

THE IMPACT OF EASE OF ACCESS AND SERVICE LEVEL AGREEMENTS (SLAS) ON MULTIPURPOSE FINANCING GROWTH AT PT. BANK SUMUT SHARIA BUSINESS UNIT

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Abstract

The development of the Islamic banking industry in Indonesia has shown a positive trend in recent years. However, competition with conventional banking requires Islamic banks to continuously improve service quality to attract and retain customers. One product with high growth potential is multipurpose financing. This study aims to analyze the effect of ease of access and Service Level Agreements (SLAs) on the growth of multipurpose financing in Islamic banking. The research method used is a quantitative approach. The independent variables consist of ease of access and SLA, while the dependent variable is the growth of multipurpose financing. The results show that ease of access and SLA have a positive effect on the growth of multipurpose financing. The easier access to services and the faster the financing process provided by PT. Bank Sumut Sharia Business Unit, the growth of multipurpose financing will show an upward trend. This study implies that PT. Bank Sumut Sharia Business Unit needs to strengthen digital transformation and increase service speed to enhance the competitiveness of financing products.

Keywords: Ease of access, Service Level Agreement, Multipurpose Financing

INTRODUCTION

PT. Bank Sumut Sharia Business Unit is a sharia banking institution operating as a Sharia Business Unit (UUS) under PT. Bank Sumut as the parent bank. Bank Sumut itself has been established since 1961 and plays a strategic role as a regional development bank supporting the economic activities of the people of North Sumatra. Along with the growing public demand for financial services in accordance with sharia principles, PT. Bank Sumut established the Sharia Business Unit in 2004 as a form of commitment to providing alternative banking services based on Islamic values. To date, PT. Bank Sumut Sharia Business Unit continues to show positive development with a service network consisting of 6 Branch Offices and 16 Sub-Branch Offices spread across various regions of North Sumatra Province. The development of the sharia banking industry in Indonesia in recent years has shown an increasing trend. This is supported by increasing public awareness of the importance of using financial products and services in accordance with sharia principles. In addition, government support through various regulations and policies for the development of the sharia economy is also a driving factor for the growth of this industry.

In this context, PT. Bank Sumut Sharia Business Unit has a significant opportunity to increase its market share and expand financing distribution to the community, particularly in North Sumatra, which has a predominantly Muslim population. One market segment with significant potential for the development of sharia financing is the State Civil Apparatus (ASN). North Sumatra Province has a significant number of ASN, both working in North Sumatra Provincial Government agencies and in district and city governments spread throughout the province. Every year, the government also recruits new ASN to meet human resource needs in various public service sectors. This increase in the number of ASN creates a very potential market opportunity for banking institutions, particularly in the distribution of financing products aimed at meeting both consumptive and productive needs.

Civil servants (ASN) are a group of people with relatively stable income levels because they receive a fixed monthly income from the government. This income stability makes ASN a customer segment with relatively low financing risk compared to other community groups. This condition presents a significant opportunity for PT. Bank Sumut Sharia Business Unit to increase financing distribution through various products designed to suit ASN needs. In addition to contributing to the company's business growth, increasing financing to ASN can also be a means to expand the implementation of the Islamic financial system within the regional government environment. This large

market potential must be balanced with the bank's ability to provide competitive products and services. Competition in the banking industry currently occurs not only between Islamic banks and conventional banks, but also between Islamic banks, which are competing to offer more attractive financing products, faster processes, and services that are more easily accessible to the public. Therefore, product innovation and improving service quality are important factors that must be implemented by PT. Bank Sumut Sharia Business Unit to be able to retain and increase the number of financing customers.

One of PT. Bank Sumut's flagship products, the Sharia Business Unit, is multipurpose financing. Multipurpose financing is a financing facility that can be used for various customer needs, both consumptive and productive, as long as its use is in accordance with sharia principles. This product is designed to provide customers with flexibility in meeting various needs, such as education costs, home renovations, vehicle purchases, health needs, and productive business needs. With these flexible characteristics, multipurpose financing is a product with great potential for continued development. However, the success of multipurpose financing development is not only determined by the characteristics of the product offered. Changes in people's behavior as users of financial services also influence decisions in choosing a financing institution. The rapid development of information technology has encouraged people to desire fast, easy, and efficient services. Customers currently tend to choose financial institutions that can provide easy access to information, submit financing applications, and monitor the service process transparently. This condition requires banks to continuously adapt to technological developments to meet customer needs and expectations.

Ease of access is a crucial factor in increasing public interest in financing products. This ease of access can be achieved through various services, such as digital product information, easy access to financing forms and requirements, fast communication with bank staff, and a network of offices within easy reach. The easier access a bank provides, the more likely it is that customers will choose and use the financing products offered. Conversely, if access to banking products and services is perceived as difficult or complicated, public interest in applying for financing may decline. In addition to ease of access, another equally important factor is the Service Level Agreement (SLA). The SLA is a standard service time set by the bank for completing a service process, including the application and disbursement of financing. In modern banking practices, service speed is a key indicator of service quality. Customers want certainty about how long the financing process will take to better plan their use of funds. Therefore, a bank's ability to meet SLA targets is a factor that can influence customer satisfaction and loyalty.

If the financing process takes longer than promised, it can lead to customer dissatisfaction. This situation has the potential to cause customers to switch to other financial institutions that offer faster and more efficient processes. Conversely, if banks are able to provide services that meet or even exceed established SLA standards, customer trust and satisfaction will increase. In the long term, this can encourage an increase in the number of customers and the growth in the volume of financing disbursed by the bank. From a service marketing perspective, ease of access and speed of service are part of service quality that influence consumer decisions. Customers tend to consider various non-financial aspects when choosing financing products, including ease of procedures, processing speed, service convenience, and information transparency. Therefore, banks that are able to provide easy access and consistently meet SLA standards will have a competitive advantage over other financial institutions.

Based on these conditions, PT. Bank Sumut Sharia Business Unit needs to continuously evaluate the factors that can influence the growth of multipurpose financing. One step that can be taken is to identify the extent to which ease of access and Service Level Agreements influence the increase in the amount of financing disbursed. The results of this study are expected to provide useful information for bank management in formulating strategies to improve service quality and develop multipurpose financing products. Considering the large potential of the ASN market in North Sumatra Province, the high level of competition in the banking industry, and the importance of service quality in meeting customer needs, research on the effect of ease of access and Service Level Agreements on the growth of multipurpose financing at PT. Bank Sumut Sharia Business Unit is important to conduct. This research is expected to provide academic and practical contributions in developing a more effective and customer-oriented sharia banking business strategy.

Formulation of the problem

- a. Does ease of access influence the growth of multipurpose financing at PT. Bank Sumut Sharia Business Unit?
- b. Does the Service Level Agreement (SLA) influence the growth of multipurpose financing in Islamic banking?
- c. Do ease of access and SLA simultaneously influence the growth of multipurpose financing?

THEORETICAL BASIS

2.1 Consumer Behavior Theory

Consumer behavior theory explains how individuals or groups search for, select, use, evaluate, and make decisions about a product or service offered by a company. In marketing, consumer behavior serves as the basis for companies to understand the factors that influence purchasing decisions so that marketing strategies can be tailored to consumer needs and desires. The increasingly competitive business environment and the development of digital technology have led to continuous changes in consumer behavior, requiring companies to be more responsive in understanding their consumers' needs. According to Ajzen (2020), a person's decision to use a product is influenced by the individual's attitude toward the product, prevailing social norms in the surrounding environment, and perceptions of the ease of performing certain actions. In the context of Islamic banking, a customer's decision to use a financing product is influenced by the belief that the product provides benefits, is easily accessible, is safe, and meets their financial needs.

According to Solomon (2020), consumer behavior is the study of the processes individuals undergo when selecting, purchasing, using, and evaluating a product or service. Modern consumers consider not only price but also service quality, convenience, and the experience gained while using the product. Kotler, Kartajaya, and Setiawan (2021) explain that in the digital era, consumer behavior is increasingly influenced by easy access to information and customer experience. Consumers tend to choose companies that provide fast, easy, and transparent services. Therefore, organizations must be able to adapt to technological developments to meet increasingly high consumer expectations.

According to Schiffman and Wisenblit (2021), consumer behavior is influenced by psychological, social, cultural, and technological factors. Technology is currently a dominant factor because consumers want services that can be accessed anytime and anywhere without having to deal with complicated procedures. Kumar and Reinartz (2022) state that modern customers are more oriented towards the value received than the costs incurred. The greater the perceived benefits compared to the sacrifices made, the more likely consumers are to choose a product or service. Lemon and Verhoef (2021) explain that customer experience is a crucial factor in determining purchasing decisions and customer loyalty. A positive experience will increase satisfaction and encourage consumers to reuse the same product.

De Leon, Atienza, and Susilo (2020) found that technology-based service quality significantly influences perceived value and customer satisfaction in digital banking services. The easier the service is to use, the higher the level of customer satisfaction. Bashir et al. (2020) explained that e-service quality influences perceived customer value, which ultimately increases customer satisfaction and loyalty. Therefore, companies need to provide fast, easy, and reliable services. Grönroos and Voima (2020) stated that customer value is formed through the experience of using a service. Convenience, flexibility, and speed of service are important factors in creating perceived value for customers. Based on these various theories, it can be concluded that consumer behavior in using Islamic financing products is influenced by perceived benefits, ease of access, service quality, speed of service, and experiences gained during interactions with the bank.

2.2 Ease of Access

Ease of access is the level of ease perceived by customers in obtaining information, accessing services, and using products provided by a financial institution. In the modern banking industry, ease of access is a determining factor in a product's success because people increasingly desire fast, simple, and efficient services. According to Kotler and Keller (2021), ease of access is a company's ability to provide services that are easily accessible, easy to understand, and easy to use by customers. Ease of access will increase customer convenience in obtaining the products and services they need. Tjiptono (2020) explains that ease of access is part of service quality that is oriented towards customer convenience. The easier it is for customers to obtain information and use available services, the higher the level of satisfaction they feel.

According to De Leon et al. (2020), ease of use of banking technology is a crucial factor influencing customer perceptions of value. Customers tend to choose services that are easily accessible through digital media without having to navigate complicated procedures. Yusuf and Bala (2021) state that the accessibility of electronic services has a positive influence on user satisfaction because it can save time and transaction costs. Kumar and Reinartz (2022) explain that ease of access provides time efficiency for customers, thereby increasing the likelihood of continued product use. Lemon and Verhoef (2021) state that customers will prefer companies that can provide a simple and frictionless service experience.

Schiffman and Wisenblit (2021) emphasized that digital consumers prefer products and services that are easy to use, easy to understand, and do not require complex processes. Hizam and Ahmed (2020) explained that ease of use of technology is one of the main indicators of the quality of digital-based services. Kusmarini, Sumarwan, and Simanjuntak (2020) stated that ease of access can increase customer perceived value because it provides greater benefits than the effort required. Based on this theory, ease of access in this study was measured through ease of obtaining product information, ease of administrative requirements, ease of financing applications, availability of digital services, and ease of communication with bank officers.

2.3 Service Level Agreement (SLA)

A Service Level Agreement (SLA) is a service standard used as a measure of performance in providing services to customers. An SLA serves as an organization's commitment to providing services according to predetermined timeframes and quality. According to the ITIL Foundation (2020), an SLA is a formal agreement containing service targets that must be met by a service provider to its users. The SLA aims to ensure that service quality can be measured and evaluated objectively. Tjiptono (2020) explains that an SLA is a form of service standard used to measure the effectiveness and efficiency of the service process provided to customers.

Kotler and Keller (2021) state that service speed is one of the main dimensions of service quality that influences customer satisfaction. Grönroos and Voima (2020) explain that service speed is part of the customer's perceived value. The faster the service is delivered, the higher the perceived quality. Yusuf and Bala (2021) found that service reliability and timeliness significantly influence user satisfaction with electronic banking services. Lemon and Verhoef (2021) state that company responsiveness is a crucial part of the customer experience that influences customer loyalty.

Bashir et al. (2020) explain that service quality that meets customer expectations will increase customer satisfaction and loyalty. Kumar and Reinartz (2022) state that customers increasingly value fast service because it reduces their time costs. Schiffman and Wisenblit (2021) explain that customers evaluate a company's quality based on its ability to fulfill service promises. In this study, SLA was measured through document verification speed, financing analysis speed, financing approval speed, financing realization speed, and timely financing settlement.

2.4 Multipurpose Financing

Multipurpose financing is a financing facility provided to customers to meet various consumptive and productive needs in accordance with Sharia principles. This product uses Sharia contracts such as murabahah, musyarakah mutanaqisah (MMQ), or other contracts that comply with Sharia provisions. According to Ismail (2021), Sharia financing is the provision of funds based on Sharia principles, which require the recipient to repay the funds in accordance with the agreed contract. Karim (2020) explains that multipurpose financing can be used for various needs as long as it does not conflict with Sharia principles.

Antonio (2021) states that Islamic financing must be implemented based on the principles of fairness, transparency, and partnership between banks and customers. Ascarya (2022) explains that Islamic financing functions as an instrument that can improve community welfare and support productive economic activities. According to the Financial Services Authority (2023), financing is the primary function of Islamic banking in channeling funds to the public, thereby driving economic growth. Bank Indonesia (2023) states that digitizing financing services can expand public access to Islamic financial products and increase financing volume.

KNEKS (2023) explains that digital transformation in the Islamic banking industry can improve business process efficiency and accelerate customer service. Ismal (2021) states that financing growth is influenced by service quality, ease of access, and the bank's ability to reach potential market segments. Karim (2020) emphasizes that the success of a financing product is determined not only by the financing margin, but also by the ease of the process and speed of service provided to customers. At PT. Bank Sumut Sharia Business Unit, a multi-purpose financing product was launched in 2020 and in 2022, it was developed through a web-based PMG Online system. This development aims to provide customers with easy access to apply for financing, thus making the service process faster and more efficient. The growth of multi-purpose financing in this study was measured by the increase in the number of customers and the increase in outstanding financing.

2.5 Framework of Thought and Hypothesis

Ease of access is a factor that can influence customer decisions regarding financing products. The easier it is to obtain information, meet requirements, and apply for financing, the greater the public's interest in using multi-purpose financing products. Furthermore, Service Level Agreements (SLAs) also play a role in driving financing

growth. Speedy verification, analysis, approval, and disbursement processes will enhance customer satisfaction, thus encouraging increased use of financing products.

METHOD

3.1 Types and Approaches of Research

This study uses both qualitative and quantitative approaches within a single research series. This approach was chosen because the study not only aims to identify and understand potential customers' perceptions of ease of access and Service Level Agreements (SLAs), but also to analyze the growth trends of multipurpose financing based on numerical data held by PT. Bank Sumut Sharia Business Unit. According to Creswell and Creswell (2023), mixed methods is a research approach that integrates qualitative and quantitative data to gain a more comprehensive understanding of a research phenomenon. Combining these two approaches allows researchers to obtain more in-depth information than using only one approach.

According to Saunders, Lewis, and Thornhill (2023), the use of mixed methods offers the advantage of being able to explain statistical results through qualitative data, thus providing a more accurate and in-depth interpretation of research results. In this study, interview results were used to strengthen the results of the quantitative data analysis regarding the growth of multipurpose financing. Furthermore, Sekaran and Bougie (2020) explain that quantitative research is used to measure relationships between variables through numerical data, while qualitative research is used to understand respondents' perceptions, experiences, and perspectives on a phenomenon. Therefore, the combination of the two approaches is considered appropriate for the objectives of this study.

According to Hair et al. (2022), quantitative research aims to objectively examine phenomena through the measurement of variables expressed in numerical form. Meanwhile, qualitative data serves to explain measurement results obtained from numerical data. Furthermore, Cohen, Manion, and Morrison (2021) state that the use of interviews in research allows researchers to obtain information that cannot be fully explained through statistical data. Therefore, this study combines direct interviews with financing growth data analysis to obtain a more comprehensive picture of the influence of ease of access and Service Level Agreements on multipurpose financing growth.

3.2 Location and Time of Research

The research was conducted at PT. Bank Sumut Sharia Business Unit, located in Medan City, North Sumatra Province. The research location was chosen based on the consideration that PT. Bank Sumut Sharia Business Unit is a sharia financial institution with a continuously growing multi-purpose financing product and is one of the leading products in channeling financing to the community. The research was conducted over the period of 2026 using historical multipurpose financing data from 2021 to May 2026. This time period was chosen to observe the development of customer growth and outstanding financing following the implementation of various service innovations, including the development of a digital-based financing application system.

3.3 Data Sources and Types

The data used in this study consists of primary data and secondary data.

1. Primary Data

Primary data was obtained directly through interviews with several prospective multipurpose financing customers of PT. Bank Sumut Sharia Business Unit. The interviews were conducted to obtain information on prospective customers' perceptions of ease of service access, the ease of the financing application process, and the speed of service provided by the bank. According to Bryman (2022), primary data is data obtained directly from primary sources through observation, interviews, surveys, or other data collection techniques conducted by the researcher. According to Creswell and Creswell (2023), interviews are an effective data collection technique for exploring respondents' perceptions, experiences, and perspectives on a phenomenon being studied.

2. Secondary Data

Secondary data was obtained from internal reports of PT. Bank Sumut Sharia Business Unit in the form of data on the number of multipurpose financing customers and outstanding multipurpose financing data for the period 2021 to May 2026. According to Sekaran and Bougie (2020), secondary data is data already available and collected by other organizations or parties and then reused for research purposes. According to Hair et al. (2022), secondary data is very useful for identifying trends and development patterns of a variable over a specific period of time.

3.4 Data Analysis Techniques

Data analysis in this study was carried out using a qualitative descriptive and quantitative descriptive approach.

1. Qualitative Analysis

Interview data was analyzed descriptively to identify potential customers' perceptions of ease of access and Service Level Agreements (SLAs) for multipurpose financing. According to Miles, Huberman, and Saldaña (2020), qualitative data analysis was conducted through three stages: data reduction, data presentation, and conclusion drawing.

2. Quantitative Analysis

Quantitative analysis was conducted on data on customer growth and outstanding multipurpose financing from 2021 to May 2026. This analysis aims to observe the development of multipurpose financing over time. According to Hair et al. (2022), quantitative descriptive analysis is used to describe data characteristics through simple statistical calculations such as growth percentages, trends, averages, and annual developments. According to Sekaran and Bougie (2020), trend analysis is a method used to observe the tendency of changes in a variable over a certain period so that it can be used as a basis for decision-making.

3.5 Research Focus

This study focuses on analyzing the effect of ease of access and Service Level Agreements (SLAs) on the growth of multipurpose financing at PT. Bank Sumut Sharia Business Unit. Financing growth is measured by the increase in the number of multipurpose financing customers and the increase in outstanding financing from 2021 to May 2026. The results are expected to provide an overview of the effectiveness of ease of service access and SLA implementation in driving the growth of multipurpose financing at PT. Bank Sumut Sharia Business Unit.

RESULTS AND DISCUSSION

Based on research conducted at PT. Bank Sumut Sharia Business Unit, it was found that ease of access and Service Level Agreements (SLAs) have a positive and significant influence on the growth of multipurpose financing. These results indicate that improving service quality, oriented towards ease of access and accelerated service processes, can encourage increased public interest in using multipurpose financing products. This finding aligns with developments in the modern banking industry, which prioritizes ease of service and speed of processing as key factors in attracting and retaining customers.

The results of the study indicate that ease of access and SLA have a positive and significant impact on the growth of multipurpose financing. From the ease of access, the easier it is for customers to obtain information, submit applications, and access banking services, the higher their interest in using multipurpose financing. The digital transformation undertaken by PT. Bank Sumut Sharia Business Unit through a web application for online financing applications is a crucial factor in ease of access, while also increasing service efficiency and expanding the market. Meanwhile, from the SLA perspective, customers tend to choose banks that can provide certainty of time in the financing process. The speed of verification, approval, and disbursement of funds are important factors in customer decision-making. These two variables complement each other in creating a positive customer service experience. Ease of access attracts customers to apply for financing, while a fast SLA increases satisfaction and accelerates financing realization. This can also be seen from the trend of realization and growth in outstanding and the number of multipurpose financing customers from 2021 to May 2026.

Figure of Outstanding Growth Trend of Multipurpose Financing of PT. Bank Sumut Sharia Business Unit

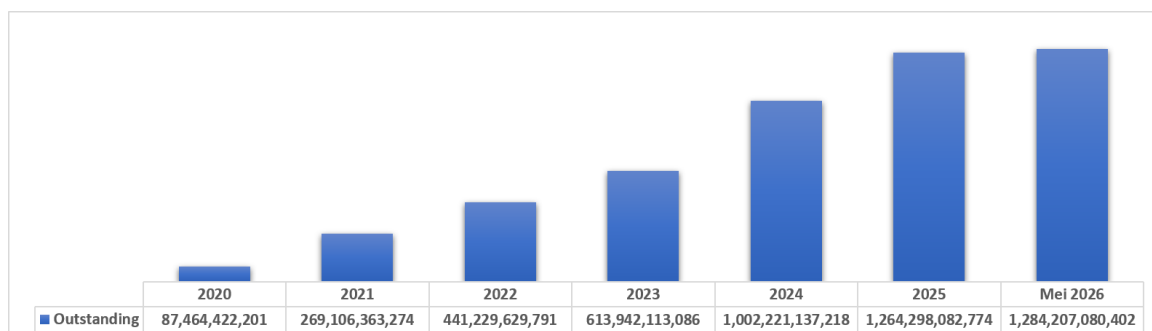
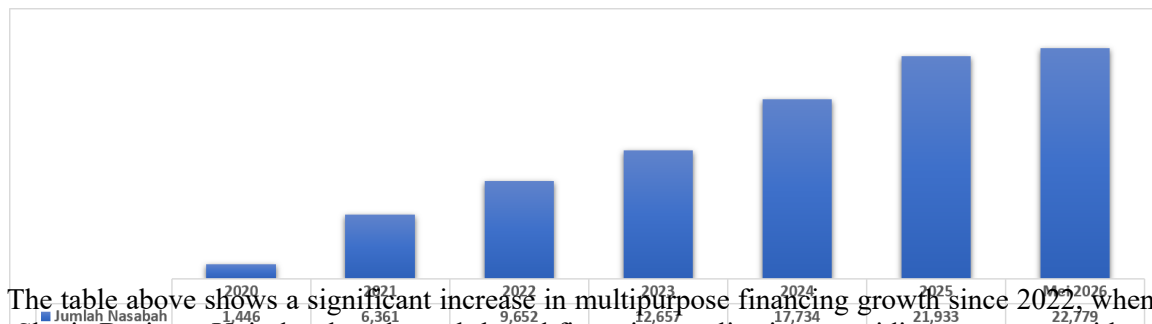


Figure of Growth Trend in the Number of Multipurpose Financing Customers of PT. Bank Sumut Sharia Business Unit



The table above shows a significant increase in multipurpose financing growth since 2022 when PT Bank Sumut Sharia Business Unit developed a web-based financing application, providing customers with easy access to multipurpose financing applications.

4.1 The Influence of Ease of Access on the Growth of Multipurpose Financing

The research results show that ease of access is a crucial factor influencing the growth of multipurpose financing at PT. Bank Sumut Sharia Business Unit. The easier it is for customers to obtain information about financing products, fulfill administrative requirements, apply for financing, and communicate with bank officers, the more likely they are to decide to use multipurpose financing products. Ease of access provides benefits in the form of reduced time, costs, and effort required by customers in the financing application process. Before digital transformation, most financing application processes were carried out manually, requiring customers to be physically present at the bank office to submit documents and obtain information. This condition often presents an obstacle for some prospective customers who have limited time or are located far from the bank's service office.

Since 2022, PT. Bank Sumut Syariah Business Unit has been innovating its services by developing a web-based multipurpose financing application system (PMG Online). This system development makes it easier for prospective customers to access product information, upload required documents, monitor the financing application process, and communicate with bank officers more effectively. The presence of this digital service has proven to be able to improve service efficiency and expand the reach of the multipurpose financing market. The implementation of the web-based system also provides convenience for ASN, PPPK, BUMN/BUMD employees, and other customer segments that are the target market for multipurpose financing. Customers no longer have to visit the bank office repeatedly for administrative processes, making the application process simpler and more practical. This convenience increases potential customers' interest in utilizing the multipurpose financing products offered by PT. Bank Sumut Syariah Business Unit.

From a consumer behavior perspective, ease of access creates a positive perception of the quality of service provided by banks. When a product is easy to obtain and use, consumers' perceived risk is reduced. This condition will increase potential customers' confidence in applying for financing. Thus, ease of access functions not only as a service facility but also as a marketing strategy that can increase the competitiveness of multipurpose financing products in the competitive banking industry. In addition to increasing the number of financing applications, ease of access also contributes to increased customer loyalty. Customers who experience ease in the application process and service are more likely to provide positive recommendations to colleagues, family, and their social circle. This word-of-mouth promotion effect indirectly helps increase the number of new customers and accelerate the growth of multipurpose financing.

4.2 The Influence of Service Level Agreements (SLAs) on Multipurpose Financing Growth

In addition to ease of access, this study also found that a Service Level Agreement (SLA) positively impacts the growth of multipurpose financing. An SLA is a service standard used to measure a bank's ability to complete the financing process within a predetermined timeframe. In the financial services industry, service speed is a key indicator of customer satisfaction. Customers generally want certainty about how long the financing process will take. Therefore, a bank's ability to provide fast and timely service is a crucial factor in the decision-making process. If the financing process takes too long, customers are likely to cancel their application or even switch to another financial institution that offers a faster process. At PT. Bank Sumut Sharia Business Unit, the SLA for multipurpose financing includes speed of document verification, speed of financing analysis, speed of financing approval, speed

of fund disbursement, and the timeliness of completion of the entire financing process. Interview results indicate that customers place great importance on service speed because most financing needs are urgent and require certainty about the time of fund disbursement. The speed of document verification is the initial stage that significantly determines customer perceptions of the quality of bank service. The faster documents are verified, the faster the financing process can proceed to the next stage. Similarly, an effective financing analysis and approval process will increase customer trust in the bank's professionalism.

The speed of disbursement is also a crucial factor in determining the success of multipurpose financing products. Customers who need funds for education, home renovations, vehicle purchases, or other needs expect funds to be received within the promised timeframe. Timely disbursement provides certainty for customers and increases satisfaction with bank services. Therefore, implementing a sound SLA not only improves service quality but also has a direct impact on the amount of financing disbursed. The faster the financing process is completed, the greater the bank's opportunity to increase financing volume and expand market share.

4.3 Synergy of Ease of Access and SLA in Increasing the Growth of Multipurpose Financing

The research results show that ease of access and SLA are two complementary factors in creating a positive service experience for customers. Ease of access plays a role in attracting potential customers to apply for financing, while a good SLA plays a role in ensuring that the financing process can be completed quickly and according to customer expectations. The combination of ease of access and speed of service creates added value that can increase the competitiveness of multipurpose financing products. Customers not only gain ease in accessing services but also receive certainty regarding the financing completion time. This condition creates a better service experience compared to conventional service processes that tend to require longer time and more complex procedures. The success of PT. Bank Sumut Sharia Business Unit in integrating digital services with improved service quality is one of the main factors supporting the growth of multipurpose financing in recent years. The service innovations implemented are able to meet the needs of the community who want a simple, fast, and transparent financing process.

4.4 Analysis of Multipurpose Financing Growth Trends 2021–May 2026

Based on data on the development of multipurpose financing at PT. Bank Sumut Sharia Business Unit, a significant increase was seen in both outstanding financing and the number of customers from 2021 to May 2026. This growth indicates that multipurpose financing products are increasingly accepted by the public and have become one of the leading products in the bank's financing portfolio. Based on the growth trend graph for outstanding multipurpose financing, the most significant increase began in 2022. This coincided with the implementation of a web-based multipurpose financing application system (PMG Online), which provides customers with easy access to financing applications. This streamlined process has resulted in an increase in the number of financing applications, ultimately increasing the outstanding financing value.

Similarly, the trend graph of the number of multipurpose financing customers shows a consistent increase from year to year. The growth in the number of customers indicates that the service innovation carried out by PT. Bank Sumut Sharia Business Unit has succeeded in increasing the attractiveness of multipurpose financing products among the public, especially ASN and employee groups who are the main target of the product. The increase in the number of customers and outstanding financing after the implementation of PMG Online shows that the digital transformation carried out by the bank has had a positive impact on financing performance. The web-based system not only improves ease of access but also supports the acceleration of the service process so that the SLA target can be better achieved. Overall, the results of this study prove that ease of access and Service Level Agreements are strategic factors contributing to the growth of multipurpose financing at PT. Bank Sumut Sharia Business Unit. Therefore, the bank needs to continue to innovate digital services, improve the efficiency of the financing process, and maintain consistency in achieving SLAs so that multipurpose financing growth can continue to increase in the future.

CONCLUSION

Based on the results of research on the influence of ease of access and Service Level Agreement (SLA) on the growth of multipurpose financing at PT. Bank Sumut Sharia Business Unit, the following conclusions can be drawn:

1. Ease of access has a positive and significant impact on the growth of multipurpose financing. The easier it is for customers to obtain information, meet requirements, and apply for financing, the higher the public's interest

in using multipurpose financing products. The development of digital services through PMG Online also increases ease of access for customers.

2. Service Level Agreements (SLAs) have a positive and significant impact on multipurpose financing growth. Speedy document verification, analysis, approval, and financing disbursement provide customer service assurance, thereby increasing customer satisfaction and trust in the bank.
3. Ease of access and SLA simultaneously have a positive and significant impact on multipurpose financing growth. These two variables complement each other in creating easy, fast, and efficient services, thereby increasing the number of customers and outstanding financing.
4. The digital transformation undertaken by PT Bank Sumut Sharia Business Unit has proven to support the growth of multipurpose financing. This is demonstrated by the increase in the number of customers and outstanding financing since the implementation of the web-based financing application system (PMG Online) in 2022.
5. PT. Bank Sumut Sharia Business Unit needs to continue to improve service digitalization, simplify administrative processes, and consistently maintain SLA achievement to improve service quality, competitiveness, and future growth of multipurpose financing.

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