et al., 2024). The effectiveness of the BPRS operational system is a key factor in maintaining optimal sharia financing performance. As an institution that plays an important role in empowering the micro, small, and medium enterprise (MSME) sector, BPRS is required not only to comply with sharia principles, but also to operate efficiently, innovatively, and responsively to the ever-evolving needs of the community. Based on the previous discussion, achieving operational system effectiveness requires planned and sustainable improvement measures.

To address these challenges, a number of strategic steps need to be taken. One of them is strengthening capital through partnerships between BPRS or support from

sharia financing guarantee institutions. (Ascarya, 2021) emphasizes that integration between BPRS in the form of a financing consortium can expand the capacity to distribute funds and strengthen institutional stability. Digital transformation is also an important factor in increasing efficiency. (Hassan & Aliyu, 2018) note that the implementation of a core banking system and digital financing platform can significantly reduce the operational cost ratio.

In addition, increasing human resource capacity through training based on Islamic microfinance management and digital literacy needs to be a policy priority (Ullah & Khan, 2022). On the regulatory side, (Kholid et al., 2020) suggest that the government provide support through sharia fiscal incentives such as wakaf-based capital injection schemes and microfinance margin subsidies. Another important strategy is to develop creative financing products that are tailored to the characteristics of the community. In this context, research (Ramadhanty & Oktafia, 2021) shows that increasing the effectiveness of BPRS can be achieved through financing product innovations that are tailored to the characteristics of MSMEs. Diversification of contracts such as mudharabah, musyarakah, and murabahah, accompanied by more personalized services and simplified financing procedures, has proven to increase the competitiveness of institutions while strengthening relationships with customers.

The effectiveness of Islamic financial institutions is not only influenced by internal management but also by the ability of the products and services offered to meet the economic needs of the community. Research (Buchori et al., 2003) confirms that the operational effectiveness of BPRS also depends heavily on the quality of management and the effectiveness of the supervisory system. Through the implementation of on-site supervision and off-site supervision by Bank Indonesia and the improvement of human resource competencies, BPRS can maintain operational health and compliance with the principle of prudence. Meanwhile, (Fauzi, 2018) highlights the importance of operational efficiency as a key factor in improving the effectiveness of BPRS. Based on Data Envelopment Analysis (DEA) of 26 BPRS in Central Java, it was found that most institutions were not yet efficient due to the suboptimal use of funds, assets, and operational costs. Thus, effectiveness can be improved through asset management optimization, cost control, and increased productivity of managed funds.

The operational effectiveness of BPRS is also influenced by the level of public understanding and trust in the Islamic financial system. Research (Aprilian & Sudarmawan, 2025) reveals that increasing Islamic financial literacy through the use of digital technology is a strategic step to strengthen the relationship between BPRS and the community. The use of social media, online education platforms, and cooperation between educational institutions, the government, and the Islamic financial industry has proven to be able to increase public understanding of the Islamic financial system and strengthen public trust in BPRS.

The Impact of Operational Systems on Sharia Financing Performance

The effectiveness of operational systems is a fundamental component that determines the direction and quality of financing performance in sharia financial institutions. In the context of modern banking, operational systems are no longer viewed solely as administrative mechanisms, but rather as core systems that support efficiency, risk management, and asset quality. This system covers the entire internal process of a bank, ranging from financing planning, cost control, human resource management, information technology implementation, to compliance with sharia principles in every decision making. Research by (Salsabilla & Jaya, 2024) shows that operational efficiency, measured through an input-output approach, has a significant relationship with the financial stability of Islamic banks in the Persian Gulf region. Based on the results of a panel regression test on 27 Islamic banks in eight Gulf countries, a probability value of 0.0435 was obtained, indicating that efficiency has a negative effect on stability. This means that increased operational efficiency does not automatically improve financial stability. On the contrary, if efficiency is not managed proportionally to asset capacity and quality, it can actually put pressure on profitability and reduce the bank's resilience to external risks. When Islamic banks focus too much on reducing operational costs without paying attention to the quality of financing and risk structure, profit margins tend to decline and the reliability of the financing portfolio weakens.

These results show that in the Islamic banking industry, efficiency should not be narrowly understood as mere cost savings, but should be seen as a balance between cost optimization and asset productivity improvement. (Salsabilla & Jaya, 2024) explain that excessively high input-output efficiency can indicate that banks are operating at overcapacity, where assets and resources are used intensively without regard for managerial ability to balance risk. This condition can actually weaken stability because banks lose flexibility in responding to market changes or macroeconomic fluctuations.

Apart from efficiency, another aspect that significantly affects the financial performance of Islamic banks is Non-Performing Financing (NPF). NPF describes the extent to which problematic financing affects the stability and quality of bank assets. Based on research (Salsabilla & Jaya, 2024), NPF has a significant negative effect on bank stability with a probability value of 0.0447. This indicates that the higher the NPF ratio, the lower the level of Islamic bank financial stability. High NPF indicates an increased risk of customer default, reduced liquidity, and eroded bank income due to a decline in returns from the financing portfolio. In the long term, this condition can threaten the sustainability of Islamic banks' operational activities due to an increase in the allowance for impairment losses and a decline in Return on Assets (ROA).

Salsabilla and Jaya also emphasized that uncontrolled financing risks are a reflection of weak internal control and risk management systems. Islamic banks must have early detection mechanisms for potential defaults, either through stricter financing underwriting analysis or through an integrated risk information system. A comprehensive customer assessment process and diversification of the financing portfolio based on economic sectors are key to reducing the NPF rate. In practice,

controlling the NPF requires not only effective restructuring policies, but also strengthening human resource capacity in understanding the dynamics of Islamic risk, which differ from those of conventional banking.

The relationship between operational efficiency and NPF with the stability of Islamic banks does not stand alone, but is mediated by the bank's ability to implement a strong and integrated operational system. In this case, (Halim, 2025) highlights the importance of the role of operational systems as a bridge between efficiency and risk management in improving financial performance. His research on Islamic business units (UUS) in Indonesia shows that the variables of operational efficiency (OCOI) and NPF have a significant effect on Return on Assets (ROA), both directly and through the mediating role of risk management. Halim emphasizes that Islamic banks with effective operational systems will be able to maintain a balance between cost efficiency and financing risk control, thereby producing more stable and sustainable financial performance.

Furthermore, (Halim, 2025) emphasizes that operational efficiency cannot be separated from good risk management. When operational systems function optimally through clear work procedures, the use of supporting technology, and effective cross-division coordination banks can anticipate potential financing problems before they have a serious impact on profitability. In this context, controlling operational costs (BOPO or OCOI) must be balanced with the bank's ability to maintain the quality of financing. This is because excessive efficiency without adequate risk management can pose systemic risks to the stability of the bank.

The integration of efficiency and risk in operational systems is becoming increasingly important in the era of banking digitalization. According to (Halim, 2025), the application of financial technology (fintech) and process automation can accelerate financing decisions, improve data accuracy, and strengthen internal control mechanisms. Integrated digital systems enable real-time risk analysis and improve banks' ability to monitor the performance of their financing portfolios. This also promotes transparency, accountability, and compliance with sharia principles, which are fundamental elements in maintaining public trust.

The study is in line with the results of an empirical study (Salsabilla & Jaya, 2024) which shows that increased operational efficiency and decreased NPF have a simultaneous impact on the stability of Islamic banking in the Gulf region. In the simultaneous test model (F-test), both variables jointly affect stability with a probability value of 0.038223, indicating a systemic relationship between efficiency, financing risk, and financial resilience. This finding reinforces the theory that the stability of Islamic financial institutions cannot be achieved solely through increased profitability, but also through an operational system that is able to balance productivity and prudence.

From a practical perspective, the implementation of an effective operational system also has implications for increasing public trust in Islamic financial institutions. Transparency in financial reporting, accountability in financing distribution, and compliance with sharia principles are ethical dimensions that distinguish Islamic banks from conventional banks. When the operational system is

able to ensure that all financing processes are carried out in accordance with sharia principles in terms of contracts, use of funds, and return on profits customer trust and loyalty will increase. In the context of a competitive global financial industry, this trust becomes a very important social capital for the sustainable growth of Islamic banks.

In addition, an integrated operational system also allows for a feedback loop between financing, risk management, and internal control functions. This creates a managerial cycle that is adaptive to macro and micro economic changes. When economic fluctuations occur such as global interest rate hikes, exchange rate depreciation, or commodity price changes Islamic banks with strong operational systems can immediately adjust their financing strategies and risk mitigation measures. Conversely, banks with weak operational systems will experience delayed responses and potentially face an increase in their NPF ratio.

Theoretically, the relationship between efficiency, financing risk, and financial performance can be explained through the intermediation theory and resource-based view approaches. In intermediation theory, banks act as intermediaries that channel funds from surplus parties to deficit parties. Operational efficiency determines how effectively banks perform this intermediation function, while risk management determines the sustainability of this function. Meanwhile, in the resource-based view, an efficient and technology-based operational system is seen as a strategic resource that is difficult for competitors to imitate, thereby creating a sustainable competitive advantage for Islamic financial institutions.

Considering these various research results, it can be concluded that the effectiveness of operational systems has two dimensions: first, as a technical factor that determines the efficiency of resource allocation; and second, as a strategic factor that determines the resilience of institutions in facing financing risks. Therefore, strengthening operational systems in Islamic banks should be directed not only at cost savings but also at improving the quality of risk monitoring and technological innovation.

The combination of operational efficiency, NPF control, and digital technology integration will result in an adaptive, transparent, and sustainability-oriented operational system. Islamic banks that are able to implement these three elements simultaneously will have higher resilience to global economic turmoil and be able to maintain customer trust and the stability of the Islamic financial industry as a whole.

Thus, the results of the studies (Salsabilla & Jaya, 2024) and (Halim, 2025) provide a strong empirical basis that the effectiveness of operational systems is not only an administrative instrument but also a key pillar in creating healthy, sustainable, and competitive Islamic financing performance. The integration of efficiency, risk management, and technology is the new direction for strengthening the operational systems of Islamic banks in the current era of digitalization and financial globalization.

CONCLUSION

The effectiveness of the operational system of Sharia Rural Banks (BPRS) plays a crucial role in improving sharia financing performance and maintaining

institutional sustainability. Based on the results of a literature review, this effectiveness is determined by three main factors: operational efficiency, risk management, and adaptation to digital technology. The implementation of an efficient operational system enables BPRS to reduce costs, expand its financing reach, and increase profitability. However, efficiency needs to be balanced with good financing risk management (Non-Performing Financing/NPF) in order to maintain the stability of the institution.

In addition, digitalization is a strategic element that can strengthen the competitiveness of BPRS in the modern era. Through the integration of financial technology and collaboration with sharia fintech, BPRS can accelerate the financing process, increase transparency, and expand access to services for the community, especially MSME players. However, challenges such as limited capital, low quality of human resources, and low financial literacy among the community remain the main obstacles to the operational effectiveness of BPRS.

Therefore, strengthening the effectiveness of BPRS operational systems must be directed at developing competent human resources, optimizing asset and cost management, and implementing digital technology in accordance with sharia principles. Collaboration between the government, financial authorities, and educational institutions is also important to expand Islamic financial literacy. If these three aspects can work synergistically, BPRS has the potential to become an efficient, innovative financial institution that contributes significantly to supporting the sustainable economy of the community.

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Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah

Vol 7 No 12 (2025) 4292 - 4303 P-ISSN 2656-2871 E-ISSN 2656-4351

DOI: 10.47467/alkharaj.v7i12.10070

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