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Analysis of the Strategy for Implementing the Principle of Prudence in Murabahah Financing Risk Management Using SOAR Analysis at BSI KC S. Parman

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ABSTRACT

This study aims to analyze the application of the prudential principle in managing murabahah financing risk at Bank Syariah Indonesia (BSI) S. Parman Branch and to formulate development strategies using SOAR (Strengths, Opportunities, Aspirations, Results) analysis. A descriptive qualitative approach was employed, with primary data collected through Google Form-based written questionnaires administered to nine informants, observation, and documentation, supported by secondary data as context. The findings indicate that the prudential principle is applied as a control cycle throughout the financing process, comprising layered 5C analysis (Character, Capacity, Capital, Collateral, Condition of Economy), tiered approval with segregation of duties, documentation of akad elements, collectibility monitoring with early signals identified from both customer behavior and internal process discipline, and staged, well-documented handling of non-performing financing. The main constraints are document quality and limited analytical data. SOAR analysis directs development strategies toward leveraging procedural strengths to capture opportunities in archive digitalization, notification technology, and data analytics, with success measured through process indicators and the Non-Performing Financing (NPF) position as an external benchmark to maintain financing quality and portfolio health.

Keywords : Prudential Principle , Murabahah Financing , Financing Risk , Soar Analysis , Bank Syariah Indonesia.

INTRODUCTION

Islamic banking plays a strategic role in supporting economic growth through financing distribution in accordance with Sharia principles. The increase in financing demonstrates the

growing contribution of Islamic banking to meeting community needs, while simultaneously enhancing banks' responsibility in maintaining the quality of productive assets. In 2024, Bank Syariah Indonesia (BSI) recorded total financing of IDR 278.48 trillion, a 15.88% increase compared to the previous year. This growth reflects the increasing intermediation function of banking, but also requires the implementation of effective risk controls to ensure that financing expansion does not lead to a decline in asset quality. One financing product that requires attention is murabahah , a sale and purchase agreement that discloses the acquisition price and profit margin agreed upon by both parties. Its implementation requires clarity regarding the transaction object, selling price, profit margin, and customer payment obligations. Therefore (Ikhsan, 2023), the application of the principle of prudence needs to be carried out through customer eligibility assessments, document verification, financial information assurance, and ongoing payment monitoring, particularly at BSI KC S. Parman. (Siyamto, 2025).

The principle of prudence is an important principle in Islamic banking, as stipulated in Law Number 21 of 2008 concerning Islamic Banking. This principle requires banks to conduct careful assessments before disbursing financing, including assessing the character, capabilities, capital, collateral, and business prospects of prospective customers. Banks also need to implement risk management, know-your-customer principles, and customer protection to ensure financing activities run safely and in accordance with regulations. In murabahah financing , the application of the prudence principle can be carried out through customer eligibility analysis, document verification, contract certainty checks, and payment monitoring. One approach that can be used in assessing eligibility is the 5C principle, which includes character , capacity , capital , collateral , and condition. of economy (economic conditions) (Ambayu & Rahmadani, 2022). These five aspects help banks gain insight into the customer's character and capabilities, financial condition, collateral, and external factors that may impact the continuity of payments. Thus, the principle of prudence relates not only to the decision to grant financing but also encompasses control and monitoring throughout the financing process. (Pratama et al., 2026).

Implementation principle caution in financing murabahah face various challenge , good from both the internal side of the bank and condition external Customers . Research by Putri, Nasution , and Nasution (2023) at Bank SUMUT Sharia Branch Office, Lubuk Pakam show that implementation 5C principles of facing constraint in the form of limitations information customers , technology that has not been adequate , assessment collateral , as well as supervision and control financing (Nurainun Putri et al., 2023). Besides that , change condition economy and development sector business can influence ability customers in fulfil his obligations (Atika , 2024) . At BSI KC S. Parman , the problems identified in study This covering incompleteness documents , delays data updates , limitations information finance , income customers who do not still , and not yet his uniform documentation control . Conditions the show that implementation principle caution need support adequate procedures , quality good information , coordination inter-unit , as well as monitoring risk in a way sustainable (Rao et al., 2025).

A number of study previously has discuss management risk financing murabahah through approach management risk and the 5C principles . Research on BPR Syariah Artha Mas Abadi describes management risk through stages identification , measurement , monitoring , and control risk . While that , research by Putri, Nasution , and Nasution (2023) provides description about implementation 5C principles and factor supporters and inhibitors financing Murabahah at Bank SUMUT Sharia Sub -Branch, Lubuk Pakam . Various study the give understanding about procedures and challenges management risk financing (Agustin & Yanti, 2024) . However , based on studies conducted , still required analysis which is more measurable for identify internal strengths and opportunities as well external as well as connect it with aspirations and desired results achieved in development implementation principle caution in financing murabahah at the level branch . Therefore that , is necessary an approach that is not only explain practice control that has been walk , but also help formulate its development strategy based on condition real organization .

For answer need said , research This use SOAR analysis (Strengths, Opportunities, Aspirations, and Results) as approach in identify strengths , opportunities , aspirations , and expected outcomes from implementation principle caution . *Strengths* used For identify internal capabilities , procedures , and practices that support management risk financing murabaha . *Opportunities* used For study opportunity development that can utilized , while *Aspirations* describe desired condition achieved in improvement implementation principle caution . Next , *Results* used For formulate expected results from the strategies developed (Salwa et al., 2024) . Through approach said , the findings about implementation 5C principle , control documents and contracts , coordination inter-unit , as well as monitoring financing can organized become base appropriate strategy development with BSI KC S. Parman needs .

Based on gap said , research This directed For analyze implementation principle caution in management risk financing murabahah at BSI KC S. Parman as well as formulate its development strategy use SOAR analysis . This study includes the assessment process eligibility customers , verification and completeness information financing , as well as control and monitoring risk . Research data obtained through questionnaire written with question open , observation to procedures that can accessible with bank permits , and documentation , involving five informants from various function management financing . Information the analyzed For identify strengths and opportunities that can be utilized , as well as formulate aspirations and expected results in development implementation principle caution .

Based on description mentioned , the purpose of this research analyzing the relationship between the application of the principle of prudence, the quality of customer information, and the effectiveness of monitoring with the risk of murabahah financing in BSI KC S. Parman . In general theoretical , research This expected can enrich study about implementation principle caution and management risk financing murabahah through approach strategic SOAR based . In practical , results study expected can become material consideration for BSI KC S. Parman in determine priority development , especially in the aspect of analysis eligibility customers , quality information and documentation , financing process control , and monitoring risk . With

Thus , research This expected can generate relevant development strategies with condition branches and supports implementation principle caution in a way more directed in management risk financing murabahah .

RESEARCH METHODS

This study uses a descriptive qualitative approach to understand and analyze the strategy for implementing the precautionary principle in managing murabahah financing risks at BSI KC S. Parman. This approach was chosen because the study seeks to understand the processes, experiences, considerations, and obstacles related to the implementation of the precautionary principle. The research subjects were employees or related parties who are aware of and involved in the murabahah financing process. (Sugiyono, 2021) Primary data was obtained through a written questionnaire based on Google Forms with open-ended questions, observations of activities or procedures accessible with the bank's permission, and documentation. Five informants (R01–R05) representing Branch Manager , Financing Manager , Account Officer , Financing Analyst, Risk Management Staff . Secondary data were obtained from annual reports, Islamic banking regulations, books, scientific journals, and other sources relevant to the principle of prudence, murabahah financing , risk management, and SOAR analysis.

Data collection was conducted to obtain information regarding customer feasibility analysis procedures, the application of the 5C principles, installment payment monitoring, risk management constraints, and strategies for preventing and handling problematic financing. Observation and documentation were used to supplement the questionnaire data, including financing procedures, reports on the quality of financing permitted for research, and other supporting documents. Throughout the process, researchers maintained the confidentiality of customer information and the bank's internal regulations. Data were analyzed through data reduction, data presentation, and conclusion drawing, then strengthened through source triangulation and technical triangulation. Furthermore, the data results were analyzed using SOAR to identify internal strengths, development opportunities, the bank's aspirations, and expected results, so that recommendations for implementing prudential principles can be formulated according to the conditions and needs of BSI KC S. Parman.

RESULTS AND DISCUSSION

Description of BSI and financing risk mitigation

Bank Syariah Indonesia (BSI) is a sharia-compliant bank that operates its business based on Islamic sharia principles. In disbursing financing, BSI applies prudent principles to ensure that customers have the capacity and eligibility to fulfill their obligations. One of the financing products offered is murabahah , a financing agreement based on a sale and purchase agreement that sets the purchase price and profit margin agreed upon by the bank and the customer.

mitigation is an effort made by BSI to reduce the possibility of problematic or non-performing financing. Financing (NPF). This effort is carried out through a customer feasibility

analysis using the 5C principle (Character , Capacity , Capital, Collateral , and Condition). of Economy), verification of customer documents and information, monitoring installment payments, and evaluating customer business conditions. If payment constraints occur, the bank can take a persuasive approach and consider financing restructuring in accordance with applicable regulations. The implementation of this risk mitigation is expected to maintain financing quality, minimize bank losses, and increase customer trust in BSI. (Nurdhiana & Sari, 2024) .

Data were obtained from five informants at BSI KC S. Parman who were directly involved in the management of murabahah financing , coded R01–R05 according to their position in the financing flow. The five informants represented the leadership line (R01, R02), operations and analysis (R03, R04), and risk management (R05), as presented in Table 1.

Table 1. Profile of Research Informants

Code	Position	Role
R01	Branch Manager	Oversight of policies and decisions at the branch level
R02	Financing Manager	Financing analysis, recommendation and decision process
R03	Account Officer	Direct analysis of the profile, business and capabilities of potential customers
R04	Financing Analyst	Feasibility analysis, supporting documents, and risk mitigation
R05	Risk Management Staff	Identification, measurement, monitoring and control of risks

Source: Author (2026)

Based on Table 1, the research informants consist of five parties who have different roles in the management of murabahah financing at BSI KC S. Parman, ranging from policy supervision, feasibility analysis, to risk control. The involvement of informants from various functions provides an overview of the application of the precautionary principle in managing murabahah financing risks . The results of interviews with informants were then analyzed using the SOAR approach to identify strengths, opportunities, aspirations, and expected results, as a basis for formulating a strategy for developing the application of the precautionary principle at BSI KC S. Parman.

SOAR analysis

The findings are grouped into four SOAR elements along with the informants who served as sources of evidence (Table 2). There are 7 Strengths items , 5 Opportunities items , 8 Aspirations items , and 9 Results items .

Table 2. Scoring Rules

Score	Meaning	Condition
4	Strongly agree	Informants cited as evidence on the item (Table 5); direct support.
3	Agree	The informant was not quoted, but his/her answer contained at least two key words of the item; indirect support.
2	I disagree	The informant's answer only contained one item keyword; weak support.
1	Don't agree	There are no relevant statements from the informant.

Source : Author (2026)

The scores, weights, and ratings for each item are presented in Table 3. Total is the total score of the five informants; Weight is the Total divided by the total of the group pairs (Strength with Opportunity , Aspiration with Result); Rating is the Total divided by 5; and B × R is Weight × Rating .

Table 3 . SOAR Factor Scores and Weights

No	Factor	R01	R02	R03	R04	R05	Amount	Weight	Rating	Weight × Rating
Strength										
S1	SOPs, checklists , tiered inspections, and process documentation	4	4	1	2	2	13	0.084	2.60	0.2195
S2	Structured 5C analysis with cross-verification between sources	3	4	2	4	4	17	0.110	3.40	0.3753
S3	Hierarchical agreement with separation of authority	4	4	2	2	3	15	0.097	3.00	0.2922
S4	Risk management tools: risk matrix, early warning indicators, escalation procedures	3	3	1	3	4	14	0.091	2.80	0.2545
S5	Document and contract certainty: contract templates , legal checklists, traceable archives	2	2	1	1	2	8	0.052	1.60	0.0831
S6	Cross-functional inter-unit coordination	3	2	3	2	2	12	0.078	2.40	0.1870
S7	Direct communication with customers at the initial and billing stages	3	1	4	1	2	11	0.071	2.20	0.1571
	Total						**90**	**0.584**		**1,5688**
Opportunity										
O1	Archive digitization, document expiration reminder, file status standardization	3	3	2	2	1	11	0.071	2.20	0.1571

O2	Due date notification technology, payment history, and risky account flags	4	4	2	1	2	13	0.084	2.60	0.2195
O3	Data analytics and integration for risk profiling and ranking	3	4	2	4	4	17	0.110	3.40	0.3753
O4	Improving employee competency and updating regulatory knowledge	4	4	1	4	1	14	0.091	2.80	0.2545
O5	Customer education and digital channels for document collection	2	1	4	1	1	9	0.058	1.81	0.1052
	Total						**64**	**0.416**		**1,1117**
Aspiration										
A1	More consistent analysis, more up-to-date data, faster risk follow-up	4	2	2	2	3	13	0.073	2.60	0.1899
A2	Decisions have a clear analytical basis and risks are identified before they have an impact.	1	4	1	1	2	9	0.051	1.80	0.0910
A3	Documents are easy to trace and file deficiencies are identified early on.	1	2	2	1	2	8	0.045	1.60	0.0719
A4	Risks are identified more quickly, responsibility for follow-up is clear, mitigation is evidence-based	2	2	2	3	4	13	0.073	2.60	0.1899
A5	The agreement and supporting documents are consistent and the legal risks are known before the transaction.	3	3	3	2	3	14	0.079	2.80	0.2202
A6	Customer problems are identified early and resolution is directed	1	1	3	2	3	10	0.056	2.00	0.1124
A7	Preventive controls are in place and	2	3	1	2	3	11	0.062	2.20	0.1360

	findings are followed up in a timely manner.									
A8	Customers understand their obligations from the start and incoming files are more complete.	1	1	4	2	2	10	0.056	2.00	0.1124
	Total						**88**	**0.494**		**1.1236**
Result										
R1	Process accuracy, document completeness, response to risks, resolution of findings	4	1	2	2	1	10	0.056	2.00	0.1124
R2	Quality of analysis, process compliance, development of arrears, effectiveness of follow-up	1	4	1	3	2	11	0.062	2.20	0.1360
R3	Completeness of initial files, reduction of repeated clarifications, customer understanding	3	2	4	2	1	12	0.067	2.40	0.1618
R4	Quality of recommendations, consistency of analysis, accuracy of risk identification	1	2	1	4	1	9	0.051	1.80	0.0910
R5	Speed of detection, accuracy of escalation, mitigation follow-up	1	1	2	2	4	10	0.056	2.00	0.1124
R6	Completeness of archives, speed of document search, reduction of administrative corrections	2	1	2	2	1	8	0.045	1.60	0.0719
R7	Completeness of documents, reduction of repeated corrections, resolution of legality findings	3	2	2	1	2	10	0.056	2.00	0.1124

R8	Accuracy of follow-up, reduction of repeated delays, resolution of cases according to procedures	2	3	2	1	3	11	0.062	2.20	0.1360
R9	Resolution of findings, reduction of recurring findings, improvement of process compliance	2	2	1	3	1	9	0,051	1,80	0,0910
	Total						**90**	**0,506**		**1,0247**
	Total Strength + Opportunity						**154**	**1,000**		
	Total Aspiration + Result						**178**	**1,000**		

Description: Total = total score P01–P05; Weight = Total ÷ total (S+O = 152; A+R = 178); Rating = Total ÷ 5; Weight × Rating = Weight multiplied by Rating

Source: Author (2026)

Table 3 shows that the SOAR items were derived from informant responses, and Table 4 shows how strongly each item was supported. A discussion of each element is as follows.

1. Strengths

The internal strengths of BSI KC S. Parman lie in documented procedures and controls (S1), structured 5C analysis with cross-verification (S2), tiered approvals with separation of authorities (S3), risk management tools (S4), document and contract certainty (S5), inter-unit coordination (S6), and direct communication with customers (S7). The strongest strength is S2 (rating 3.40; B × R 0.375), followed by S3 and S4 with ratings of 3.0 (B × R 0.292) and 2.80 (B × R 0.254) . This is in line with the discussion on the application of the precautionary principle that control rests on cross-verification and separation of authorities. The lowest ratings are S5 (1.6) and S7 (2.2); S5 does not have direct quotes from P01–P05 so its rating reflects limited evidence from the five informants, not weak practices. Average rating Strength is 2.57.

2. Opportunities

Development opportunities include archive digitization and file standardization (O1), maturity notification technology and risk account tagging (O2), data analytics and integration (O3), employee competency enhancement (O4), and customer education and digital channels (O5). The strongest support is found in O3 and O4 (rating 3.4; B × R 0.375) and (rating 2.8; B x R 0.254), followed by O2 (2.6), and O1 (rating 2.20) and O5 (rating 1.81). Average rating The Opportunity score is 2.56. These opportunities have not yet been fully implemented, so they are considered areas for development, not existing strengths.

3. Aspirations

The aspirations to be achieved are more consistent analysis with up-to-date data and faster risk follow-up (A1), decisions based on a clear analytical basis (A2), easily traceable documents (A3), faster risk identification with clear responsibility (A4), consistency of contracts and

documents (A5), targeted resolution of customer problems (A6), preventive controls (A7), and customer understanding of their obligations from the start (A8). The highest rating was A5 (2.8), which, although not quoted directly, received indirect support from all informants (scores 2–3), followed by A1 and A4 (2.6). The lowest rating was A6 (1.4). The average rating Aspiration is 2.08.

4. Results

The results are formulated as process indicators that can be monitored by the branch, namely R1 to R9 (Table 3). The highest rating is R3 (2.4), while the lowest are R6 (1.0) and R9 (1.4). The average rating The result is 1.71, the lowest among the four elements, because R1–R5 were each cited by only one informant, and R6–R9 were not cited by any informant (Table 3), while a score of 1 indicates no relevant statements, not poor performance. Therefore, R1–R9 is more appropriately read as a proposed monitoring indicator that needs to be agreed upon and given an initial score by the branch.

The S–A strategy is determined based on the dominant elements in Table 4. Strengths dominate over Opportunities (weighted share of 61.7% versus 38.3%; average rating of 2.63 versus 2.28), and Aspirations dominate over Results (weighted share of 51.9% versus 48.1%; average rating of 2.08 versus 1.71). Because the number of items is different (seven Strengths and five Opportunities), the weighted share is influenced by the number of items, so the average rating is used as a comparison; both are in the same direction.

SOAR Analysis Based on 5C Principles

The SOAR items in Table 3 are grouped into five 5C aspects, resulting in 20 items (four SOAR elements for each aspect), which are presented in Table 4. Items S6, S7, A6–A8, R1, R6, R8, and R9 are excluded because they relate to monitoring, handling of problem financing, and administration, not 5C aspects. The weight in this table is the sum of the item scores divided by the total score of the five items in the same element, while the rating is the sum of the scores divided by 5.

Table 4. SOAR Matrix

Internal **External**	**Strength** *List of internal strength factors*	**Opportunities** *List of external opportunities*
Aspiration	**SA Strategy** *A strategy that uses strengths to achieve aspirations* mitigation opportunities (A4), consistency of contracts and documents (A5), and strengthening of preventive controls (A7) by	**OA Strategy**

List of factors expected from internal	optimizing risk management tools (S4) and ensuring document and contract certainty (S5) so that financing risks can be identified more quickly and prevented effectively. (S4, S5 – A4, A5, A7) 2. Utilize structured 5C analysis with cross-verification (S2) to ensure decisions have a clear analytical basis and risks are identified before they have an impact (A2). (S2 - A2) 3. Utilize inter-unit coordination (S6) and direct communication with customers (S7) so that customer problems are identified early and resolution is directed (A6). (S6,S7 - A6) 4. Utilize SOPs, checklists , and tiered inspections (S1) as well as tiered approvals with separation of authority (S3) so that controls are preventive and findings are followed up in a timely manner (A7). (S1, S3 - A7)	*Aspiration-oriented strategies that exploit opportunities*
Result *List of measurable results to be achieved*	**SR Strategy** *Strengths-based strategies to achieve measurable results*	**OR Strategy** *Opportunity-oriented strategies to achieve measurable results*

Source : Researcher (2026)

SOAR-Based Development Strategy

Based on the dominance of Strengths and Aspirations , the strategy formulated is S–A, which is using strengths to achieve aspirations, with Opportunities as support and Results as a measuring tool. The strategy is arranged per 5C aspect by pairing Strengths and Aspirations in the same aspect (Table 4) and is presented in Table 5 .

Table 5. Alternative S - A Strategies

Strategy	SA Strategy Alternatives
ST-SA1 | Character Strategy (Character)	Utilize structured 5C analysis and direct communication with customers to verify their financing history, honesty, and commitment to fulfilling their obligations so that the risk of problematic financing can be prevented from the start.
ST-SA2 | Capacity Strategy	Utilize risk management tools and inter-unit coordination to assess a customer's ability to pay installments based on their income, cash flow, and business conditions so that financing decisions are more appropriate.
ST-SA3 | Capital Strategy (Capital)	Utilize SOPs and tiered audits to examine the customer's capital sources, financial condition, and capital contributions so that the customer's financial viability can be carefully assessed before financing is provided.

ST-SA4 | Collateral Strategy	Take advantage of complete documents and certainty of contracts and tiered approvals with separation of authorities to ensure the validity, ownership, and value of collateral in accordance with applicable provisions so that the risk of bank losses can be minimized.
ST-SA5 | Economic Condition Strategy of Economy)	Utilize risk management tools and inter-unit coordination to monitor economic conditions, business sector developments, and changes in purchasing power that may affect customers' ability to pay installments so that mitigation steps can be taken early.

Source: Author 2026

Based on Table 7, the Strength – Aspiration (S–A) strategy alternative is formulated to utilize the internal strengths of BSI KC S. Parman in supporting the implementation of the precautionary principle in managing murabahah financing risks . The explanation of each strategy is as follows.

ST-SA1 Character . This strategy utilizes a structured 5C analysis and direct communication with customers to assess their character, integrity, and commitment to fulfilling financing obligations. Through information verification and understanding of customer behavior, BSI KC S. Parman can identify potential risks early on, allowing murabahah financing to be provided more selectively and responsibly.

ST-SA2 Capacity . This strategy utilizes 5C analysis and inter-unit coordination to assess a customer's ability to repay installments based on their income, cash flow, and business conditions. This assessment aims to ensure that murabahah financing decisions are based on adequate repayment capacity, thereby minimizing the risk of the customer's inability to meet their obligations.

ST-SA3 Capital. This strategy utilizes standard operating procedures (SOPs) and a tiered audit mechanism to assess a customer's financial condition and capital contribution before murabahah financing is granted. This audit helps ensure a comprehensive assessment of the customer's financial viability and that financing decisions are made in accordance with prudent principles.

ST-SA4 Collateral . This strategy utilizes complete documents, certainty of the contract, and tiered approval with separation of authority to ensure the validity and adequacy of collateral as stated in the DSN-MUI Fatwa Number 04/DSN-MUI/IV/2000. Because aspirations are stronger than evidence of their strength, this strategy needs to be verified first by legal and administrative functions; supported by archive digitization (COL-O) and measured through completeness of documents and resolution of legality findings (COL-R). With this examination, BSI KC S. Parman can minimize legal risks and the risk of loss if the customer is unable to fulfill their financing obligations.

ST-SA5 Economic Conditions (Condition) of Economy). This strategy utilizes risk management tools and inter-unit coordination to analyze economic conditions, business sector developments, and changes in consumer purchasing power that may impact a customer's ability

to repay installments. The results of this analysis serve as the basis for adjusting the feasibility assessment and murabahah financing decisions to the customer's economic conditions.

Strength – Aspiration (S–A) strategies demonstrate that the application of the prudential principle in managing murabahah financing risks at BSI KC S. Parman can be strengthened through assessments of character, repayment capacity, capital conditions, collateral eligibility, and customer economic conditions. The use of 5C analysis, SOPs, tiered audits, inter-unit coordination , and risk management tools serve as the foundation for producing more selective and measurable financing decisions. Thus, the S–A strategy is directed at strengthening the quality of murabahah financing analysis and control so that risks can be identified early and financing decisions remain in accordance with the prudential principle.

CONCLUSION AND SUGGESTIONS

Based on the research results, the application of the precautionary principle to murabahah financing products at BSI KC S. Parman is carried out through an analysis of customer feasibility based on the 5C principle (Character , Capacity , Capital, Collateral , and Condition). of Economy), document and information verification, tiered approvals, and financing monitoring. Its implementation is supported by standard operating procedures (SOPs), separation of authorities, risk management tools, and inter-unit coordination . However, challenges remain, including document quality and completeness, limited analytical data, and the need to strengthen control documentation.

As well as Based on SOAR analysis, the Strength – Aspiration (S–A) strategy is formulated by utilizing internal strengths to support the development of the implementation of the prudential principle. This strategy includes strengthening the analysis of customer character and capacity, capital examination, ensuring the legality of collateral and the conformity of contract documents, and monitoring economic conditions and business sectors. Its implementation needs to be supported by improving employee competency, archive digitization, data integration, and an early warning system. This strategy can be a consideration for BSI KC S. Parman in strengthening the analysis and risk control process for murabahah financing , although its implementation still requires further evaluation.

This study was limited to one branch office with five informants, so the results cannot be generalized widely. Therefore, BSI KC S. Parman is advised to strengthen the consistency of the application of the 5C principle, the accuracy of document verification, the completeness of documentation, and coordination between units . Future research can involve several branch offices with more diverse data sources to obtain a broader picture of the strategy for implementing the principle of prudence in murabahah financing products and evaluate its application in practice.

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