The 6th International Conference on Multidisciplinary Research (ICMR) 2023
Proceeding of ICMR 6(1), 164-178 DOI: https://doi.org/10.32672/picmr.v6i1.754

MISYA: Sharia Financing System to Improve Human Resource Competency as Account Officers of Sharia Banks

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Abstract. *This research was conducted to produce MISYA: Real Project Based Financing System Model. This model will be used for banking practices carried out in Sharia labs and conventional banking labs managed by the Medan State Polytechnic Accounting Department. MISYA will facilitate actual practice for every student when playing the role of the Bank's Account Officer position. This is one of the outcomes of project-based learning implementation to support professional and superior Polmed graduates. This research aims specifically to design a real project-based Financing system model using Microsoft Excel. The research method used is a combination method. Qualitatively, data was collected through literature studies, observations, and interviews, designing MISYA, carrying out MISYA trials, and conducting Focus Group Discussions in implementing MISYA. Technology Readiness Level: this research is on a scale of 4 (four). The research method used is a qualitative research method, with explanations in the form of descriptive and explanatory. After going through the data collection and processing stages, research results showed an increase in student competency after using MISYA to understand the job position of an Account Officer at a Sharia bank. Increased ability and competency occurred for 92% of students who participated in socialization using MISYA. In addition, it was found that the Sharia Finance and Banking Study Program has solid and consistent efforts to improve the competency of its graduates for graduate learning outcomes. The MISYA Model design has accommodated the Account Officer process in serving customer financing applications from receipt, data input, and initial stage analysis to final stage analysis or financing approval. The practicum learning curriculum content to strengthen Account Officer competency in the Sharia Finance and Banking Study Program has been adjusted to enrich and add practical content, as well as implementing Case Base Learning by adding cases of financing applications and SLIK examinations from prospective customers.*

Keywords: *Account Officer, Sharia Financing, Islamic Banking, Human Resources Competence*

1. Introduction (TNR, 12, Bold, Single spacing)

The development of educational services, which is increasingly evolving to meet results in the 4.0 era, has created an age of digital disruption for universities, which must be increasingly improved so that universities can follow suit in preparing human resources. Conditions that require the readiness to adapt to digital technology in financing to encourage economic growth and national competitiveness in the current digital era, some of these things are (Terbuka, 2018): (1) Preparation of a more innovative learning system in higher education, such as adjusting the learning curriculum and increasing students' abilities in terms of Information Technology (IT), Operational Technology (OT), Internet of Things (IoT), and Big Data Analytic data, integrating objects physical, digital and human to produce competitive and skilled university graduates, especially in the aspects of data literacy, technological literacy and human literacy; (2) Reconstructing higher education institutional policies that are adaptive and responsive to the industrial revolution 4.0 in developing the required transdisciplinary sciences and study programs.

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Apart from that, efforts to implement Cyber University programs, such as a distance learning lecture system, thereby reducing the intensity of meetings between lecturers and students. I hope that this Cyber University will become a solution for the nation's children in remote areas to reach quality higher education; (3) Preparation of human resources, especially lecturers, researchers, and engineers who are responsive, adaptive, and reliable to face the industrial revolution 4.0. Apart from that, the rejuvenation of infrastructure and development of education, research, and innovation infrastructure also needs to be carried out to support the quality of education, research, and innovation; (4) Breakthroughs in research and development that helped the Industrial Revolution 4.0 and the research and development ecosystem to improve the quality and quantity of research and development in universities, R&D institutions, LPNK, industry and society; (5) Innovation breakthroughs and strengthening innovation systems to increase industrial productivity and increase technology-based start-up companies (Fadhol, 2019).

These conditions mean that universities must adapt learning methods by synergising and adjusting supporting facilities, such as service systems for practice so that graduates can quickly and smoothly master the technology. Likewise, the Finance and Banking Study Program and the Sharia Finance and Banking Study Program prepare human resources to achieve the Graduate Learning Outcomes of each course offered.

In banking practice, graduates must be equipped with natural document management, real cases, and real projects for each position they undertake. One of the positions prepared for study program graduates at levels 6-7 is as an Account Officer. (Perbanas, 2016; Pradita, 2013).

The position of Account Officer is critical and risky, so in its implementation, it is necessary to prepare its capabilities to be mastered by graduates in study programs with financial and banking competencies. This is because a banking institution is an institution that plays an essential role in payment traffic, as well as managing public money, and has a big responsibility that must be accompanied by honesty and dedication, which are necessary elements of trust. The banking business is based on public confidence in banks. (Sya'adah, 2019)

People believe that their savings are safe in the hands of professional bankers. This public trust is closely related to bank administrators' and employees' behavior and lives. With the development of Sharia financial institutions, especially Sharia banks, in the modern era, many new developments, ideas, and innovations have been given birth to with the establishment of branch offices and cash offices, which carry out their operational activities by offering products including fund collection products (savings, current accounts, and deposits) and also fund distribution products in the form of financing with various contracts used. (Mustaqfirin, 2020).

Considering that banking plays an essential role in the economy, it is certainly not surprising that a phenomenon is actually an open secret related to ethical violations in the banking industry. The account officer (AO) spearheads the credit granting process in banking institutions. As is known, banks earn the most significant income from credit interest. Credit interest can be obtained if the credit and debtor conditions are good and smooth. The Account Officer's role is to monitor loans given to customers so that customers consistently fulfill their loan commitments. An Account Officer must have sufficient knowledge about his customer's business to carry out this.

Taking this condition into account, in banking service activities, an account officer and the account officer must apply the principle of prudence. In the realization of financing, banks always need an account officer to analyze potential customers in

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carrying out funding because many customers still need to apply for financing at the bank. This is what the Accounting Department hopes to be able to prepare through student practice services in banking, but up to now, the banking lab still needs to be equipped with a practice system that can serve banks directly. This condition can be overcome by synergizing learning with practitioners and joint research through design. Financing system that can be prepared using Microsoft Excel. Through this research, a solution to the problem of low practical competency in services as an account officer can be overcome through MISYA.

Figure 1. The atmosphere during the Sharia Bank Practicum in the Laboratory Islamic Bank

As a baseline condition, the current practical competency of graduates of the Sharia Finance and Banking Study Program for levels 6-7, especially in the position of Account officer, during practicum learning in class is still carried out in lectures, with material delivered by lecturers, including material delivered by practitioner lecturers for 12 hours—meeting during May 2023. The lecturer gave the material, provided examples on the screen, showed the Excel form, filled out the state, and explained the process of ranking and calculating customer financing applications. Everything is done in one direction with lectures. Of course, this does not fulfill the maximum knowledge gain because it is not put into direct practice due to the absence of a financing system in the Sharia banking lab. This is evident from the feedback given by lecturers when asking students about the material delivered from the beginning to the final process at the Account Officer. Only 21 percent of students responded correctly; the rest were silent and did not respond when asked why they did not respond. Most of them answered that they didn't understand the process. Hopely, this condition can be overcome by creating MISYA to support more real practicum learning by applying real cases from everyday banking for the Account Officer position.

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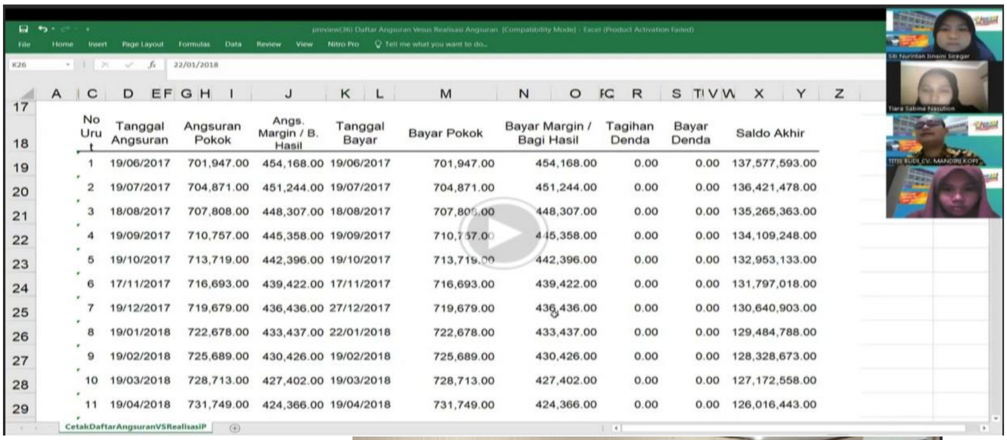

No Urut	Tanggal Angsuran	Angsuran Pokok	Angs. Margin / B. Hasil	Tanggal Bayar	Bayar Pokok	Bayar Margin / Bagi Hasil	Tagihan Denda	Bayar Denda	Saldo Akhir
1	19/06/2017	701,947.00	454,168.00	19/06/2017	701,947.00	454,168.00	0.00	0.00	137,577,593.00
2	19/07/2017	704,871.00	451,244.00	19/07/2017	704,871.00	451,244.00	0.00	0.00	136,421,478.00
3	18/08/2017	707,808.00	448,307.00	18/08/2017	707,808.00	448,307.00	0.00	0.00	135,265,363.00
4	19/09/2017	710,757.00	445,358.00	19/09/2017	710,757.00	445,358.00	0.00	0.00	134,109,248.00
5	19/10/2017	713,719.00	442,396.00	19/10/2017	713,719.00	442,396.00	0.00	0.00	132,953,133.00
6	17/11/2017	716,693.00	439,422.00	17/11/2017	716,693.00	439,422.00	0.00	0.00	131,797,018.00
7	19/12/2017	719,679.00	436,436.00	27/12/2017	719,679.00	436,436.00	0.00	0.00	130,640,903.00
8	19/01/2018	722,678.00	433,437.00	22/01/2018	722,678.00	433,437.00	0.00	0.00	129,484,788.00
9	19/02/2018	725,689.00	430,426.00	19/02/2018	725,689.00	430,426.00	0.00	0.00	128,328,673.00
10	19/03/2018	728,713.00	427,402.00	19/03/2018	728,713.00	427,402.00	0.00	0.00	127,172,558.00
11	19/04/2018	731,749.00	424,366.00	19/04/2018	731,749.00	424,366.00	0.00	0.00	126,016,443.00

Figure 2. Lectures with Practitioners for Account Officer Competency

MISYA is a Sharia banking financing system design that uses Microsoft Excel and contains a financing form that the account officer fills in from the state and submits to the financing customer. Through MISYA, the process of receiving, allocating, and evaluating customer proposals can be accepted rather than ranked. They can be evaluated for opportunities to be accepted for the funding process. This condition through banking practice is only conveyed in lectures but has not yet been implemented by students doing courses in Microsoft Excel using the system; for this reason, it is felt necessary to create a MISYA design so that learning can be more optimal and maximum learning outcomes can be achieved for all students.

Based on the phenomena and problems described previously, this research will discuss the efforts of the Sharia Finance and Banking Study Program to improve the competency of graduates, especially in the position of Account Officer. How can the MISYA Design: Real Project-Based Financing System Model be built for the practical banking learning process? What is the content of the banking practicum learning curriculum that implements MISYA to strengthen the understanding and competence of the Sharia Finance and Banking study program graduates, especially in the Account Officer position?

2. Methods

The method used in this research is a qualitative descriptive research method. Literature studies are used more in this research to describe problems. This research uses a qualitative approach because it interprets, highlights, and explains a unique

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phenomenon. This research is complex for quantitative analysis to measure because it is concerned with understanding people's experiences related to the wonders that occur. Through this qualitative research, phenomena experienced by research subjects related to perception, motivation, and other actions can be holistically described in natural language, words, and particular contexts.

The research was carried out through planning, implementing, and reporting activities. At this planning stage, activities were carried out to identify problems faced in learning banking practices and Sharia banking practices in the banking lab at the Medan State Polytechnic Accounting Department. Information obtained through preliminary studies from previous research is used to develop a theoretical framework for problem-solving in the form of hypotheses whose validity is tested in implementing field research. Preliminary studies in this research were carried out using documentary studies, literature, and field studies. At the research implementation stage, two stages must be carried out well, namely, data collection based on the guidelines prepared in the research design. Data collected through research activities is used to develop a MISYA design to solve the problems faced. Then, the data analysis stage was carried out based on previously obtained qualitative and quantitative data. The activity reporting stage is carried out to fulfill activity reports from research funding, achieving mandatory outputs and additional activity outputs. Location: This research was conducted in the Sharia Bank Lab, Medan State Polytechnic Accounting Department. The data collection technique in this research uses primary data obtained through observation and interviews with informants, such as the Account Officer at a Sharia Bank. The initial number of informants was two account officers and one account officer or credit analyst at Sharia Bank. This research uses the following research model:

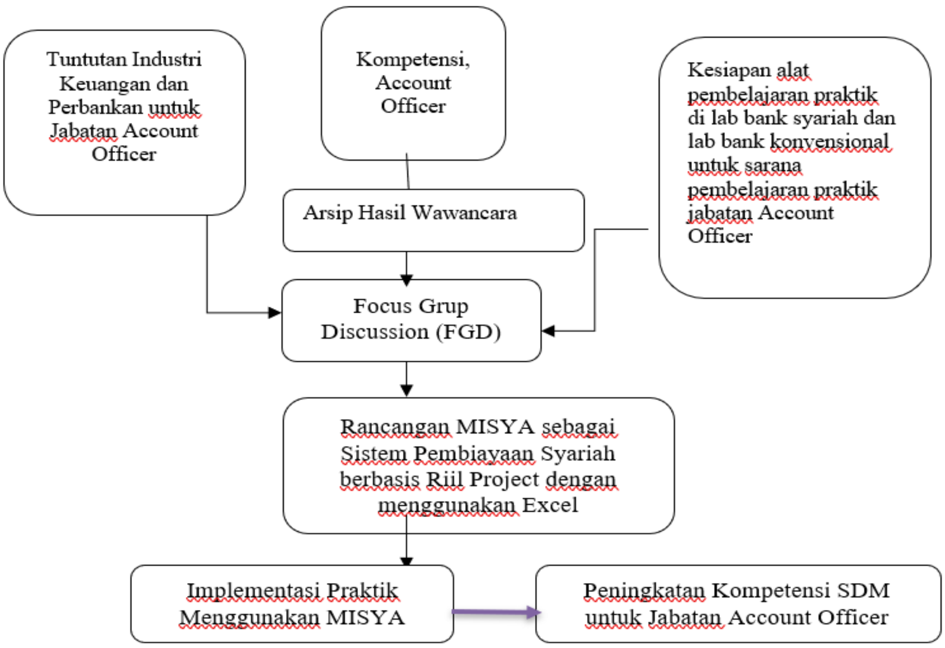

Figure 3. MISYA Research Models

3. Results and Discussions

Sharia Finance and Banking Study Program's efforts to improve the competency of

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graduates, especially for Account Officer positions

The Sharia Finance and Banking Study Program has solid and consistent efforts to improve the competency of its graduates for graduate learning outcomes known as CPL, one of which is done by continuously and sustainably bringing teaching practitioners into the classroom. Since 2021, practitioners have been involved in joint teaching in classes with lecturers. This started with the Ministry of Education and Culture's program, which stated in one of the Main Performance Indicators for Higher Education that must be achieved, that the involvement of teaching practitioners on campus, which was then displayed in the Main Performance Indicators for Polmed Higher Education so that every department and study program was obliged to support it.

The Sharia Finance and Banking Study Program makes this happen by presenting practitioners who have implemented an MOU with Medan State Polytechnic who come from the Sharia finance and banking industry. This is done with the Independent Practitioner program from the Medan State Polytechnic, where practitioners teach 12 credits in several courses in synergy with teaching lecturers; activities are carried out for a maximum of 1 semester and a minimum of 2 weeks.

This program was then continued and facilitated by the Ministry of Education and Culture in the Teaching Practitioner Program (PM-1). Until now, it has entered the Teaching Practitioner Program (PM-3). This condition has resulted in more practitioners joining, totaling 3-8 practitioners in the Sharia Finance and Banking Study Program.

Practitioner teaching involves the Sharia Bank Practicum 1 and Sharia Bank Practicum II courses. The practitioners who joined were Titis Budi Prihatin from Bank Sumut, Anita Labaika from Bank Syariah Indonesia, Muhammad Agung Hanafiah from Bank Mega Syariah, and Dwi Lestari from Bank Mega Syariah. The presence of these Practitioners also enriches students' learning resources and competencies in scientific fields according to graduates' learning achievements, in addition to increasing the role of links and matches in efforts to achieve graduate competencies to support the achievement of IKU for graduates who work quickly with a standard of 0 (zero) months or <3 Month of work.

One of these efforts includes achieving graduate competency in the field of Sharia bank officers, especially competence as an Account Officer at a Sharia Bank. This material was studied with Practitioner Titis Budi Prihatin, a Credit Analyst Practitioner from Bank Sumut. Through 12-hour meetings with practitioners in class and online, account officers explain methods and things carried out. Learning from the presentations given by practitioners, it is felt necessary to prepare learning supports such as the facilities used by banks in the financing application process to reporting and decision-making in activities carried out by account officers.

MISYA Design: Real Project-Based Financing System Model

MISYA: The Real Project Based Financing System Model is designed based on activities in real projects carried out by account officers at Islamic banks. The MISYA model accommodates three stages by Account Officers in managing financing at Sharia Banks. At this MISYA Model Stage, financing is carried out for applications for iB KPR-type financing. The stages carried out include:

1. Collection of Customer Data
2. Preliminary Financing Analysis
3. Final Financing Analysis

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At the stage of collecting and inputting financing customer data, MISYA displays the data as follows, which will make it easier for the Account Officer to input customer data, making it easier for the analysis stage. The following is the MISYA display for the initial input stage:

LABORATORIUM BAK SYARIAH POLITEKNIK NEGERI MEDAN		
1. Data Personal		
Tanggal Permohonan	02 Agustus 2023	
Hari	Rabu	
Nama	Titis Budi Prihatin	
Tempat Lahir	Medan	
Tanggal Lahir	30 Maret 1987	
Usia	36	
No. KTP	3201293003790001	
Alamat sesuai KTP	Sinbad Agung Residence Blok A5 No. 3 RT.004 RW.001 Kelurahan Sukada	
Alamat Domisili	Jl. Alumunium Raya Gang Mustawi No. 2 Lingkungan 20 Kelurahan Tanju	
Alamat domisili	Kecamatan Medan Deli Kota Medan 20241 Sumatera Utara	
Nama Suami/Istri	-	
Status Pekerjaan	Pegawai Swasta	
Tempat Bekerja	Agung Auto Service	
2. Data Pekerjaan/Perusahaan		
Nama Perusahaan	Agung Auto Service	
Bentuk Perusahaan	Usaha Perseorangan	
Alamat Perusahaan	Jl. Sisingamangaraja No. 03 Rantau Prapat Kabupaten Labuhan Batu	
Bidang Usaha	Perbengkelan dan Servis Sepeda Motor	
Jabatan di Perusahaan	Kasir dan Bagian Klaim Asuransi	
Sifat Jabatan di Perusahaan	Tetap	Tidak Tetap
Pengalaman Usaha/Durasi Perusahaan Berdiri		
Perizinan Usaha	Surat Keterangan Usaha No....	
Gaji pokok/penghasilan rata-rata	Rp4.500.000	
Tunjangan dan potongan (optional)	Rp1.000.000	
Total	Rp5.500.000	
Data Wawancara :		
Tanggal Wawancara	02 Agustus 2023 di Lap Perbankan Politeknik Negeri Medan	
Pemohon berstatus belum menikah (Surat keterangan belum menikah terlampir)		
Pemohon bekerja sebagai Karyawan Swasta di Bengkel Agung Auto Service dengan Jabatan		
Kasir & Bag Klaim Asuransi sejak 20 Februari 2015 sesuai dengan Surat Keterangan Kerja		
tanggal 29 Mei 2023 dan masih berjalan hingga sekarang (Surat Keterangan Kerja terlampir).		
Pemohon memiliki gaji pokok sebesar Rp 4.500.000,- (Surat pernyataan penghasilan terlampir)		
Pemohon belum memiliki rumah pribadi dan masih tinggal di rumah keluarga		
Dari data SLIK diketahui pemohon tercatat memiliki fasilitas kartu kredit di PT Bank Mandiri yang masih		
sedang berjalan dengan kolektibilitas lancar.		
Biaya pengeluaran rutin pemohon :		
Biaya hidup	1.500.000	
Biaya sekolah anak	-	
Biaya transportasi	300.000	
Biaya listrik dan air	150.000	
Biaya komunikasi (pulsa)	150.000	
Angsuran Krd Roda 2	-	
Angsuran Krd Roda 4	-	
Total	2.100.000	

Figure 4. Personal Data of Customers Proposing Financing

Here is the data display:

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After obtaining data on customers who are applying for financing, the next stage is that the account officer will conduct a preliminary analysis of the customer data, including funding or financing proposals requested by the customer. At this stage, an investigation will be carried out, which will become the basis for consideration for obtaining the financing value, which will be submitted to the Financing Manager. Here's MISYA's view of this:

LABORATORIUM PERBANKAN POLITEKNIK NEGERI MEDAN

ANALISA PENDAHULUAN

Nomor : **Jenis Kredit/Pembiayaan : Kredit/Pembiayaan Perumahan Sejahtera FLPP**
Tanggal :

A.	**DATA PEMOHON**		
	1.	DATA PRIBADI	
		* Nama	Titis Budi Prihatin
		* Umur	36 tahun
		* Pekerjaan	Pegawai Swasta
		* Alamat	Jl. Alumunium Raya Gang Mustawi No. 2 Lingkungan 20 Kelurahan Tanjung Mulia Kecamatan Medan Deli Kota Medan 20241 Sumatera Utara
	2.	DATA PEKERJAAN	
		* Nama Perusahaan	Agung Auto Service
		* Bentuk Perusahaan	Usaha Perseorangan
		* Alamat Perusahaan	Jl. Sisingamangaraja No. 03 Rantau Prapat Kabupaten Labuhan Batu
		* Bidang Usaha	Perbengkelan dan Servis Sepeda Motor
		* Jabatan Pemohon	Kasir dan Bagian Klaim Asuransi
		* Perizinan Usaha	-
		* Sifat Jabatan Pemohon	Tetap
		* Pengalaman Usaha Pemohon	-
		* Informasi Lainnya	Pemohon bekerja sebagai Karyawan Swasta di Bengkel Agung Auto Service dengan Jabatan Kasir & Bag Klaim Asuransi sejak 20 Februari 2015 sesuai dengan Surat Keterangan Kerja tanggal 29 Mei 2023 dan masih berjalan hingga sekarang (Surat Keterangan Kerja terlampir).
B.	**PERMOHONAN YANG DIAJUKAN**		
	1	Jenis Kredit/Pembiayaan	KPR FLPP/PEMBIAYAAN FLPP
	2	Atas Nama	Titis Budi Prihatin
	3	Plafond Kredit/Pembiayaan	Rp130.000.000
	4	Jangka Waktu Kredit/Pembiayaan	180
	5	Tujuan Penggunaan Kredit/Pembiayaan	Pembelian rumah bersubsidi Type 36 Perumahan Rivaldi Residence Blok VI No 04

C. DATA PEMBIAYAAN YANG SEDANG BERJALAN

No	Nama	Jenis Kredit/Pembiayaan	Jatuh Tempo	Baki Debet	Kolektibilitas	Keterangan
1.	Titis Budi Prihatin	Konsumtif	31 Maret 2028	1.655.320	Kol 1	Lancar/Bank Mandiri
2.	-	-	-	-	-	-

D.	**DATA AGUNAN YANG DISERAHKAN**		
	1.	Jenis Agunan	Tanah dan Bangunan
	2.	Bukti Kepemilikan	SHM No. 2568 terbit tanggal 28 April 2021 atas nama Rudy Syahputra (Akan diproses bea balik nama (BBN) atas nama Titis Budi Prihatin sebagai Pemohon Kredit/Pembiayaan)
	3.	Keterangan lainnya	Agunan merupakan rumah yang akan dibeli pemohon dengan alamat Perumahan Rivaldi Residence Blok VI No 04 Jl. Asrol Adam Kel. Sioldengan Kec. Rantau Selatan Kab. Labuhan Batu

E. DATA LAINNYA MENGENAI PEMOHON

1. Dari data SLIK diketahui pemohon tercatat memiliki fasilitas kartu kredit di PT Bank Mandiri yang masih sedang berjalan dengan kolektibilitas lancar.
2. Pemohon bekerja sebagai Karyawan Swasta di Bengkel Agung Auto Service dengan Jabatan Kasir & Bag Klaim Asuransi sejak 20 Februari 2015 sesuai dengan Surat Keterangan Kerja tanggal 29 Mei 2023 dan masih berjalan hingga sekarang (Surat Keterangan Kerja terlampir).
3. Pemohon memiliki gaji pokok sebesar Rp 4.500.000,- (Surat pernyataan penghasilan terlampir)
4. Pemohon belum memiliki rumah pribadi dan masih tinggal di rumah keluarga

Figure 5. Analysis of Funding Requests

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In this process, all important data from customers is analyzed for the initial or preliminary stage so that initial conclusions can be made regarding the customer's financing application, as shown in MISYA below:

F. KESIMPULAN

Dari data yang diterima, permohonan kredit yang disampaikan oleh saudara/i Titis Budi Prihatin dapat dilanjutkan dan dilakukan taksasi atas kebenaran informasi yang diberikan tersebut.

G. USUL

Dari data dan kesimpulan di atas kami mengusulkan kiranya permohonan kredit yang bersangkutan dapat dipertimbangkan untuk diproses analisa lebih lanjut dan barang agunan yang diajukan dapat disurvey dan ditaksasi.

Medan, tanggal bulan dan tahun
Dosen Pengampu

Keputusan Kajur Akuntasi

Mardelia Desfrida, S.E, M.Si.,
NIDN 10126312

Marlya Fatira AK., S.E., M.Si.,
NIDN 30107801

Figure 6. Conclusion of Customer Financing Proposals

The things that are concluded at the initial stage of this analysis will then be taken into consideration for the final assessment stage carried out by the Sharia Bank Account Officer, as shown in MISYA below:

LABORATORIUM BANK SYARIAH POLITEKNIK NEGERI MEDAN

ANALISA PERMOHONAN KREDIT/PEMBIAYAAN
KREDIT/PEMBIAYAAN SEJAHTERA - FLPP

Dipersiapkan oleh : Siti Ramadhani Siregar
Tanggal : 18 Agustus 2023

Tanda Tangan :

I. DATA PEMOHON

a.	Nama pemohon	:	Titis Budi Prihatin
b.	Pekerjaan	:	☐ PNS ☐ Kary. BUMN/D ☑ Karyawan Swasta
			☐ Wiraswasta ☐ Peg. Honor/Outsourching ☐ TNI / POLRI
c.	Tanggal permohonan	:	02 Agustus 2023
d.	Jumlah permohonan	:	Rp 130.000.000 Terbilang Seratus tiga puluh juta rupiah
e.	Jangka waktu	:	180 bulan
f.	Tujuan penggunaan	:	Pembelian rumah bersubsidi Type 36

II. CHECK LIST KELENGKAPAN DAN VERIFIKASI DATA

a.

No	Jenis Dokumen	Keterangan
1	Fotokopi KTP pemohon & suami/isteri	√
2	Fotokopi Kartu Keluarga	√
3	~~Fotokopi surat nikah/cerai (bagi yang telah menikah/cerai)~~/Surat Ket Belum Menikah	√
4	Pasfoto suami/isteri ukuran 3 x 4 cm	√
5	Fotokopi NPWP dan SPT tahunan	√
6	Asli slip gaji terakhir/surat keterangan penghasilan	√
7	Surat Pernyataan Pemohon KPR Bersubsidi	√
8	Surat pemesanan rumah dari pengembang/developer	√
9	Akta Jual Beli atau Perjanjian Pengikatan Jual Beli terhadap rumah yang dibeli	√
10	Fotokopi Sertifikat Hak Milik (SHM)~~/Sertifikat Hak Guna Bangunan (SHGB)~~	√
11	Berita Acara Serah Terima (BAST)	√

b. Persyaratan : ☑ Lengkap ☐ Tidak Lengkap

c.	Wawancara pemohon	:	Tanggal		02 Agustus 2023 di Lap Perbankan Politeknik Negeri Medan	
	- Pemohon berstatus belum menikah (Surat keterangan belum menikah terlampir)					
	- Pemohon bekerja sebagai Karyawan Swasta di Bengkel Agung Auto Service dengan Jabatan Kasir & Bag Klaim Asuransi sejak 20 Februari 2015 sesuai dengan Surat Keterangan Kerja tanggal 29 Mei 2023 dan masih berjalan hingga sekarang (Surat Keterangan Kerja terlampir).					
	- Pemohon memiliki gaji pokok sebesar Rp 4.500.000,- (Surat pernyataan penghasilan terlampir)					
	- Dari data SLIK diketahui pemohon tercatat memiliki fasilitas kartu kredit di PT Bank Mandiri yang masih sedang berjalan dengan kolektibilitas lancar.					
	- Pemohon belum memiliki rumah pribadi dan masih tinggal di rumah keluarga					
	- Biaya pengeluaran rutin pemohon:					
	Biaya hidup	:	Rp	1.500.000		
	Biaya sekolah anak	:	Rp	-		
	Biaya transportasi	:	Rp	300.000		
	Biaya listrik dan air	:	Rp	150.000		
	Biaya komunikasi (pulsa)	:	Rp	150.000		
	Angsuran Krd Roda 2	:	Rp	-		
	Angsuran Krd Roda 4	:	Rp	-		
			Rp	2.100.000		
d.	Konfirmasi Developer	:	Tanggal		02 Agustus 2023 di Lap Perbanka	
e.	Identitas	:	√	Tidak diragukan		Diragukan
f.	Pekerjaan/penghasilan	:	√	Tidak diragukan		Diragukan
g.	Data penghasilan	:	√	Tidak diragukan		Diragukan
h.	Itikad baik	:	√	Tidak diragukan		Diragukan

Figure 7. Stages of checking customer financing analysis

At this stage, analysis is carried out using the results of interviews with prospective customers who apply for financing. An in-depth analysis is carried out regarding the applicant's employment status, income, the condition of the customer's financial data on records in the OJK SLIK, and all forms of economic or financial capabilities for applying for financing. Other things supporting developer confirmation, valid personal identity, employment, good faith, and others are crucial for customer data needs. Next, the completeness of the final analysis is obtained as follows:

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III.	**DATA AGUNAN ATAU OBJEK YANG DIBIAYAI**		
a.	Lokasi agunan	:	Perumahan Rivaldi Residence Blok VI No 04
			Jl. Asrol Adam Kel. Sioldengan Kec. Rantau Selatan Kab. Labuhan Batu
			Perumahan Rivaldi Residence dikembangkan oleh developer PT Putra Lobutayas Jaya yang merupakan badan usaha yang bergerak di bidang konstruksi dengan Direktur an. Rudi Syahputra dan Komisaris Triyono (sesuai Akta Pendirian Perseroan Terbatas "PT Putra Lobutayas Jaya" Notaris Setiawati, S.H. No 36.- tanggal 24 Januari 2018)
b.	Status	:	☐ SHGB ☑ Hak Milik ☐ HMSRS di atas HM/HGB
c.	Sertifikat induk*) Tgl berakhir Hak	:	-
d.	Nomor Hak	:	2568
e.	Atas Nama	:	Rudy Syahputra
f.	Nomor IMB	:	503.764/409/DPMPTSP-BP4/2018 Tgl 21 September 2018
g.	Model/Type Bangunan/Run	:	Couple/36
h.	Luas tanah m^2	:	108 M^2
i.	Luas bangunan m^2	:	36 m^2
j.	Harga jual	:	Rp 150.000.000
k.	Nilai taksasi/appraisal	:	Rp 150.000.000

***)** *Untuk pembelian rumah dari pengembang yang telah memiliki kerjasama dengan Politeknik Neger Medan*

IV.	**PERHITUNGAN MAKSIMUM KREDIT**			
Pemohon Berstatus MBR berpenghasilan tetap:				
a.	Gaji/penghasilan bersih per bulan	:	Rp	4.500.000
b.	Penghasilan ~~suami/isteri~~/lainnya di luar gaji utama (uang makan dan tunjangan kinerja	:	Rp	1.000.000
c.	Total penghasilan per bulan (a+b)	:	Rp	5.500.000
d.	Biaya hidup keluarga per bulan	:	Rp	2.100.000
	- Biaya Hidup Keluarga per Bulan	:	Rp	1.500.000
	- Biaya Pendidikan Anak	:	Rp	-
	- Biaya Komunikasi / Pulsa	:	Rp	150.000
	- Biaya Listrik & Air	:	Rp	150.000
	- Biaya Transportasi	:	Rp	300.000
	- Angsuran Lainnya (dibayarkan dari hasil usaha)	:	Rp	-
	- Biaya Lain-lain	:	Rp	-
e.	Total Penghasilan Bersih per Bulan (c-d)	:	Rp	3.400.000
f.	Persentase angsuran/penghasilan (i/e)	:	30,24%	
g.	Penghasilan untuk mengangsur (e x f)	:	Rp	1.028.033
h.	Jangka waktu	:	180	bulan
i.	Angsuran per bulan (pokok + bunga)	:	Rp	1.028.033
j.	Maksimum kredit (e x f x h)	:	Rp	185.045.889

V.	**USULAN FASILITAS KREDIT**		
a.	Jenis kredit/pembiayaan	:	☑ KPR Sejahtera - FLPP
b.	Maksimum kredit/pembiayaan	:	Rp 130.000.000 *Seratus tiga puluh juta rupiah*
c.	Tujuan penggunaan kredit/pembiayaan	:	Pembelian rumah bersubsidi Type 36 Perumahan Rivaldi Residence Blok VI No 04
d.	Bunga Kredit/Magin Pembiayaan	:	5%
e.	Jangka waktu kredit/Pembiayaar	:	180 bulan
f.	Angsuran per bulan (pokok + bunga/margin)	:	Rp 1.028.033 *(Satu juta dua puluh delapan ribu tiga puluh tiga rupiah)*
g.	Agunan kredit/pembiayaan	:	SHM No 2568 tanggal 28 April 2021 atas nama Rudy Syahputra (rumah yang dibeli)
h.	Pengikatan	:	☐ SKMHT ☑ HT
i.	Asuransi kebakaran atas agunan	:	☑ Ditutup ☐ Tidak Ditutup
j.	Asuransi jiwa	:	☑ Ditutup ☐ Tidak Ditutup

Pengusul,	
Dosen Pengampu Mata Kuliah	**Analis Pembiayaan/Mahasiswa**
Mardelia Desfrida, S.E, M.Si.,	**Siti Ramadhani Siregar**
NIDN 10126312	**NIM 2005161052**

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VI.	KEPUTUSAN KREDIT			
	LEMBARAN PENDAPAT ANGGOTA KELOMPOK PEMUTUS PEMBIAYAAN (KPK/KPY) POLITEKNIK NEGERI MEDAN			
	ATAS ANALISA PERMOHONAN KREDIT/PEMBIAYAAN NOMOR :			
	KEPUTUSAN KPK/KPY			
	MENYETUJUI		MENOLAK	
	JABATAN	Kajur Akuntasi	JABATAN	Kajur Akuntansi
	NAMA PEJABAT	Marlya Fatira AK., S.E., M.Si.,	NAMA PEJABAT	
	TANDA TANGAN		TANDA TANGAN	
	TANGGAL		TANGGAL	

Figure 8. Realistic Financing Calculations until Approval

Practical learning curriculum content to strengthen Account Officer competencies

Through this research and the results of the development of observations and practical learning activities with practitioners, as well as findings from focus group discussions and interviews with practitioners, it is known that it is essential to strengthen learning content in the Sharia banking practicum curriculum for account officer competency. This includes several basic things, which are the main findings and requirements for customer financing approval, including the Account officer's knowledge of reading the customer's SLIK, knowing its authenticity, and being able to measure the customer's financial capabilities and character in real terms through the customer's SLIK information. Through SLIK data, information on customer financial data, discipline, and customer moral hazard can be seen, measured, and considered by the bank or financing analyst staff, in this case, the account officer, to pay attention to it.

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ideb Informasi Debitur
Sistem Layanan Informasi Keuangan

OTORITAS JASA KEUANGAN

RAHASIA

Informasi ini bersifat RAHASIA dan hanya digunakan untuk kepentingan pemohon informasi.
Akibat yang timbul dari penggunaan informasi ini bukan merupakan tanggung jawab Otoritas Jasa Keuangan.

Informasi diberikan berdasarkan laporan yang dikirimkan oleh pelapor ke dalam Sistem Layanan Informasi Keuangan dengan kata kunci pencarian sebagai berikut:

Nama			Jenis Kelamin
No. Identitas	NPWP	Tempat Lahir	Tanggal Lahir
1271146808010010			

Kode Ref. Pengguna
KR5/2023/06/05/11084400149
Nomor Laporan
133400/IDEB/OJK/2023
Posisi Data Terakhir
04 Juni 2023
Tanggal Permintaan
05 Juni 2023 11:11:22

Data Pokok Debitur

Penyajian informasi debitur pada Sistem Layanan Informasi Keuangan dikelompokkan berdasarkan nomor identitas debitur. Pengguna informasi diharapkan dapat meneliti kembali kemungkinan adanya debitur berbeda yang dilaporkan menggunakan nomor identitas yang sama

Nama Sesuai Identitas	Identitas	Jenis Kelamin / NPWP	Tempat / Tgl Lahir	Pelapor / Tgl Update
WIDYA AYU RAHMAWATI	NIK / 1271146808010010	PEREMPUAN /	SIDOARJO / 28 Agustus 2001	PT Commerce Finance / 04 Juni 2023

Alamat	Kelurahan	Kecamatan	Kabupaten / Kota	Kode Pos	Negara
Jl taduan no 70 medan	SIDOREJO	MEDAN TEMBUNG	Kota Medan	20223	Indonesia

Pekerjaan	Tempat Bekerja	Bidang Usaha	Status Gelar Debitur
Wiraswasta	NA	Restoran dan Rumah Makan	Tanpa Gelar

Ringkasan Fasilitas

Fasilitas	Kredit/ Pembiayaan(dalam IDR)	Irrevocable L/C(dalam IDR)	Garansi Yang Diberikan(dalam IDR)	Fasilitas Lain (dalam IDR)	Total (dalam IDR)	Kualitas Terburuk / Bulan Data
Plafon Efektif	4,661,916.00	0.00	0.00	0.00	4,661,916.00	5 / Maret 2023
Baki Debet	4,661,916.00	0.00	0.00	0.00	4,661,916.00	

Jumlah Kreditur	Bank Umum	BPR / BPRS	Lembaga Pembiayaan	Lainnya
	2	0	1	0

Figure 9. Customer SLIK Examination Results

Based on examples of SLI or Financial Information Service System data obtained by customers from the Financial Services Authority, which banks can access, complete information about the customer's condition, including past, current, and future financing positions, is known about the opportunity to be provided with financing.

Kredit / Pembiayaan

Pelapor	Cabang	Baki Debet	Tanggal Update
252620 - PT Commerce Finance	Commerce Finance	RP 0.00	17 April 2021

Kualitas / Jumlah Hari Tunggakan

Jun 2021	Jul 2021	Agu 2021	Sep 2021	Okt 2021	Nov 2021	Des 2021	Jan 2022	Feb 2022	Mar 2022	Apr 2022	Mei 2022
Jun 2022	**Jul 2022**	**Agu 2022**	**Sep 2022**	**Okt 2022**	**Nov 2022**	**Des 2022**	**Jan 2023**	**Feb 2023**	**Mar 2023**	**Apr 2023**	**Mei 2023**

No Rekening	201212DWH4BYKW	Kualitas	1 - Lancar
Sifat Kredit/Pembiayaan	Lainnya	Jumlah Hari Tunggakan	0
Jenis Kredit/Pembiayaan	Kredit atau Pembiayaan yang Diberikan	Nilai Proyek	
Akad Kredit/Pembiayaan	Konvensional	Plafon Awal	RP 34,744.00
Frekuensi Perpanjangan Kredit/ Pembiayaan	0	Plafon	RP 0.00
No Akad Awal	20201217350563583700085610	Realisasi/Pencairan Bulan Berjalan	RP 0.00
Tanggal Akad Awal	17 Desember 2020	Nilai dalam Mata Uang Asal	
No Akad Akhir	20201217350563583700085610	Sebab Macet	
Tanggal Akad Akhir	17 Desember 2020	Tanggal Macet	
Tanggal Awal Kredit	17 Desember 2020	Tunggangan Pokok	RP 0.00
Tanggal Mulai	17 Desember 2020	Tunggakan Bunga	RP 0.00
Tanggal Jatuh Tempo	05 Maret 2021	Frekuensi Tunggakan	0
Kategori Debitur	Bukan Debitur Usaha Mikro, Kecil, dan Menengah	Denda	RP 0.00
Jenis Penggunaan	Konsumsi	Frekuensi Restrukturisasi	0
Sektor Ekonomi	Rumah Tangga Untuk Keperluan yang tidak diklasifikasikan di tempat lain	Tanggal Restrukturisasi Akhir	
Kredit Program Pemerintah	Kredit Bukan Program Pemerintah	Cara Restrukturisasi	
Kab/Kota Lokasi Proyek	Kota Medan	Kondisi	Lunas
Valuta	IDR	Tanggal Kondisi	06 Maret 2021
Suku Bunga/Imbalan	2.95%	Jenis Suku Bunga/Imbalan	Suku Bunga Fixed
Keterangan			

Agunan

Penjamin

Figure 10. Customer Financing History at SLIK

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In addition to the input content, the learning content is also updated by including complete and fundamental practical aspects with various cases of applying for financing from activities in Sharia banks, making it easier for students to gain basic knowledge in Sharia banking activities in terms of applying for the funding by prospective customers starting from the application process, inputting—data, initial analysis to final analysis, and financing documentation process to disburse financing activities.

4. Conclusions

The Sharia Finance and Banking Study Program has made strong and consistent efforts to improve the competency of its graduates for graduate learning outcomes. The MISYA Model design has accommodated the Account Officer process in serving customer financing applications from receipt, data input, and initial stage analysis to final stage analysis or financing approval. The practicum learning curriculum content to strengthen account officer competency in the Sharia Finance and Banking Study Program has been adjusted to enrich and add practical content, as well as implementing case-based learning by adding cases of financing applications and SLIK examinations from prospective customers. Continuous efforts are needed every semester involving teaching practitioners and carrying out the tri dharma together to ensure the strength of the link and match in strengthening the learning curriculum in the study program. The MISYA model is still running for one line of stages, namely at the Saha Account Officer, so it is not yet linked to other positions that also determine the process and approval and the evaluation and monitoring of the financing distributed. This research can be continued to more complex stages up to mass production, which high schools with finance and banking study programs can use.

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