

## EXPLORATION OF EMPLOYEE KNOWLEDGE ABOUT FINANCING PRODUCTS: A STUDY AT BANK MUAMALAT KC PAREPARE

**Arwin**

Faculty of Islamic Economics and Business, IAIN Parepare  
Email: arwin@iainpare.ac.id

**Dewianti Ulandari**

Faculty of Islamic Economics and Business, IAIN Parepare  
Email: dewaantiulandari13@gmail.com

**Muzdalifah Muhammadun**

Faculty of Islamic Economics and Business, IAIN Parepare  
Email: muzdalifahmuhammadun@iainpare.ac.id

### *Abstract*

*Knowledge of financing products is a crucial factor in providing optimal service to customers, especially in Islamic banking which has special characteristics. Frontliners as the spearhead of service are expected to have adequate understanding of the financing products offered. This study aims to analyze financing products and the level of knowledge of Bank Muamalat KC Parepare employees regarding these products. The approach used is qualitative with a case study design and field research methods. Data were collected through observation, interviews, and documentation, then analyzed using N-Vivo 14 Pro software. The results of the study indicate that Bank Muamalat KC Parepare offers various sharia-based financing products, such as KPR Hijrah, Multiguna, Prohaji Plus, and Back To Back, with sharia contracts such as Murabahah, Musyarakah Mutanaqishah, and Wakalah bi Ujrah. Analysis of employee knowledge levels shows good results, especially in terms of products, contracts, financing, needs, and finance. However, there is still room for further development to improve employee understanding more comprehensively. This study is expected to be a reference for banks in improving employee competence to support excellent service to customers.*

**Keywords:** *Product Knowledge, Sharia Financing, Bank Employees, Bank Muamalat*

### **Abstrak**

Pengetahuan produk pembiayaan merupakan faktor krusial dalam memberikan pelayanan optimal kepada nasabah, terutama dalam perbankan syariah yang memiliki karakteristik khusus. Frontliner sebagai ujung tombak pelayanan diharapkan memiliki pemahaman yang memadai mengenai produk pembiayaan yang ditawarkan. Penelitian ini bertujuan untuk menganalisis produk pembiayaan serta tingkat pengetahuan karyawan Bank Muamalat KC Parepare terhadap produk tersebut. Pendekatan yang digunakan adalah kualitatif dengan desain studi kasus dan metode penelitian lapangan. Data dikumpulkan melalui observasi, wawancara, dan dokumentasi, kemudian dianalisis menggunakan perangkat lunak N-Vivo 14 Pro. Hasil penelitian menunjukkan bahwa Bank Muamalat KC Parepare menawarkan berbagai produk pembiayaan berbasis syariah,

seperti KPR Hijrah, Multiguna, Prohaji Plus, dan Back To Back, dengan akad syariah seperti Murabahah, Musyarakah Mutanaqishah, dan Wakalah bi Ujrah. Analisis tingkat pengetahuan karyawan menunjukkan hasil yang baik, terutama dalam aspek produk, akad, pembiayaan, kebutuhan, dan finansial. Namun, masih terdapat ruang untuk pengembangan lebih lanjut guna meningkatkan pemahaman karyawan secara lebih komprehensif. Penelitian ini diharapkan dapat menjadi acuan bagi bank dalam meningkatkan kompetensi karyawan untuk mendukung pelayanan prima kepada nasabah.

**Kata Kunci:** *Pengetahuan Produk, Pembiayaan Syariah, Karyawan Bank, Bank Muamalat*

## **Introduction**

Banking has a strategic role in driving economic growth. As a financial intermediary institution, banks not only function to collect public funds, but also to redistribute them in the form of financing that supports economic activities in various sectors (Rahmadani, 2023). In the context of Islamic banking, the principles of sharia applied, such as the prohibition of usury, offer an alternative financial system that is in line with Islamic values. This makes Islamic banking relevant and attractive to the majority of Indonesian people, which is the country with the largest Muslim population in the world (Fauzi, 2022).

The development of Islamic banking in Indonesia has shown significant growth since its first appearance in the 1990s. One of the pioneers in this industry is Bank Muamalat Indonesia, which was founded in 1991 by the Indonesian Ulema Council (MUI), the Association of Indonesian Muslim Intellectuals (ICMI), and Muslim entrepreneurs. Until now, Bank Muamalat continues to strive to increase competitiveness through product diversification and service innovation, including the development of financing products which are one of the main activities in supporting the bank's income and operational sustainability.

Financing in Islamic banking has a strategic role in channeling funds to the community in accordance with sharia principles, which avoid elements of usury, *gharar*, and *maysir* (Kartika & Andrini, 2024). This financing scheme can be in the form of *Murabahah* (sale and purchase with profit margin), *Ijarah* (lease), *Musyarakah* (capital cooperation), *Mudharabah* (profit sharing between capital owners and managers), and various other contracts in accordance with sharia provisions. The success of banks in managing and offering financing products that suit customer needs depends not only on

product innovation, but also on the competence of employees in understanding and explaining these products. (Puspita et al., 2024).

According to statistical data on Islamic banking from the Financial Services Authority, until August 2024 there were 14 Islamic Commercial Banks (BUS), 19 conventional Commercial Banks that had Islamic Business Units (UUS) and 173 Islamic Rural Credit Banks (OJK, 2024). The data shows that there are quite a lot of Islamic Commercial Banks and Islamic Business Units in Indonesia, which makes competition in the banking industry increasingly tight. Therefore, innovation must be carried out in its development. In the current competitive business environment, companies are trying to obtain and retain superior human resources (Khabulloh, 2018).

Employee knowledge of financing products is an important element in supporting excellent service to customers. (Kartika & Andrini, 2024) emphasized that the differences between the sharia and conventional banking systems require sharia bank employees to have a deep understanding of financing contracts and mechanisms in order to provide accurate information that is in accordance with sharia principles. In addition, (Fauzi, 2022) stated that the low level of customer understanding of sharia products makes the role of employees in education and socialization increasingly crucial. Employees who have a good level of product knowledge will be able to explain the benefits and characteristics of sharia financing products more comprehensively, so that they can increase customer trust and loyalty to sharia banking services.

The ability of employees to provide accurate and comprehensive information about bank products can increase customer trust and strengthen business relationships (Robet et al., 2024). As we generally know, only *frontline* employees have knowledge about bank products, especially financing products. In addition, generally in banks, the main task of finding customers and marketing products is the *marketing department*. *Frontline* employees are the spearhead of interaction with customers, so they are expected to be able to explain products, including financing in detail (Sari, 2023). If their knowledge is lacking, misunderstandings can occur and reduce customer trust.

*Frontliner* has a function as *The Gate of The Bank*, namely the gateway of a bank that is expected to be able to create a *corporate image* and *corporate identity* by providing quality services that have high service value (Gofur et al., 2024). However, initial

observations conducted at Bank Muamalat Parepare Branch Office showed that some employees had limited knowledge of financing products. This can hinder customer service, especially when employees who work outside the marketing department face in-depth questions related to bank products.

This issue reflects the need to strengthen employee competency through product knowledge development. Employee knowledge of financing products not only helps them in providing optimal service, but also supports the bank's reputation as a professional financial institution that is responsive to customer needs. In an era of increasingly tight competition, Islamic banks are required to improve the quality of human resources as the main asset in creating competitive advantage.

The formulation of this research problem discusses what are the financing products at Bank Muamalat KC Parepare and how is the employee's knowledge related to these financing products. Based on the focus of the research that has been described above, the researcher has several research objectives, namely identifying financing products at Bank Muamalat KC Parepare and analyzing how far the employees understand the financing products offered, including the factors that influence the level of knowledge. This study also highlights the importance of the role of HR training and development in improving employee competence in the Islamic banking sector.

## **Literature Review**

### **Knowledge**

Etymologically, knowledge comes from the English word "*knowledge*". In essence, knowledge is all the results of knowing activities regarding an object (can be a thing or event experienced by the subject). (Octaviana & Ramadhani, 2021) . This means that knowledge always involves the presence of a subject who has the awareness to know something, as well as an object that is the focus of his knowledge. Thus, the relationship between subject and object is very important in the process of acquiring knowledge. Notoatmodjo argues, Knowledge is the result of the process of "knowing," which arises after an individual senses, smells, tastes, and touches (Darsini et al., 2019) . In this context, knowledge or cognitive is a very important domain in shaping a person's actions.

Most human knowledge is acquired through education and experience from other people, mass media, and the surrounding environment.

Product knowledge is an important aspect in the banking world that plays a strategic role in the success of the company (Syabatullah & Tambunan, 2024). A deep understanding of the product allows employees to explain the features and benefits of the product in detail, handle customer complaints well, and provide appropriate solutions, thereby increasing customer satisfaction and company profitability (Iswahyudi et al., 2023). In addition, product knowledge also strengthens employee communication skills, self-confidence, and effectiveness in dealing with various customer needs, including in financing products (Kurniawan, 2021). Therefore, mastery of product knowledge must be possessed by all employees, both those on the front line (*frontliners*) and non-banking staff, to ensure optimal service quality and sustainable company competitiveness.

According to Notoatmodjo, a person's knowledge is influenced by several main factors, namely education, work, and experience (Notoatmodjo, 2018). Education plays an important role in the learning process that improves individual abilities. Work allows a person to interact with many parties and demands knowledge according to their duties. Meanwhile, experience provides a broader understanding of a field along with the amount of involvement of a person. Knowledge also has certain indicators, including: knowing (ability to remember material), understanding (ability to explain and interpret), application (ability to apply in real situations), analysis (ability to describe and explain relationships between components), synthesis (ability to formulate new), and evaluation (ability to assess based on certain criteria) (Adiputra et al., 2021). These indicators reflect a person's level of ability to understand and apply the knowledge they have.

## **Employee**

Employees are individuals who work by selling their labor (both physical and mental) to a company and receive compensation according to the agreement. According to Bambang Suharno, employees are considered assets, where the most important assets in a company consist of three things, namely human resources (HR), HR, and HR (Sulthon, 2020). This shows how crucial the role of HR or employees is in the success of a business.

Human resources (HR) are the main component that plays an important role in the success of an organization, including in the banking sector (Hamka et al., 2022). HR plays an active role in carrying out organizational activities, and without quality HR, organizational goals are difficult to achieve (Masud et al., 2022). In the banking context, employees are human resources that are a crucial element in determining the success of bank operations. The success of a bank is not only determined by business growth or the breadth of its network of relationships, but also greatly depends on the competence and quality of its employees (Yulianty et al., 2021).

At Bank Muamalat KC Parepare, for example, the HR structure consists of 10 employees who have their respective roles and responsibilities, including *Sub Branch Manager*, *Sub Branch Operational Supervisor*, *Customer Service*, *Teller*, *Relation Manager Funding & Hajj*, *Relationship Manager Financing*, *Security*, *Driver*, *Business Support Officer (BSO)*, and *Office Boy (OB)*. The existence and contribution of each employee in carrying out their duties according to their respective functions is an important foundation in supporting bank operations effectively and efficiently (Aulia & Jamilah, 2024).

### **Financing Products**

Etymologically, financing comes from the word "cost" which refers to money spent to meet needs or do something (Akbar, 2023). Financing is the distribution of funds intended for investment purposes which in Islamic banking is carried out based on a profit-sharing agreement. According to Kasmir, financing is defined as the provision of funds or requests based on an agreement between the bank and other parties. (Nurhadi, 2018). The party receiving the financing is required to return the funds after a certain period of time, with compensation or profit sharing according to the agreement (Sembiring, 2024).

There are several financing products available at Islamic banks including various types of contracts that comply with sharia principles. First, *Murabahah Financing*, which is financing based on buying and selling with an agreed profit (Surayya Fadhillah Nasution, 2021). Second, *Mudharabah Muqayyadah financing*, which is financing based on a cooperation contract in which the bank as the capital owner provides funds to the

business manager with certain conditions (Syarvina, 2021). Third, *Musarakah Muatanqishah financing*, which is partnership-based financing that allows joint ownership between the bank and the customer, where the bank's ownership portion will decrease over time (Yarmunida, 2020). Based on a search via *the website*, of the 13 Islamic Commercial Banks in Indonesia, there are four BUS that offer products with *the Musarakah Mutanaqishah contract* with asset ownership products, namely home and vehicle ownership, one of which is Bank Muamalat (Wijaya, 2023).

Fourth, *Istishna' financing*, which is financing used to purchase goods based on orders or production (Dhean Bimantara & Aang Asari, 2022). Furthermore, there is *Ijarah financing*, which is financing based on a lease with an option right (Maulana, 2021), and *Musarakah financing*, which is financing based on the principle of cooperation in which both parties pool capital for a particular business (Nuralim & Jawab, 2023). In addition, there is also *Salam financing*, which is financing for the purchase of goods with advance financing (Solihin et al., 2022), and *Wakalah financing*, which is based on a representative agreement, where the bank acts as a representative to carry out certain transactions on behalf of the customer (Sahla et al., 2023).

## Research Method

This study uses a qualitative method with a case study design, where data is collected in the form of words processed from the results of observations, interviews, and documentation. According to Sugiyono, field research aims to understand environmental interactions in depth (Sugiyono, 2018). This study was conducted at Bank Muamalat KC Parepare to identify financing products and analyze knowledge of financing products among employees. The research is descriptive qualitative, aiming to create a clear picture of knowledge of financing products. Data is collected methodically and accurately from various sources. Data is obtained directly through interviews with *frontline employees* and bank leaders. Supporting data is obtained from journals, documents, books, and the internet.

Data were collected through three main methods: observation, interviews, and documentation. Observation was conducted by directly observing employee activities, while interviews involved asking direct questions to informants relevant to the research

topic (Adil et al., 2023). Documentation included collecting data from various sources such as reports, photos, videos, and interview recordings (Sarosa, 2021). Data management was carried out through a coding process *using* open, *axial*, and selective coding methods to analyze data systematically. The coded data was then arranged in a table through a tabulation process to facilitate further analysis. Furthermore, the data was identified and classified into relevant categories through a categorization process.

To ensure the validity of the data, credibility testing was carried out by extending observations, triangulating sources, and increasing persistence. Triangulating sources was carried out by comparing the results of observations, interviews, and documents that had been collected (Sugiyono, 2015) *NVivo 14 Pro* software. The analysis process includes four main steps. The first step is data import, which is entering the data that has been obtained into the application. Furthermore, inductive data coding is carried out to detect patterns and facilitate analysis. The results of the coding are visualized through features such as *hierarchy charts* and *word frequency*. Finally, a report on the findings and main themes of the research results is compiled to provide a clear picture of the research results. (Rahadi, 2020).

## **Discussion**

### **1. Financing Products at Bank Muamalat KC Parepare**

Products in Islamic banks are one of the main services offered to provide financing to customers based on sharia principles. These principles include freedom from usury (interest), *gharar* (uncertainty), and *maysir* (gambling). Financing is the distribution of funds intended for investment purposes in Islamic banking and is carried out based on certain contracts, such as profit-sharing contracts. In general, the financing mechanism involves three parties, namely the funder, the provider of goods or services, and the user of the service. Financing is one of the main activities at Bank Muamalat KC Parepare because it is the main source of income and also supports the bank's business. The financing products offered use contracts that are in accordance with sharia principles. Bank Muamalat KC Parepare provides various financing products, including:

- a) Mortgage Hijrah

Home Ownership Credit (KPR) Hijrah is a financing product at Bank Muamalat KC Parepare related to the need to buy or build a house and renovate a house. KPR Hijrah allows customers to buy a house through an installment system that is in accordance with sharia principles, both those who have more or less funds so that they can have a house according to the customer's wishes.

KPR Hijrah at Bank Muamalat KC Parepare is included in financing with *Murabahah* and *Musyarakah Mutanaqishah contracts*. The KPR Hijrah mechanism with the *murabahah contract* is that the customer submits a house purchase to the Bank, then the Bank as the provider of goods and sells to the customer who orders in order to purchase goods with payment made in installments. While the KPR Hijrah mechanism using the *Musyarakah Mutanaqishah contract* is that the bank and the customer work together in procuring a house, where initially the bank has greater ownership than the customer, after that the ownership will decrease and stop when the installments end and the house is completely owned by the customer.

b) Multipurpose Employee

Multipurpose is a financing product of Bank Muamalat KC Parepare which also uses the *murabahah contract*. Multipurpose financing is the sale and purchase of goods at a price agreed upon at the beginning at the time of the contract, where the bank will state the purchase price and profit (*margin*) obtained by the bank. Multipurpose can be used to meet investment needs for procurement of capital goods and plantation land. In addition, it is also more commonly used in the procurement of goods for consumptive needs such as vehicles.

c) *Prohajj Plus*

*Prohajj Plus* is a financing program from Bank Muamalat to customers so that they can get a portion of the hajj in advance without having to have funds. This financing product is a loan provided by Bank Muamalat KC Parepare to customers who want to get a portion of the hajj *seat* but lack funds. *Prohajj Plus* Bank Muamalat KC Parepare is a financing product that focuses on sharia financing that provides religious services in the form of hajj, both Regular hajj, *Plus hajj*, and Furada hajj. The *Prohajj Plus financing mechanism* is that customers apply for financing to the bank with a DP of IDR

10,000,000, then the bank provides an advance fund of IDR 60,000,000 and customers pay installments to the bank.

d) *Back To Back*

*Back To Back* financing product of Bank Muamalat is a financing product that uses customer deposit guarantee. In this product, customers who have deposits in Bank Muamalat can apply for financing by providing the deposit guarantee. This financing aims to meet customer needs quickly and practically and in accordance with sharia. This product is included in *Murabahah financing* because it uses the *Murabahah contract*. At Bank Muamalat KC Parepare, according to a statement from one of the employees, this product is temporarily being *pushed* by the boss.

Most of the financing products at Bank Muamalat KC Parepare use the *murabahah contract*, such as KPR, Multiguna, and *Back To Back*. It can be concluded that these three products are included in *Murabahah financing*. In *murabahah financing*, the bank acts as the seller and the customer as the buyer. The purchase price is based on the purchase price with the agreed profit margin. *Buying and selling in the form of murabahah* is often referred to as the term used by Imam Syafi'i, namely *al-amir bi al-shira*, which can also be interpreted as *bay' bi tsaman ajil* or *bay' muajjal* (Muchsony, 2024). This term refers to buying and selling where the goods are delivered immediately, while payment can be deferred or made in installments. Thus, *murabahah* is one form of buying and selling that is recognized and permitted in sharia principles. Based on the data processing found by researchers regarding what financing products are at Bank Muamalat KC Parepare as seen in the results of data processing on the *software application N-Vivo 14 Pro*.

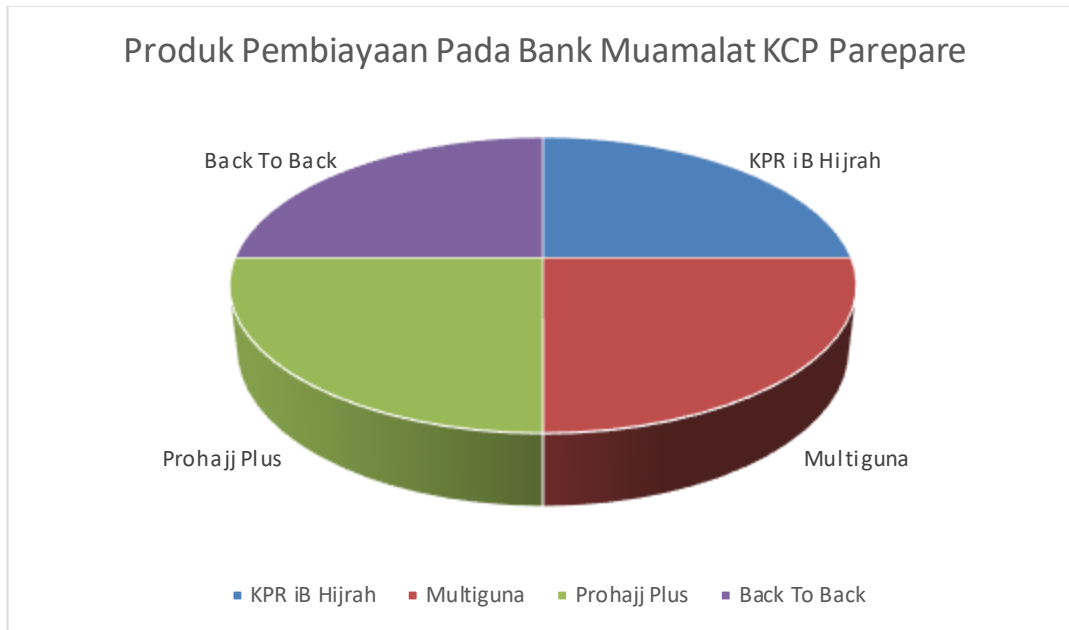


Figure 1 Financing Products at Bank Muamalat KC Parepare

Source: Processed by researchers based on Nvivo 2024 data

Based on the image above, the financing products at Bank Muamalat KC Parepare include KPR iB Hijrah, Multiguna, *Prohajj Plus*, and *Back To Back*. The contracts used in these financing products are, KPR iB Hijrah uses the *Murabahah contract* and also *Musyarakah Mutanaqishah*. However, for the *Prohajj Plus* financing product, it does not use the *Murabahah* and *Musyarakah Mutanaqishah contracts* but uses the *wakalah bil ujah contract* because in *Prohajj* there is also capital from customers, which means that the capital does not come from the bank as a whole but there is also involvement from customers. While for *Back To Back*, it uses the *Murabahah contract*. The financing products that are most in demand by customers are *Prohajj Plus* and *Multiguna*. The KPR iB Hijrah product appears to have a blue color, *Multiguna* is represented by orange, *Prohajj Plus* is given a brown color, and *Back to Back* is displayed in gray. This division shows the various financing services offered by Bank Muamalat to meet the needs of its customers, ranging from home ownership to worship-based financing. Furthermore, the data displayed in this figure is processed using Nvivo software in 2024, as stated in the source statement. By integrating these various types of financing, Bank Muamalat KC Parepare seeks to provide financial solutions that are not only competitive but also in accordance with sharia principles.

## 2. Financing Product Knowledge for Bank Muamalat KC Parepare Employees

In Islam, knowledge ( *science* ) has a very broad meaning and includes everything that brings humans to the truth, both worldly and spiritual. Knowledge is considered one of the greatest gifts from Allah SWT to humans, which distinguishes them from other creatures. Islam emphasizes that knowledge must be used for the benefit of the people and to draw closer to Allah SWT (Maulida, 2024). Product knowledge is one of the key factors in the success of a financial institution, especially in the sharia banking industry. Employees who have a good understanding of financing products will be able to provide higher quality services to customers. Knowledge is the understanding or information that a person has about various things that can be obtained from education, experience, work or from interactions with other people.

Knowledge is everything that is known and obtained by a person from the contact of the five senses with a particular object. As for financing product knowledge, it refers to an understanding of various types of financing products at a sharia financial institution. Financing products are one of the products or services offered by sharia banks. Financing or what in the banking world is called *financing* is the provision of funds or capital to meet certain needs, both to individuals and companies (Puspito et al., 2024). Financing is one of the most important activities of a bank because one of the sources of bank income comes from financing. Therefore, every employee at a bank must have knowledge related to bank products, including financing products.

As explained in the Qur'an, the importance of knowledge in a field as in QS An-Nahl/16:43, Allah SWT. said:

وَمَا أَرْسَلْنَا مِنْ قَبْلِكَ إِلَّا رِجَالًا نُوْحِيْ اِلَيْهِمْ فَسْأَلُوْا اَهْلَ الذِّكْرِ اِنْ  
كُنْتُمْ لَا تَعْلَمُوْنَ ﴿٤٣﴾

The translation: "We did not send before you (Prophet Muhammad), but a man to whom We gave revelations. So, ask people who have knowledge (418) if you don't know. (418) Namely people who have knowledge of the prophets and the books."

The verse above shows that every ignorance must be resolved by seeking knowledge from a trusted source. The verse is relevant to show that Bank Muamalat employees' knowledge of financing products is part of their professional responsibility. As part of a sharia banking institution, Bank Muamalat employees are not only required to have in-depth knowledge and understanding of financing products but must also be able to explain well to customers about the financing products offered. This knowledge is very important because these products must not only meet customer needs, but must also be in accordance with sharia principles.

Bank employees are human resources who play an important role in the success of a bank (Nurfitriani & Arwin, 2020). In line with Bambang Suharno's theory regarding human resources, employees are considered assets, where the most important assets in a company consist of three things, namely human resources (HR), HR, and HR (Astuti Ningrum et al., 2022). This shows how crucial the role of HR or employees is in the success of a business. Therefore, every company must have quality human resources. As a bank employee, of course, you are required to know everything related to the bank, such as financing products. Good knowledge and understanding of financing products such as mortgage financing, vehicle financing, or hajj financing are very important to improve the quality of service and customer satisfaction. Employees who have in-depth knowledge of these products can not only explain their features and benefits clearly, but are also able to assist customers in choosing products and determining the amount of financing *ceiling* that suits the customer's needs and financial situation.

In-depth knowledge of financing products is the key to success for Bank Muamalat KC Parepare employees. As the frontline in serving customers, employees are required to comprehensively understand all aspects of the products offered. Lack of product knowledge can hinder employee performance in providing optimal service. Employees who do not understand the product well will have difficulty explaining the benefits and advantages of the product to customers, potentially reducing customer trust and hindering the achievement of sales targets.

Based on the results of interviews with several employees of Bank Muamalat KC Parepare, such as *Relationship Manager Consumer, Teller, Sub Branch Operational Supervisor, Customer Service, and Relationship Manager Funding* have a very good

understanding of the financing products offered by Bank Muamalat KC Parepare, such as Multiguna, KPR, *Prohaji Plus*, and other commercial financing and clearly know the types of contracts used for each product, such as *Murabahah*, *Musyarakah Mutanaqqishah* and *Wakalah bil Ujrah contracts*. In addition, the employees are also able to explain the differences between *Murabahah*, *Musyarakah*, and *Mudharabah financing* very clearly. For example, explaining in detail that *Murabahah* is a sale and purchase with a profit margin, *Musyarakah* is cooperation with the sharing of results or capital, and *Mudharabah* is financing based on profit sharing between capital owners and business managers.

The results of the study indicate that the initial level of knowledge is knowing. According to Notoatmodjo, the level of knowledge starts from "knowing," which refers to a person's ability to recognize or remember information. This in-depth knowledge proves that these employees meet the knowledge indicators that refer to 'knowing' according to Notoatmodjo's Theory, which reflects employee knowledge of existing financing products, the sharia principles applied, and the differences in contracts used in each type of product that reflect this initial level of knowledge.

Understanding a product is not only limited to mentioning and knowing its definition, but also being able to explain in detail the known object and interpret it accurately. Based on the interview results, employees of Bank Muamalat KC Parepare were able to explain the terms and conditions of financing applications well. Employees not only know the general requirements, but are also able to provide detailed explanations regarding the required documents such as KTP, NPWP, Pay Slip, Family Card, marriage certificate and house certificate according to the needs of the financing product. In addition, employees also understand that certain requirements such as guarantee of Employee Decree for ASN or fixed income for all customers are important elements for the eligibility of financing applications.

The results of the study show that Bank Muamalat KC Parepare employees not only 'know' the requirements, but also understand the reasons behind these requirements, including the relevance of documents to financing eligibility. For example, employees associate fixed income and customer *cash ratio* with the ability to meet installments, and explain the need for collateral in securing financing. According to Kotler and Keller

(2016), one of the important elements in excellent service is the ability of employees to understand customer needs and provide clear and detailed explanations (Rachmad et al., 2023). The ability to explain in depth and understand each requirement and its relationship to financing products, Bank Muamalat KC Parepare employees can be categorized as meeting the knowledge indicator according to Notoatmodjo, namely 'Understanding' because Bank Muamalat employees not only understand the financing requirements but are also able to explain their relationship to customer needs.

Understanding a concept is important, but more important is the ability to apply it. Application is the ability to apply what has been learned in real situations and conditions. Based on the interview results, employees of Bank Muamalat KC Parepare not only know the basic concept of *Murabahah financing*, but are also able to explain the process systematically and provide examples of direct application in everyday life. Their knowledge is not only theoretical but also applied to explain the product to customers. Employees understand that *Murabahah* is a sale-based financing, where the bank buys goods or objects needed by customers and resells them to customers with a predetermined profit margin. Employees not only understand the concept, but are also able to explain real situations, such as buying a house (KPR) or renovating a house using the *Murabahah scheme*.

The results of the study indicate that employees of Bank Muamalat KC Parepare meet the 'application' indicator in knowledge according to Notoatmodjo because employees not only know and understand the basic concept of *Murabahah*, but are also able to explain, relate, and apply it in real situations and make it a tool to answer customer needs practically. This also reflects the professional competence of employees in their role as a liaison between the bank and customers. In Bloom's taxonomy, application is the third level of knowledge mastery, where a person is able to use the information understood to solve problems or face real situations. (Anderson et al., 2023). The results of the study show that Bank Muamalat KC Parepare employees not only understand the basic concept of *Murabahah* but are also able to apply it in the context of customer needs, such as mortgages and home renovations.

Understanding and applying the concept is the first step. However, to be able to truly utilize the knowledge, one must be able to analyze the information and make the

right decisions. Based on the interview, Bank Muamalat KC Parepare employees demonstrated analytical skills by identifying various factors that influence the determination of the financing ceiling and explaining the relationship between these factors to provide an appropriate assessment. For example, connecting several components such as customer needs, income, *cash ratio*, and risk in determining the financing ceiling. In addition, employees were also able to analyze different types of financing products and provide ceilings based on specific categories, while linking the ceiling to current regulations and the customer's financial capabilities. Bank Muamalat KC Parepare employees also demonstrated the ability to analyze important information such as customer needs such as buying a house or hajj needs, customer financial conditions through *cash ratio* and monthly income, and the latest *ceiling policy*, namely the maximum *ceiling limit* based on the product.

The results of the study show that Bank Muamalat KC Parepare employees not only know or understand the basic concept of financing *ceilings*, but are also able to analyze relevant factors such as income, *cash ratio*, and customer needs, connect various elements such as customer needs, types of financing, regulations, and risks to determine financing *ceiling decisions*, and adjust *the ceiling* based on financing categories such as multipurpose, KPR or *Prohajj*. According to Simon, an effective decision-making process includes identifying problems, collecting data, analyzing relevant factors, and selecting the best solution (Muktamar et al., 2024). Bank Muamalat KC Parepare employees demonstrate rational decision-making skills by analyzing various elements such as customer needs and risks to determine the optimal financing ceiling.

After knowing the employee's ability to analyze and apply it in practice, the next step is to know the employee's ability to link parts into a new whole. Based on interviews, employees of Bank Muamalat KC Parepare in combining information related to Bank Muamalat KC Parepare financing products to suit customer needs, namely in several ways, including finding out customer needs and customer information, then explaining financing products that are in accordance with customer needs, after that evaluating the product to suit the customer's needs. In addition, another way that is done is to provide customers *with pamphlets* or brochures for each financing product so that customers know which product suits their needs.

The results of the study indicate that Bank Muamalat KC Parepare employees are able to combine customer needs information with financing product features to create appropriate solutions. This process involves the stages of identifying customer needs, product adjustments, and innovation to increase satisfaction. Thus, this reflects the ability of employees to meet the knowledge indicator, namely 'synthesis', seen from the way employees combine understanding of customer needs, information related to various financing products, and tools such as *brochures* to help customers understand the product.

The last knowledge indicator according to Notoatmodjo is evaluation. Based on the interview results, the interview results show that Bank Muamalat KC Parepare employees have the ability to evaluate customer conditions before agreeing to renegotiate financing. This evaluation includes the process of analyzing the customer's financial capabilities, risks to the bank's financial stability, and the reasons underlying the submission of changes to financing terms. For example, employees explained that if a customer applies for financing with an amount that exceeds their income, the bank can only provide financing that is in accordance with the customer's financial capabilities. This reflects the existence of a credit risk evaluation process that aims to maintain the bank's financial security.

Evaluation capability is also evident from employee statements that emphasize the importance of the initial selection process before providing financing. In addition, it is explained that banks must examine customer information in detail to ensure that the risks taken can be minimized. This statement shows an effort to assess and group customers based on their eligibility to meet financing obligations, so that the risk of problematic credit can be avoided. This is in line with evaluation indicators that involve a decision-making process based on certain criteria.

In addition, the evaluation process is carried out by considering the reasons submitted by the customer so that every request for rescheduling or renegotiation must be submitted with clear and relevant reasons. After these reasons are assessed, the bank can then consider whether changes to the financing terms can be made. This process not only shows an understanding of the bank's internal policies, but also the ability to evaluate the suitability between customer needs and the bank's capacity to deal with credit risk.

The evaluation conducted by Bank Muamalat employees does not only stop at analyzing the financial capabilities and reasons of the customer, but also includes risk mitigation measures. For example, employees mentioned that one way to adjust financing to customer needs is to extend the payment period or adjust the amount of installments. This step reflects a strategic evaluation to find a solution that benefits both parties, both the customer and the bank.

The results of the study indicate that the evaluation capabilities of Bank Muamalat KC Parepare employees include a comprehensive analysis of various important aspects, such as customer finances, reasons for submission, and impacts on bank risk. This indicates that employees have the competence to evaluate situations to support appropriate decision making, thus meeting the 'evaluation' indicator according to Notoatmodjo's theory.

In line with Notoatmodjo's theory of knowledge, work forms individual knowledge through experience and continuous learning. Employees of Bank Muamalat KC Parepare, for example, are required to have in-depth knowledge of financing products. Training organized by the bank is an effective means to equip employees with the knowledge they need, so that they can carry out their duties well and make a positive contribution to the bank's performance. The frequency of training has a positive correlation with the level of employee knowledge. However, it should be emphasized that the quality of training is also very important so that training must be designed effectively and relevant to employee needs.

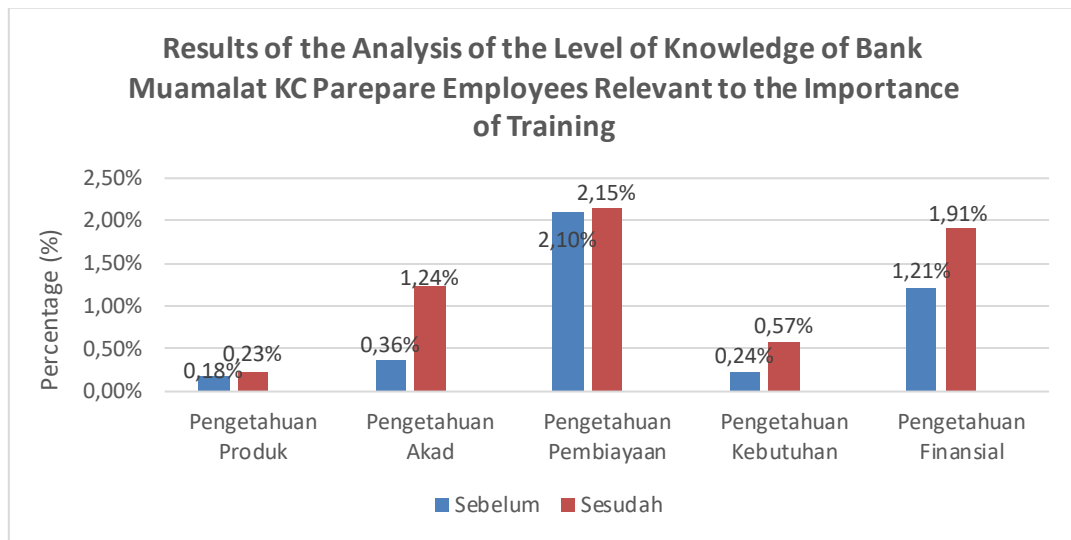


Figure 2 Level of Knowledge of Muamalat Bank Employees, Parepare Branch Office  
 Source: Processed by researchers based on Nvivo 2024 data

Based on the image above, it shows that the knowledge of financing products in Bank Muamalat KC Parepare employees has a product knowledge indicator value of 0.18% to 0.23%, akad knowledge indicator value of 0.36% to 1.24%, a financing knowledge indicator value of 2.1% to 2.15%, a knowledge value of needs of 0.24% to 0.57%, and a financial knowledge value of 1.21% to 1.91%. Overall, there was an increase in all aspects of knowledge related to financing products after training. Employees' initial knowledge of financing products is still relatively low, so more in-depth training is needed to improve their capacity in providing better service to customers.

Employee training is a major factor in improving understanding of financing products, which has an impact on the effectiveness of customer service. Previous research conducted by (Rahayu & Cahyono, 2018) shows that HR development through systematic training can improve employee competence in understanding and explaining Islamic banking products. Training is the basis of the process to improve employee competence in accordance with the field of work they will be working on, various studies show that effective training is considered capable of influencing the improvement of work processes, increasing broad knowledge and being skilled at work. In line with that, previous research conducted by (Kurniawan, 2021) emphasized that training that is carried out continuously can increase the level of employee understanding of financing products, so that they are better prepared to provide financial education and solutions to customers.

The results of data analysis using Nvivo software show a comparison of employee knowledge levels related to financing products. Although this data is not directly generated from measurements before and after training, this comparison is relevant to the views of Mrs. Wardah Bachtiar as *Branch Manager* of Bank Muamalat KC Parepare who emphasized the importance of training as an effort to improve employee knowledge of financing products. This comparison of knowledge levels illustrates the initial condition of employee knowledge and the projected improvements that can be achieved through training. This shows that training has the potential to be an effective intervention to close the gap in employee knowledge. Currently, the knowledge of financing products among Bank Muamalat employees as a whole has met the knowledge indicators.

## **Conclusion**

Bank Muamalat KCP Parepare offers various types of financing products that are in accordance with sharia principles, such as KPR Hijrah, Multiguna, Prohaji Plus, and Back To Back. These products use sharia contracts such as Murabahah, Musyarakah Mutanaqishah, and Wakalah bi Ujrah, with the Murabahah contract as the most dominant contract. Prohaji Plus and Multiguna financing products are the products most in demand by customers in this branch. The level of employee knowledge of financing products shows good results based on knowledge indicators including introduction (know), understanding (comprehension), application (application), analysis (analysis), synthesis (synthesis), and evaluation (evaluation) according to Notoatmodjo. The training provided has proven to be able to improve employee understanding of financing products, although there are still some aspects that require further improvement. This good knowledge supports improving the quality of service to customers and the competitiveness of Bank Muamalat in the sharia banking market. It is important for management to continuously improve the quality of employee knowledge through on going training programs, especially in aspects that still require development. Improving employee knowledge not only supports the quality of service to customers but also strengthens Bank Muamalat's competitiveness in facing competition in the sharia banking sector.

## REFERENCES

- Adil, A., Liana, Y., Mayasari, R., Lamonge, A. S., Ristiyana, R., Saputri, F. R., Jayatmi, I., Satria, E. B., Permana, A. A., & Rohman, M. M. (2023). Metode Penelitian Kuantitatif dan Kualitatif: Teori dan Praktik. *Jakarta: Get Press Indonesia*.
- Adiputra, I. M. S., Trisnadewi, N. W., Oktaviani, N. P. W., & Munthe, S. A. (2021). *Metodologi Penelitian Kesehatan*. Yayasan Kita Menulis.
- Akbar, E. E. (2023). Restrukturisasi Pembiayaan Bank Syariah Indonesia. *Jurnal Ilmiah Manajemen Dan Kewirausahaan (JUMANAGE)*, 2(1), 152–157. <https://doi.org/10.33998/jumanage.2023.2.1.711>
- Anderson, L. W., Krathwohl, D. R., Airasian, P. W., Cruikshank, K. A., Mayer, R. E., Pintrich, P. R., Raths, J., & Wittrock, M. C. (2023). *TAKSONOMI ANDERSON (et.al.): Revisi atas Taksonomi Bloom (et.al.)*.
- Astuti Ningrum, S., Yulianti, F., & Mardah, S. (2022). *Peranan Disiplin Kerja Terhadap Efektivitas Kerja Karyawan Pada PT. Permodalan Nasional Madani Mekaar Cabang Banjarmasin Utara*.
- Aulia, F., & Jamilah, S. (2024). Peran Manajemen Sumber Daya Manusia (SDM) Terhadap Kinerja Pegawai Perbankan Syariah. *J-CEKI: Jurnal Cendekia Ilmiah*, 3(5), 4346–4357.
- Darsini, Fahrurrozi, & Cahyono, E. A. (2019). Pengetahuan ; Artikel Review. *Jurnal Keperawatan*, 12(1), hal. 97.
- Dhean Bimantara, & Aang Asari. (2022). Akad Analisis Akad Istishna Perspektif Fikih Muamalah dan Hukum Perdata. *Mabsya: Jurnal Manajemen Bisnis Syariah*, 4(2), 143–155. <https://doi.org/10.24090/mabsya.v4i2.6969>
- Fauzi, A. (2022). Solusi Bebas Riba Menggunakan Bank Syariah. *Jurna Islamologi*, 2(1).
- Gofur, H., Ibnudin, I., Syathori, A., & Himmawan, D. (2024). Strategi Pelayanan Prima Frontliner Pada Bank Syariah Indonesia KCP Indramayu Jatibarang. *JSEF: Journal of Sharia Economics and Finance*, 3(2), 60–70.
- Hamka, A. A., Soumena, M. Y., & Hamid, A. (2022). *Peran Human Resources Development ( Hrd ) Dalam Meningkatkan Competitive Advantage Karyawan Pada Btn Syariah Kcps Parepare*. 4(2), 33.
- Iswahyudi, M. S., Budaya, I., Purwoko, P., Riswanto, A., Lestari, A. A., Widawati, E., Zahara, A. E., Ardyan, E., Nurchayati, N., & Efdison, Z. (2023). *Manajemen Pemasaran: Strategi dan Praktek yang efektif*. PT. Sonpedia Publishing Indonesia.
- Kartika, M., & Andrini, R. (2024). Kegiatan Usaha Bank Syariah dan Perbedaannya Dengan Konvensional. *Socius: Jurnal Penelitian Ilmu-Ilmu Sosial*, 2(5).
- Khabulloh, M. N. (2018). Implementasi Kompensasi dan Benefit: Tinjauan Manajemen SDI Berbasis Syariah. *Al-Uqud: Journal of Islamic Economics*, 2.

- Kurniawan, E. (2021). Peningkatan Pengetahuan Karyawan Terhadap Produk Pt Wilmar Chemical Indonesia. *Jurnal Agribisnis Dan Pengembangan Masyarakat (AGRIVASI) UMUS*, 1(1).
- Masud, A. A., Tenriyola, A. P., & Asike, A. (2022). Peranan Kompetensi SDM Terhadap Peningkatan Kinerja Karyawan. *Amsir Management Journal*, 3(1), 42–48.
- Maulana, D. F. (2021). Analisis Terhadap Kontrak Ijarah dalam Praktik Perbankan Syariah. *Muslim Heritage*, 6(1). <https://doi.org/10.21154/muslimheritage.v6i1.2569>
- Maulida, R. (2024). Karakteristik Filsafat, Ilmu Dan Agama Dalam Islam. *Jurnal Tawadhu*, 8(2), 175–184.
- Muchsony, F. (2024). Pembiayaan Murabahah Pada Perbankan Syariah di Indonesia. *Rayah Al-Islam*, 8(3), 1524–1543.
- Muktamar, A., Safitri, T., Nirwana, I., & Nurdin, N. (2024). Proses Pengambilan Keputusan Dalam Manajemen. *Journal Of International Multidisciplinary Research*, 2(1), 17–31.
- Notoatmodjo, S. (2018). *Promosi Kesehatan Dan Perilaku Kesehatan*.
- Nuralim, A., & Jawab, A. R. (2023). Implementasi Mudharabah dan Musyarakah dalam Lembaga Perbankan Syariah. 2(11), 5456–5469.
- Nurfitriani, N., & Arwin, A. (2020). The effect of work stress on employee turnover intention in Pt Bank Rakyat Indonesia Makassar Branch Ahmad Yani. *Journal of Applied Business Administration*, 4(2), 227–234.
- Nurhadi, N. (2018). Pembiayaan Dan Kredit Di Lembaga Keuangan. *Jurnal Tabarru': Islamic Banking and Finance*, 1(2), 14–24. [https://doi.org/10.25299/jtb.2018.vol1\(2\).2804](https://doi.org/10.25299/jtb.2018.vol1(2).2804)
- Octaviana, D. R., & Ramadhani, R. A. (2021). *Hakikat Manusia: Pengetahuan (Knowledge), Ilmu Pengetahuan (Sains), Filsafat Dan Agama*. 2(2), 148.
- OJK. (2024). Statistik Perbankan Syariah 2024. *American Journal of Orthodontics and Dentofacial Orthopedics*, 166(3), 299.e1-299.e2. <https://doi.org/10.1016/j.ajodo.2024.07.006>
- Puspita, E. A., Wiriani, E., & Hetti, S. M. (2024). Strategi Pemasaran Produk Tabungan Seulanga iB pada PT Bank Aceh Syariah Capem Lhok Nibong. *Jurnal EMT KITA*, 8(4), 1569–1578.
- Puspito, G. R., Arti, L. K., Riza Nuraini, & Oktafia, R. (2024). Analisis Pembiayaan Pada Bank Syariah (Studi Kasus Pada PT. Bank BCA Syariah). *UQUDUNA: Jurnal Hukum Dan Ekonomi Syariah*, 2(1), 1–14. <https://ejurnal.kampusakademik.co.id/index.php/jrme/article/view/1118%0Ahttps://ejurnal.kampusakademik.co.id/index.php/jrme/article/download/1118/1001>
- Rachmad, Y. E., Setiawan, Z., Nora, L., Syamil, A., Risdwiyanto, A., Munizu, M., & Manaf, P. A. (2023). *Manajemen Pemasaran: Teori dan Studi Kasus*. PT. Sonpedia Publishing Indonesia.

- Rahadi, D. R. (2020). Konsep Penelitian Kualitatif Plus Tutorial NVivo. In *PT. Filda Fikrindo* (Issue September).
- Rahayu, F., & Cahyono, H. (2018). Pengaruh Pelatihan Dan Pengembangan Sumber Daya Manusia Terhadap Peningkatan Etos Kerja Islami Karyawan Bank Syariah Bukopin Cabang Darmo Surabaya. *Jurnal Ekonomi Islam*, 11, 231–240.
- Rahmadani, P. (2023). *Peran Bank Syariah Indonesia Dalam Mendorong Perekonomian Nasional*. UIN Fatmawati Sukarno Bengkulu.
- Robet, M. S. A., Mubarak, A. Z., & Nuraini, F. W. (2024). Analysis Of Customer Service Performance At Bank Bri Gajahmada Unit: Its Influence On Customer Satisfaction. *Journal Of Humanities And Social Studies*, 2(01), 165–172.
- Sahla, H., Inayah, H., & Sudiarti, S. (2023). Implementasi Akad Wakalah di Lembaga Keuangan Syariah 238–232, (02)08. *ا.م.ش.*
- Sari, I. P. (2023). Analisis Service Excellent di PT. BPRS Lantabur Tebuireng Jombang Ditinjau dari Islamic Business Ethics. *Journal of Cross Knowledge*, 1(2), 1–20.
- Sarosa, S. (2021). *Analisis data penelitian kualitatif*. Pt Kanisius.
- Sembiring, E. R. M. (2024). *Analisis Akad dan Mekanisme Pembiayaan produksi BSI Oto di BSI KCP Kisaran*. 3(9).
- Solihin, K., Ummul Khair, S., Rizki, I. K., Muzayyidah, A., & Setyawan, T. A. (2022). Analisis Komparasi Operasional Produk Pembiayaan Salam Dan Istishna' Di Bank Syari'ah. *Quranomic: Jurnal Ekonomi Dan Bisnis Islam*, 1(2), 105–118. <https://jurnalannur.ac.id/index.php/quranomic>
- Sugiyono. (2015). *Metode Penelitian Kuantitatif, Kualitatif, Dan Kombinasi (Mixed Methods)*. Alfabeta.
- Sugiyono. (2018). *Metode Penelitian Pendidikan* (C. Alfabeta (ed.); Cet, 28).
- Sulthon, M. R. (2020). Hubungan Antara Gaya Kepemimpinan Dengan Manajemen Konflik Pada Karyawan RSI PKU Muhammadiyah Pekajangan Pekalongan. *Jurnal Ekonomi Dan Bisnis*, 4(2), 273–284.
- Surayya Fadhillah Nasution. (2021). Pembiayaan Murabahah Pada Perbankan Syariah Di Indonesia. *AT-TWASSUTH*, VI(1), 132–152.
- Syabatullah, S., & Tambunan, K. (2024). Kompetensi Customer Service Dalam Meningkatkan Pelayanan Nasabah Pada Kantor Bank Syariah Indonesia Kc Padangsidempuan. *Journal Sains Student Research*, 2(1), 342–361.
- Syarvina, W. (2021). Penerapan Akad Mudharabah Muqayyadah Pada Bank Syariah Di Indonesia. *Studia Economica : Jurnal Ekonomi Islam*.

- Wijaya, A. (2023). *Penerapan Akad Musyarakah Mutanaqisyah Sebagai Alternatif Solusi Pembiayaan KPR Dalam Perbankan Syariah Pendahuluan*. 6(2), 193–204.
- Yarmunida, M. (2020). Musyarakah mutanaqishah Pada Perbankan Syariah di Indonesia : Pendekatan Maqasid Syariah Miti Yarmunida terakhir terus mengalami pertumbuhan yang signifikan . Sebagai lembaga keuangan bank yang. *Jurnal Baabu Al-Ilmi*, 5(2), 6–7.  
<https://ejournal.uinfabengkulu.ac.id/index.php/alilmi/article/view/2718>
- Yulianty, P. D., Qodriah, S. L., Kurniawan, P., & Indriyanti, H. (2021). Pengaruh kompetensi dan motivasi kerja terhadap kinerja karyawan pada PT . Elfaatih Global Indonesia. *Entrepreneurship Bisnis Manajemen Akuntansi (E-BISMA)*, 2(2), 51–61.