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Optimization Of The Dual Banking Leverage Model (Dblm) System Strategy Of The Syariah Business Unit Of The Regional Development Bank In Indonesia

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ABSTRACT

The Sharia Business Unit (UUS) at Regional Development Banks (BPD) plays a strategic role in the development of Islamic banking in Indonesia. However, its contribution to assets, Third Party Funds, and financing remains limited despite the implementation of the Dual Banking Leverage Model (DBLM). This study aims to identify problems, solutions, and priority strategies in optimizing DBLM at UUS BPD within the framework of a dual banking system. The method used is a qualitative-quantitative approach with the Analytical Network Process (ANP), involving experts from academics, regulators, and practitioners. The results show that optimizing DBLM is a strategic and institutional issue, with the main priority being strengthening management commitment and governance, followed by improving the quality of human resources, literacy and communication, product innovation, harmonization of customer expectations, and external synergy. This study produces a DBLM optimization model based on strengthening corporate policies, aligning incentives and competencies, and integrating the values of maqashid sharia. These findings contribute as a strategic reference for BPDs and regulators in strengthening UUS performance in a sustainable manner.

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Introduction

Islamic banking in Indonesia has shown significant growth in recent years. As of October 2025, total assets reached IDR 1,028.18 trillion (growth of 11.34% year-on-year), with financing of IDR 685.55 trillion and Third Party Funds (DPK) of IDR 820.79 trillion, the highest achievement in the industry's history. This reflects the resilience and potential of Islamic banking in the national financial system. However, this increase has not been fully accompanied by the contribution of Sharia Business Units (UUS) to the performance of parent banks, so strengthening the role of UUS remains a strategic agenda (Riyadi, 2025). In response, banks adopted the Dual Banking Leverage Model (DBLM) to optimize synergies by utilizing the network, infrastructure, and resources of conventional parent banks. Although designed to improve the efficiency and scale of UUS businesses, the implementation of DBLM showed variations in performance across banks and branch offices. This confirms that the effectiveness of DBLM depends not only on the network, but also on policy commitment, governance, and strategic integration between the parent bank and UUS. Therefore, DBLM needs to be positioned as an institutional strategy in strengthening the competitiveness and sustainability of UUS in the dual banking system in Indonesia.

The dual banking system, where conventional and Islamic banks coexist within a single financial ecosystem, is a common characteristic of Muslim-majority countries, including Indonesia. This model opens up opportunities for broader financial inclusion, but also presents structural, operational, and regulatory challenges, requiring an understanding of the characteristics of each system to maintain synergy and stability (Hunjra et al., 2022; Marisya, 2019). The implementation of the dual banking system has taken place in various countries, including Indonesia, Malaysia, the Middle East, and, in certain contexts, the United States (Nurun Nikmah et al., 2020). Despite being under the same supervisory framework, conventional and Islamic banks have different operational principles. A study by Babicci and Wongsurawat (2020) shows that a strong regulatory framework, such as in Oman, can encourage the growth and asset quality of Islamic banking within the dual system.

Furthermore, this system contributes to efficiency, innovation, and expanded access through regulatory competition mechanisms (Macey & Butler, 1988; Scott, 1977), and allows for the optimization of services according to customer preferences (Nurun Nikmah et al., 2020). However, dual banking also poses challenges in the transmission of monetary policy due to differences in sensitivity to interest rates. On the other hand, Islamic banking has the potential to strengthen financial system stability through risk diversification and the ability to reduce financial contagion, thus acting as a buffer during crises (Elbadri & Bektaş, 2017; Molyneux, 1990). From an Islamic finance perspective, the dual banking system is intended as a bridge to a more just and inclusive economic system, based on the principles of justice ('adl), benefit (maslahah), and balance (tawazun). These principles emphasize the importance of avoiding usury practices, encouraging productive investment, and ensuring that the development of Islamic products does not simply replicate conventional products (Karim et al., 2019).

In implementing the Dual Banking Leverage Model (DBLM) in Sharia Business Units (UUS), synergy with conventional parent banks has the potential to strengthen the intermediation function, particularly in regions with low sharia market penetration. However, performance variations across Regional Development Banks (BPDs) indicate that utilizing the parent network does not automatically produce uniform results. Therefore, a comparative analysis of the development of Third Party Funds (DPK) and DBLM-based financing is crucial to identify patterns and the effectiveness of their implementation.

Table 1.1. Percentage of DBLM Funds and Financing in Several BPDs

No	Sharia Business Unit	Funds		Financing	DBLM Percentage		Implementation of DBLM/LS/OC
		Wadiah	Mudarabah		Funds	Financing	
1	Bank Nagari	194	4,545	4,038	25%	35%	2008
2	South Sumatra, Babel	1,135	1,642	2,636	9.1%	5.20%	2017
3	Bank DKI	827	7,610	7,334	3.81%	3.73%	2017
4	Bank Jatim	261	2,666	2,680	13.89%	-	2008

Source: Abadi, Fakhrizal, Kohari, & Iskandar, data processed by researchers (2025).

Based on Table 1.1, Bank Nagari demonstrated success in implementing the Dual Banking Leverage Model (DBLM), achieving 25% funding and 35% financing, supported by the strong commitment of its parent bank and local government policies, such as the transfer of civil servant (ASN) and regional government (RKUD) salary payments to the sharia unit. Conversely, UUS Bank Sumsel Babel and Bank DKI, which began implementing DBLM in 2017, recorded lower leverage ratios. This confirms that the success of DBLM depends not only on the network but also requires policy support, governance, human resource readiness, and disciplined execution.

In terms of Third Party Fund (DPK) collection, the implementation of the Dual Banking Leverage Model (DBLM) at Bank Sumut showed positive performance. In 2025, the realization of DBLM DPK reached Rp252.6 billion, or grew 25.01% (year-on-year), with a contribution of 7.20% of the total UUS

DPK. All 187 office channeling units have participated in fundraising, but performance achievements are not evenly distributed. A total of 71 office units managed to exceed the target (>100%), while the other 116 units were still below target. This indicates that although DBLM is effective in expanding the reach of fundraising, consistency of performance between units remains a major challenge.

Chart 1.1. Development of Third Party Funds DBLM UUS Bank Sumut

On the financing side, Bank Sumut's Dual Banking Leverage Model (DBLM) performance shows a similar pattern to its fundraising. In 2025, DBLM financing realization reached Rp112.3 billion, representing a 5.03% year-on-year growth, contributing 3.62% to total UUS financing. Of the 187 office channeling units, only 146 realized financing, with varying levels of achievement. This indicates that DBLM's intermediation function is not yet optimal and is not balanced with its role in collecting Third Party Funds (DPK).

Graph 1.2. Development of DBLM Financing at UUS Bank Sumut

Overall, empirical data from UUS Bank Sumut shows that the Dual Banking Leverage Model (DBLM) is capable of expanding the sharia service network and driving funding and financing growth. However, variations in performance across office channeling units and low financing contributions indicate that DBLM effectiveness is not solely determined by the technical aspects of the network, but is also influenced by factors such as policy, governance, system integration, product understanding, and the effectiveness of customer outreach. This positions DBLM as a strategic issue that requires systematic mapping of improvement priorities.

Academically, studies on DBLM implementation, particularly at the operational level of regional UUSs such as Bank Sumut, are still limited. Most previous research focuses on macroeconomic aspects, such as financing behavior (Zulkhibri & Sakti, 2018), banking system stability (Musta'in & Fakhrunnas, 2021), and banking competition (Sukmana & Ibrahim, 2021). Meanwhile, studies specifically examining DBLM implementation in the field are still limited and generally fail to delve into the determinants of operational success (Anas et al., 2024). Furthermore, findings related to capital structure and profitability in dual banking systems also show mixed results (Wu & Indraswari, 2024; Zahra et al., 2018). Therefore, research is needed that not only assesses numerical performance but also examines strategic and operational aspects and compliance with the maqashid sharia principles in optimizing DBLM as a bridge to strengthening UUSs.

From an Islamic finance perspective, Islamic banking plays a role in building a fair and welfare-oriented financial system, based on the prohibition of usury, gharar, and maysir, as well as the use of sharia contracts such as murabahah, mudarabah, musyarakah, and ijarah (Anshori, 2018). Therefore, optimizing the Dual Banking Leverage Model (DBLM) requires ensuring compliance with sharia principles without compromising operational efficiency. Normatively, the Qur'an emphasizes the importance of justice and transparency in the financial system, as stated in Surah Al-Baqarah verse 275, which permits buying and selling and prohibits usury. This requires DBLM to promote sharia financial inclusion while remaining grounded in Islamic values. Furthermore, DBLM implementation needs to consider the maqashid sharia, namely safeguarding religion, life, intellect, lineage, and property, so that banking activities not only have economic value but also social impact (Tuzzuhro et al., 2023).

Within the dual banking system, interest-based and non-interest-based systems are regulated separately (Lubis & Soemitra, 2022), but public perception, particularly among millennials, still faces doubts regarding the halal status of products (Ramasuna & Sobana, 2021). Therefore, strengthening halal certification and labeling is crucial. Therefore, DBLM needs to be developed not only as a business strategy but also as an instrument to increase public trust and welfare at large. Recent regulatory developments emphasize the importance of strengthening sharia governance in the development of Sharia Business Units (UUS). Through POJK No. 2 of 2024 and SEOJK No. 15 of 2024, the Financial Services Authority (OJK) requires the implementation of integrated sharia governance, encompassing the role of the Sharia Supervisory Board (DPS), compliance functions, risk management, and sharia internal audit. This provision positions sharia governance as a control system inherent in all UUS business activities. In the context of the Dual Banking Leverage Model (DBLM), this regulation broadens the evaluation focus not only on business and network performance, but also on the consistency of the application of sharia principles, so that strengthening governance becomes a strategic prerequisite in optimizing DBLM.

This research offers a novelty by examining the optimization of DBLM in UUS BPD through the integration of four perspectives: Maqashid Syariah as a normative foundation, Synergy Theory as a framework for added synergy value, Institutional Theory to understand institutional legitimacy, and the Resource-Based View (RBV) in emphasizing the utilization of strategic resources. This approach is expected to produce operational, measurable, and aligning priority problems, solutions, and strategies that remain aligned with sharia principles.

Formulation of the problem

The formulation of the research problem is:

1. What are the priority issues in optimizing the DBLM system for the Regional Development Bank UUS?
2. What are the priority solutions in optimizing the DBLM system for the Regional Development Bank UUS?
3. What is the priority strategy in optimizing the DBLM system for the Regional Development Bank UUS?

Literature Review

*Maqashid Sharia*as a Normative Grand Theory

Maqā TheoryṣSharia is the main foundation in the development of the Islamic economic and financial system, which is oriented towards achieving prosperity and preventing harm. In the banking context, maqāṣid serves as a normative framework for assessing the conformity of activities and policies with Islamic principles (Nasution, MS & Jakfar, 2024). Its positioning as a grand theory allows for a more substantive analysis of the implementation of the Dual Banking Leverage Model (DBLM), particularly in assessing whether the synergy between the parent bank and the Sharia Business Unit (UUS) truly creates benefits or is merely administrative.

Strengthening of maqāṣid as a grand theory is also in line with the perspective of Islamic legal philosophy. M. Syukri Albani Nasution and Hidayat Nasution (2022) emphasized that maqāṣid not only functions as a normative objective, but also as a substantive rationality that connects legal texts with social reality. Thus, maqāṣid becomes an evaluative instrument that ensures that the implementation of sharia in modern institutions, including banking, not only fulfills formal compliance aspects, but also presents values of justice, welfare, and sustainability.

_Synergy Theory_as a Strategic Grand Theory

The concept of synergy in strategic management was introduced by Ansoff (1965) as the basis for corporate strategy, emphasizing that integration between business units can generate greater value than the contribution of each unit separately. In this context, synergy becomes a relevant source of strategic advantage to explain the Dual Banking Leverage Model (DBLM) mechanism in strengthening Sharia Business Units (UUS) by utilizing the parent bank's resources.

In Indonesian banking practices that implement a dual banking system, synergy theory serves as a crucial foundation for understanding collaboration between conventional banks and UUS. DBLM, as a leverage strategy, positions cross-unit collaboration as key to creating added value, competitive advantage, and sustainable growth. Therefore, synergy theory is relevant for use as a strategic grand theory in this study.

Institutional Theory

Institutional Theory explains that organizational structures, processes, and behavior are influenced by norms, rules, and institutional pressures from the external environment, so that organizations do not merely act based on economic rationality, but also to obtain social, cultural, political, and regulatory legitimacy (Greenwood & Meyer, 2008). Therefore, organizational success is not only determined by internal efficiency, but also by its ability to maintain institutional legitimacy in its operational environment.

The three main forms of institutional pressure according to DiMaggio and Powell (1983) are(Greenwood & Meyer, 2008).

1) *Coercive Isomorphism:*Regulatory and legal pressures usually come from the government or regulatory authorities.
2) *Normative Isomorphism:*Pressure from professional values, industry norms, and societal moral expectations.
3) *Mimetic Isomorphism:*The act of copying the practices of another organization that is considered successful or legitimate.

Resource-Based View(RBV) Theory

The Resource-Based View (RBV) theory was introduced by Edith Penrose (1959) and later developed by Jay Barney as a primary approach in strategic management (Barney & Mackey, 2016; Madhani, 2010). The RBV marks a shift from a market-based approach to an approach based on the organization's internal resources in explaining competitive advantage.

The RBV emphasizes that sustainable competitive advantage is determined by a company's ability to manage its unique resources and capabilities. This advantage can be achieved if resources meet the VRIO criteria: valuable, rare, inimitable, and organized (Barney et al., 2021). Therefore, internal resource management is key to creating sustainable competitive advantage.

Dual Banking System

A dual banking system is a configuration in which conventional and Islamic banks operate within the same regulatory framework with different operational principles (Marisya, 2019; Hunjra et al., 2022). This model evolved to respond to diverse societal preferences and encourage financial inclusion, while simultaneously creating dynamic interactions, competition, and potential synergies at the institutional level.

Several studies have shown that dual banking offers opportunities for increasing inclusion and resilience in the financial system through product diversification and expanding the customer base (Zulkhibri & Sakti, 2018; Musta'in & Fakhrunnas, 2021). However, this system also presents structural challenges such as business scale inequality, resource dominance by conventional banks, and differences in policy support (Sukmana & Ibrahim, 2021).

Dual Banking Leverage Model(DBLM) As an Institutional Strategy System

The Dual Banking Leverage Model (DBLM) in Islamic banking practice in Indonesia is known as Sharia Services, a service provision mechanism by Sharia Business Units (UUS) through the utilization of the network and resources of conventional parent banks. This model gained regulatory ground following a 2006 Bank Indonesia policy that allowed Sharia fundraising through conventional branch offices. Within the framework of the dual banking system, DBLM is understood as an integrative strategy to efficiently expand access to Islamic financial services (Hasan, 2016; Puspita, 2019).

Concept and Basis of Islamic Banking

Based on Law Number 21 of 2008, Islamic banks are banking institutions that carry out business activities based on Islamic legal principles originating from the fatwa of the Indonesian Ulema Council, emphasizing the values of justice ('adl wa tawāzun), welfare (maṣlaḥah), and universalism ('ālamiyyah) in all its activities. The primary goal of Islamic banking is to achieve the welfare of the people as a whole, thus the concept of Maqasid Sharia serves as the primary foundation for operational and product development. Therefore, understanding the principles of Maqasid Sharia is crucial for all Islamic banking practitioners to ensure that their implementation remains aligned with sharia objectives (Mubayyinah, 2019).

Integrated Theoretical Synthesis

Based on theoretical studies, the Dual Banking Leverage Model (DBLM) is a strategic and institutional phenomenon that needs to be analyzed comprehensively through the integration of the maqā perspective.ṣid al-syarī'ah, synergy theory, institutional theory, and the Resource-Based View (RBV). This framework allows for a more comprehensive understanding of the interaction between normative values, value creation, institutional legitimacy, and internal organizational capacity in the implementation of DBLM in the Sharia Business Unit (UUS) of the Regional Development Bank (BPD). However, the framework does not establish causal relationships or priorities from the outset, but rather serves as an initial analytical foundation.

Furthermore, aspects within the conceptual framework are positioned as initial analysis domains that do not yet reflect a specific level of importance. Determining the relationships, weights, and priorities of problems, solutions, and strategies is conducted empirically using the Analytic Network Process (ANP) approach, involving experts and stakeholders. Thus, the conceptual framework serves as a foundation that ensures that the analysis and strategic implications are systematically, consistently, and based on expert judgment.

Method

Types of research

This study uses a qualitative approach transformed into a quantitative one through the Analytic Network Process (ANP) method, because the problem of optimizing the Dual Banking Leverage Model (DBLM) is complex, multidimensional, and has interrelationships between factors that cannot be analyzed linearly. This approach is relevant for strategic decision-making involving non-linear relationships between elements (Cairney, 2019). The data used are primary data from expert judgment through in-depth interviews and paired comparison questionnaires involving academics, regulators, and practitioners.

ANP, as a development of the Analytic Hierarchy Process (AHP), overcomes the limitations of hierarchical structures by allowing for interdependence (inner and outer dependence) and feedback between elements. With its ability to model complex decision networks, ANP is an appropriate method for analyzing Islamic banking strategies that involve policy, institutional, and operational aspects simultaneously (Saaty & Vargas, 2006).

Research Location

This research was conducted at the Sharia Business Units (UUS) of Regional Development Banks (BPD) in Indonesia, given the strategic role of UUS within the national Islamic banking structure. Based on the Financial Services Authority (OJK) Islamic Banking Statistics for 2024, UUS's total assets reached IDR 290.652 trillion, or approximately 30.43% of total Islamic banking assets, demonstrating a significant contribution to supporting the dual banking system.

Indonesia was chosen as the research location due to its dual banking system, which allows conventional and Islamic banks to operate within a single regulatory framework. Within this system, UUSs act as a liaison between the parent bank and Islamic services. As of 2024, there were 19 active UUSs, with 12 predominantly managed by Regional Development Banks (BPD), making them a relevant target for examining the dynamics and challenges of implementing the Dual Banking Leverage Model (DBLM).

Research Data Sources

This study used primary and secondary data, with a primary focus on primary data obtained directly from respondents through a purposive sampling approach. Respondents were selected based on their competence and experience in understanding the implementation of the Dual Banking Leverage Model (DBLM) in the Sharia Business Units (UUS) of Regional Development Banks (BPD).

This purposive selection was not intended for statistical generalization, but rather to obtain in-depth and relevant expert judgment. This approach aligns with the characteristics of qualitative research and the ANP method, which emphasizes the quality of information and respondents' capabilities in producing valid and meaningful analysis.

Data Analysis Methods

This study uses the Analytic Network Process (ANP) method as a multi-criteria decision-making analysis framework to examine the optimization of the Dual Banking Leverage Model (DBLM) strategy in the Sharia Business Unit (UUS) of a Regional Development Bank (BPD). This method was chosen because it is able to handle complex, multidimensional problems and has interdependent relationships between elements that cannot be analyzed linearly.

As a development of the Analytic Hierarchy Process (AHP), ANP allows for feedback and interdependence between factors, making it relevant for analyzing the interactions between policy, institutional, operational, and strategic aspects in DBLM. In this study, ANP serves as a decision synthesis tool to quantify expert judgment through pairwise comparisons, resulting in systematic and rational importance weights (Saaty & Vargas, 2006).

Results and Discussion

Analysis of the Optimization Strategy for the Dual Banking Leverage Model (DBLM) System of Sharia Business Units (UUS) of Regional Development Banks (BPD) in Indonesia

This section presents an analysis of the Dual Banking Leverage Model (DBLM) optimization strategy in the Sharia Business Unit (UUS) of the Regional Development Bank (BPD). This integrated phase encompasses the development of an analytical framework, the construction of an ANP network model, and the assessment and synthesis process. This approach ensures that the resulting strategy is based on the interrelationships between problems, solutions, and strategic priorities, consistent with empirical conditions.

1. The ANP framework was developed through the identification of variables from a literature review, which were then validated through in-depth interviews with academics, regulators, and practitioners. The results formed a complex network that reflects various aspects of DBLM problems, allowing for systematic prioritization of problems, solutions, and strategies. Furthermore, the analysis was divided into internal and external factors. Internal factors include policies and management, human resources, and products, reflecting organizational capacity and aligning with the Resource-Based View (RBV) approach. Meanwhile, external factors include literacy, customer expectations, and regulations, reflecting environmental pressures and aligning with Institutional Theory. This classification provides a comprehensive analytical framework for understanding that DBLM optimization is determined by the synergy between internal strengths and the ability to adapt to external dynamics.
2. The construction of the Analytic Network Process (ANP) network model was based on a predetermined analytical framework and processed using Super Decisions software version 2.10, resulting in a complex network representing the relationships between clusters. Data processing from respondents produced three supermatrices showing the priority of the main aspects: problems, solutions, and strategies. The analysis results were then described based on each respondent's priorities and the level of agreement was measured using the rater agreement (W) value. Furthermore, the geometric mean value of nine respondents consisting of academics, regulators, and practitioners was used to obtain more representative priorities.

3. Referring to the methodology used, namely the Analytic Network Process (ANP) to see the priority scale according to academics, regulators and Islamic banking practitioners at BPD who were respondents in this study, the results of the priority scale and average (geometric mean) can be seen in Table 4.1 below:

The results of the rater agreement test for each cluster are presented in Table 4.1.

Table 4.1. Results of Respondents' Rater Agreement (W) on Optimizing the DBLM System Strategy of UUS BPD in Indonesia

Decomposition	*Rater Agreement*(W)	*Ranking*
Problem Aspects		
M1_Policy & Top Management	0.777778	1
M2_Product	0.641975	4
M3_SDM	0.753086	2
M4_Literacy	0.651235	3
M5_Customer Expectations	0.530864	5
M6_Regulatory Dynamics	0.481481	6
Problem_Aspect	0.566843	
Solution Aspects		
S1_Policy & Top Management	0.827160	1
S2_Product	0.604938	4
S3_SDM	0.799383	2
S4_Literacy	0.620370	3
S5_Customer Expectations	0.481481	5
S6_Regulatory Dynamics	0.410494	6
Solution_Aspect	0.569665	
Strategy	0.829277	

Source: processed data from Super Decision 2.10.2025

Based on Table 4.1, the level of respondent agreement on the problem and solution aspects is in the moderate to strong category, with rater agreement (W) values of 0.566843 and 0.569665, respectively. Meanwhile, on the strategy aspect, the W value reached 0.829277, indicating a strong level of agreement among respondents. This finding indicates that despite differences in perspectives between academics, regulators, and practitioners, there is generally alignment in assessments, especially at the strategic level. Thus, the results of the ANP synthesis not only produce numerical priorities but also reflect a strong collective agreement in determining the direction of optimizing the DBLM UUS BPD.

Analysis of Problem Synthesis Results

The analysis of the Dual Banking Leverage Model (DBLM) optimization strategy in the Sharia Business Unit (UUS) of the Regional Development Bank (BPD) was conducted using the Analytic Network Process (ANP) approach to identify and prioritize problems as a basis for formulating solutions and strategies. DBLM problems were mapped into six main criteria: policies and top management, human resources, literacy, products, customer expectations, and regulatory dynamics, based on a literature review and interviews with academics, regulators, and practitioners.

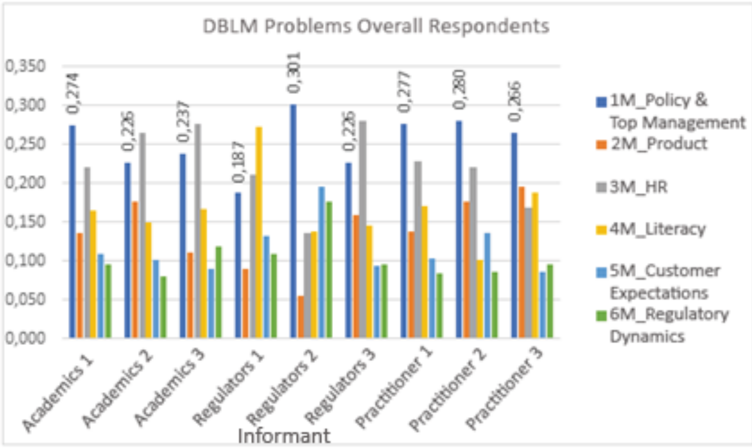
1. Problem Cluster Analysis

The analysis results show that the level of respondent agreement is in the moderate category (W = 0.5668), reflecting alignment in the assessment of problem priorities. In order, the top priorities are policy and top management (0.250), followed by human resources (0.218), literacy (0.161), products (0.130), customer expectations (0.113), and regulatory dynamics (0.102). These results were obtained through ANP synthesis using geometric mean values with the help of Super Decisions software.

Chart 4.1 shows that the majority of respondents ranked policy and top management as the most prioritized issues in optimizing DBLM UUS BPD, with five of the nine respondents selecting this aspect.

Three other respondents prioritized human resources, and one respondent considered literacy as the primary factor. This pattern confirms the dominance of policy and managerial aspects, which is consistent with the rater agreement values indicating alignment in assessments.

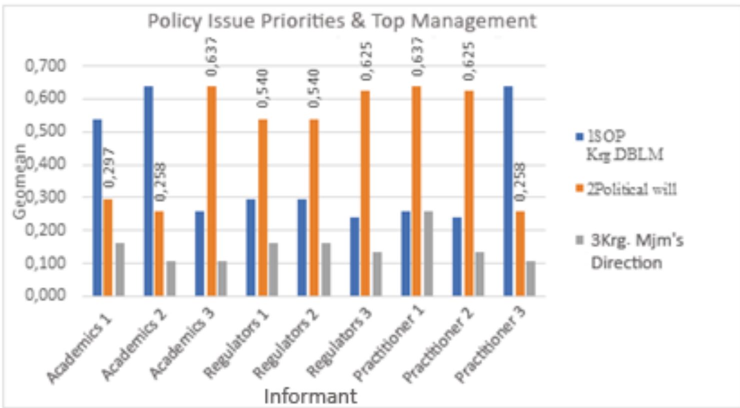
Based on the geometric mean values per respondent group (Table 4.1), there is a variation in perspectives between groups. The practitioner group gave the highest ratings to policy, top management, and product aspects, while the academic group placed greater emphasis on human resources as the primary issue.



Graph 4.1. Results of the synthesis of priority problems for optimizing the DBLM strategy of UUS BPD in Indonesia based on the scores of each respondent.

2. Analysis of Policy Issues and Top Management

This subsection describes the results of a synthesis of the policy and top management sub-issue clusters as key factors in optimizing the Dual Banking Leverage Model (DBLM) strategy in the Sharia Business Units of Regional Development Banks (UUS BPD) in Indonesia. This analysis aims to identify the most dominant sub-issues within these clusters based on the aggregated assessments of all respondents.

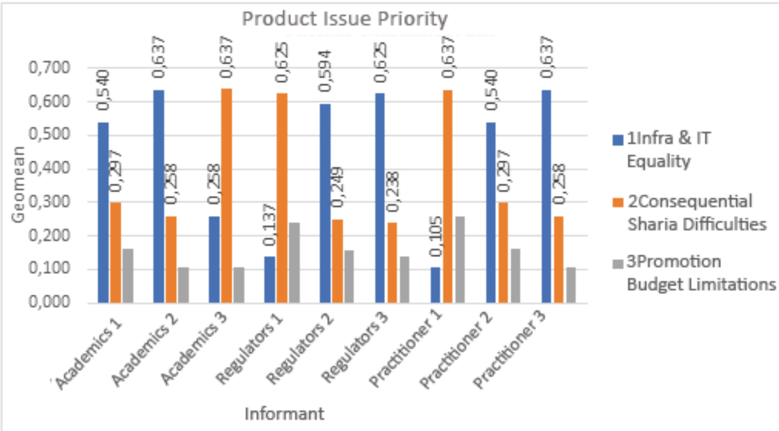


Graph 4.2 Results of the synthesis of policy and top management issues based on the overall scores of respondents

Chart 4.2 shows that the majority of respondents ranked the political will of management and executive officials as the primary sub-issue within the policy and top management cluster, with six out of nine respondents selecting this aspect. Meanwhile, three respondents considered SOPs that did not support DBLM implementation to be the most dominant sub-issue. This pattern reflects a consistent assessment trend, in line with the high rater agreement value. Based on the geometric mean values per respondent group (Table 4.2), there are differences in perspectives between groups. The academic group considered SOPs that did not support DBLM as a major sub-problem (0.446), the regulator group emphasized the importance of political will from management and executive officials (0.567), while the practitioner group emphasized the lack of management direction (0.155). These differences indicate varying perspectives influenced by each respondent's role and experience in implementing DBLM at UUS BPD.

3. Product Problem Analysis

This subsection describes the results of the synthesis of product sub-problem clusters as a key determinant in optimizing the Dual Banking Leverage Model (DBLM) strategy in the Sharia Business Units of Regional Development Banks (UUS BPD) in Indonesia. This analysis aims to identify the most dominant product sub-problems based on the aggregated assessments of all respondents.



Graph 4.3 Results of product problem synthesis based on respondents' overall scores

Chart 4.3 shows that the majority of respondents ranked equitable provision of infrastructure and Information Technology (IT) as the primary sub-issue within the product cluster, with six out of nine respondents selecting this aspect. Meanwhile, three respondents considered the difficulty of consistently implementing Sharia principles as the most dominant sub-issue. This finding reflects the consistency of respondents' assessments, supported by high rater agreement.

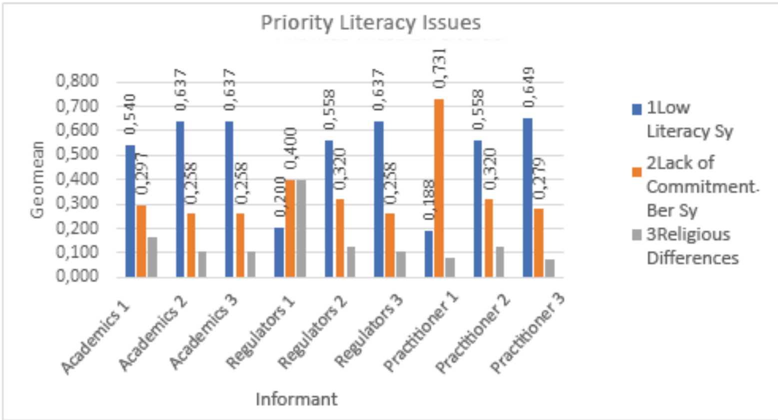
4. Human Resource Problem Analysis

This subsection describes the results of the synthesis of human resource sub-problem clusters in order to determine the priority issues affecting the optimization of the Dual Banking Leverage Model (DBLM) strategy in the Sharia Business Units of Regional Development Banks (UUS BPD) in Indonesia. The analysis focuses on identifying the most dominant human resource aspects based on the aggregated assessment results of all respondents.

Graph 4.4 Results of the synthesis of Human Resources problems based on the overall scores of respondents

5. Literacy Problem Analysis

This subsection describes the results of a synthesis of the literacy sub-problem cluster as a critical factor in optimizing the Dual Banking Leverage Model (DBLM) strategy at Sharia Business Units of Regional Development Banks (UUS BPD) in Indonesia. This analysis aims to identify the most dominant literacy aspects based on the aggregated assessments of all respondents.

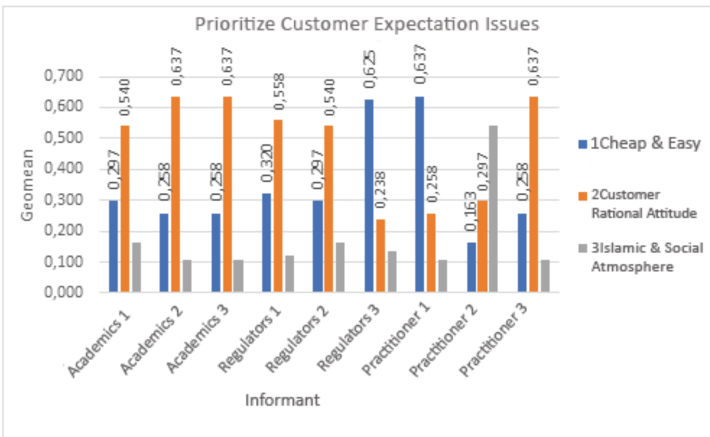


Graph 4.5 Results of the synthesis of literacy problems based on the overall scores of respondents

Chart 4.5 shows that the majority of respondents identified low sharia literacy as a key sub-issue within the literacy cluster, with seven out of nine respondents selecting this aspect. Meanwhile, a small minority highlighted a lack of commitment to sharia and religious differences as additional factors. This finding demonstrates the strong dominance of sharia literacy issues, consistent with the high rater agreement value.

6. Customer Expectation Problem Analysis

This discussion will outline the results of the synthesis of customer sub-expectation clusters to determine the optimization of the DBLM strategy for UUS BPD in Indonesia. Based on the results of data processing using Super Decision Software, it was obtained that the priority of customer expectation issues according to the opinions of all respondents was as shown in the graph below:

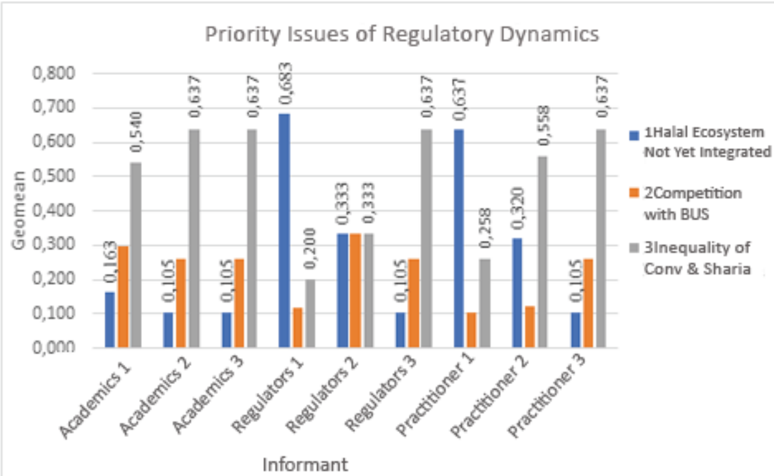


Graph 4.6 Results of the synthesis of customer problems based on the overall value of respondents

Chart 4.6 shows that the majority of respondents ranked customer rationality as the primary sub-issue within the customer expectations cluster, with six out of nine respondents selecting this aspect. Meanwhile, two respondents highlighted convenience and cost of service, and one respondent emphasized Islamic ambiance and social values. This pattern reflects a relatively consistent trend in assessments, although there is still variation in perspectives, consistent with the moderate rater agreement value.

7. Analysis of Regulatory Dynamics Problems

This subsection describes the results of the synthesis on the sub-problem cluster of regulatory dynamics as one of the external factors that influence the optimization of the Dual Banking Leverage Model (DBLM) strategy in the Sharia Business Unit of Regional Development Banks (UUS BPD) in Indonesia:



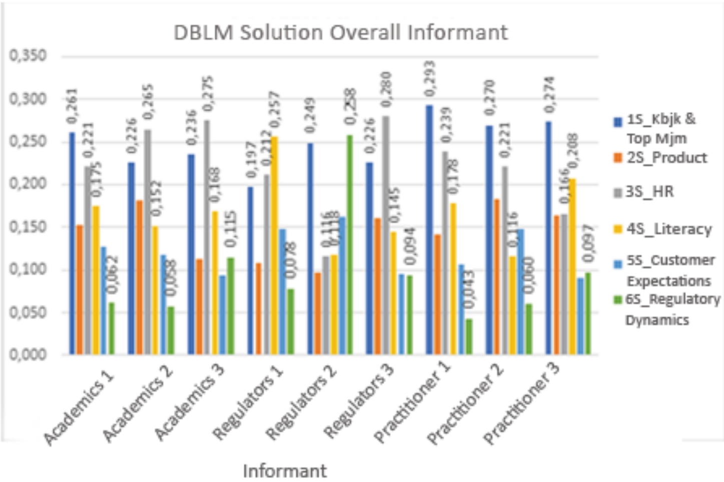
Graph 4.7 Results of the synthesis of regulatory dynamics problems based on the overall value of respondents

Chart 4.7 shows that the majority of respondents ranked unequal treatment between conventional and Islamic banking as a key sub-issue within the regulatory dynamics cluster, with six out of nine respondents selecting this aspect. Meanwhile, some respondents highlighted the lack of integration of the halal ecosystem and competition with Islamic Commercial Banks (BUS) as additional factors. This pattern indicates a dominant assessment trend, although there is still variation in perspectives among respondents, in line with the rater agreement value in the moderate category.

Analysis of Solution Synthesis Results

1. Solution Cluster Analysis

This subsection describes the results of the synthesis of solution clusters formulated to prioritize solutions for optimizing the Dual Banking Leverage Model (DBLM) strategy at Sharia Business Units of Regional Development Banks (UUS BPD) in Indonesia. This analysis aims to identify the primary solution direction based on the aggregated assessments of all respondents.



Graph 4.8 Results of solution priority synthesis based on respondents' overall scores

Chart 4.8 shows that most respondents prioritized policy and top management solutions in optimizing UUS BPD DBLM, followed by human resource solutions. Meanwhile, a small proportion prioritized literacy and regulatory dynamics. This pattern reflects a tendency toward majority agreement with varying individual preferences, consistent with the moderate rater agreement value.

2. Policy Solution Analysis and Top Management

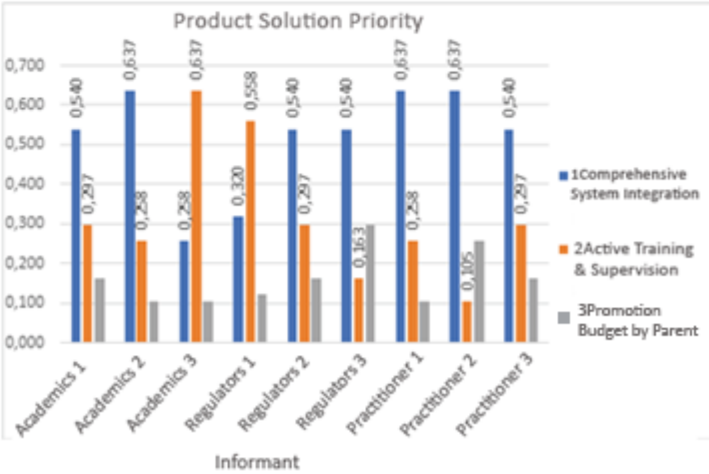
This subsection describes the results of the synthesis on the policy and top management sub-solution clusters as part of an effort to determine the most priority solution direction in optimizing the Dual Banking Leverage Model (DBLM) strategy in the Sharia Business Unit of Regional Development Banks (UUS BPD) in Indonesia.

Graph 4.9 Results of the synthesis of policy and top management solutions based on the overall value of respondents

Chart 4.9 shows that the majority of respondents ranked strengthening DBLM at the corporate level as the primary solution within the policy and top management cluster, with eight out of nine respondents selecting this aspect. Meanwhile, one respondent emphasized the importance of integrating DBLM into the core plan and business plan. This finding reflects a very strong consensus among respondents, consistent with the high rater agreement value.

3. Product Solution Analysis

This subsection describes the results of the synthesis on the product sub-solution cluster as part of the effort to determine the most priority solution in optimizing the Dual Banking Leverage Model (DBLM) strategy in the Sharia Business Unit of Regional Development Banks (UUS BPD) in Indonesia.

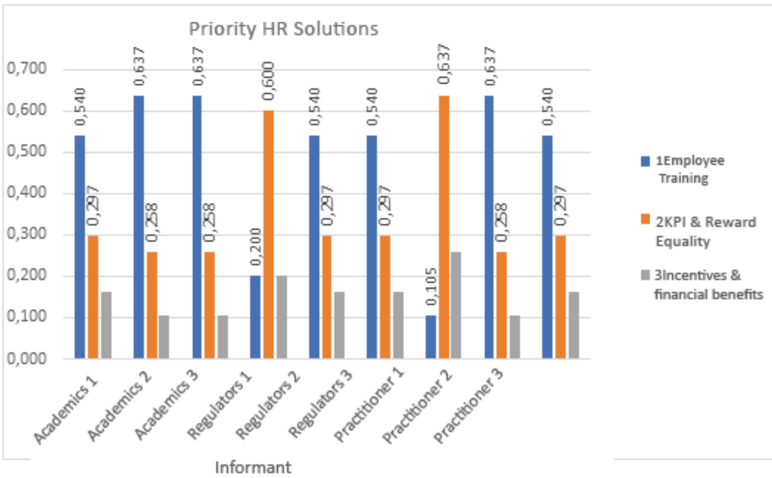


Graph 4.10 Results of product solution synthesis based on respondents' overall scores

Chart 4.10 shows that the majority of respondents ranked comprehensive system integration as the primary solution within the product cluster, with seven out of nine respondents selecting this aspect. Meanwhile, others emphasized training and active supervision as supporting solutions. This finding reflects the consistency of respondents' assessments, consistent with the high rater agreement value.

4. Human Resources (HR) Solution Analysis

This subsection describes the results of the synthesis on the human resources (HR) sub-solution cluster as part of an effort to determine the most priority solution in optimizing the Dual Banking Leverage Model (DBLM) strategy in the Sharia Business Unit of Regional Development Banks (UUS BPD) in Indonesia.

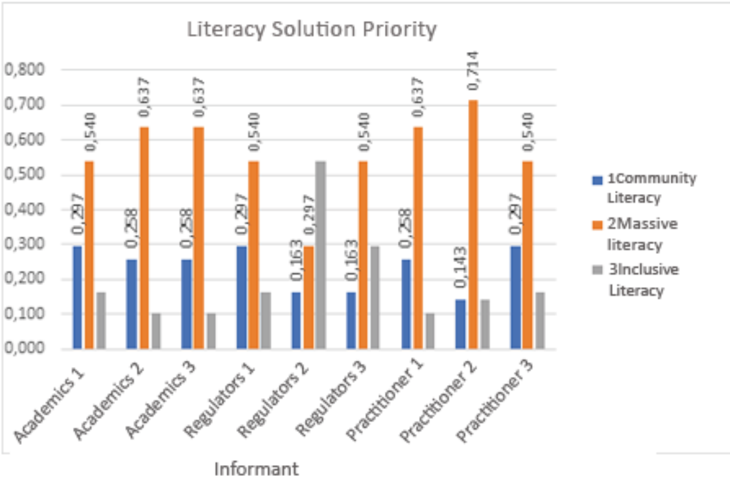


Graph 4.11. Results of HR solution synthesis based on respondents' overall scores

Chart 4.11 shows that the majority of respondents ranked employee education and training as the primary solution in the human resources cluster, with seven out of nine respondents selecting this aspect. Meanwhile, others emphasized equitable implementation of KPIs and rewards as supporting solutions. This finding reflects the consistency of respondents' assessments, in line with the high rater agreement value.

5. Literacy Solution Analysis

In this discussion, the results of the synthesis on the literacy sub-solution cluster will be described to determine the optimization of the DBLM strategy of UUS BPD in Indonesia.



Graph 4.12. Results of literacy solution synthesis based on respondents' overall scores

Chart 4.12 shows that the majority of respondents placed widespread literacy as the primary solution within the literacy cluster, with eight out of nine respondents selecting this aspect. Meanwhile, one respondent emphasized inclusive literacy as a priority. This finding reflects a strong level of agreement among respondents, consistent with the high rater agreement value.

6. Customer Expectation Solution Analysis

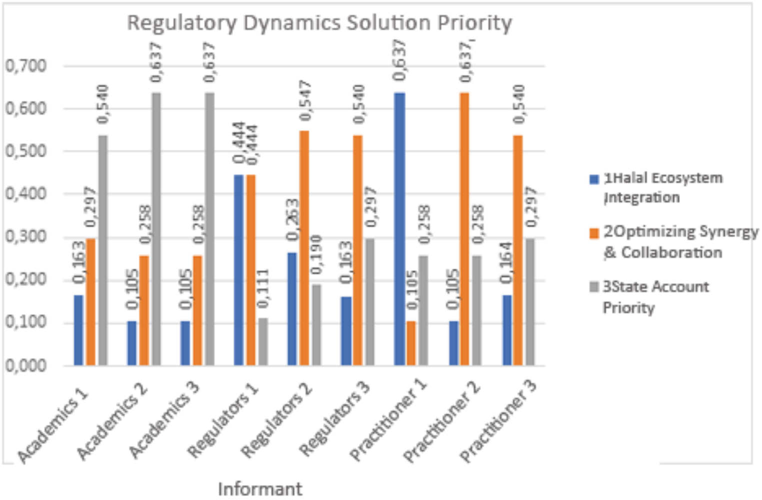
This subsection describes the results of the synthesis on the customer expectation sub-solution cluster as part of an effort to determine the most priority solution in optimizing the Dual Banking Leverage Model (DBLM) strategy in the Sharia Business Unit of Regional Development Banks (UUS BPD) in Indonesia.

Graph 4.13. Results of customer expectation solution synthesis based on respondents' overall scores

Chart 4.13 shows that the majority of respondents ranked customer communication and literacy as the primary solution within the customer expectations cluster. Meanwhile, others emphasized improving service performance and harmonizing service presentations as supporting solutions. This pattern reflects a tendency for majority agreement with varying individual preferences, consistent with the moderate rater agreement value.

7. Regulatory Dynamics Solution Analysis

This subsection describes the results of the synthesis on the regulatory dynamics sub-solution cluster as part of an effort to determine the most priority solution in optimizing the Dual Banking Leverage Model (DBLM) strategy in the Sharia Business Unit of Regional Development Banks (UUS BPD) in Indonesia.

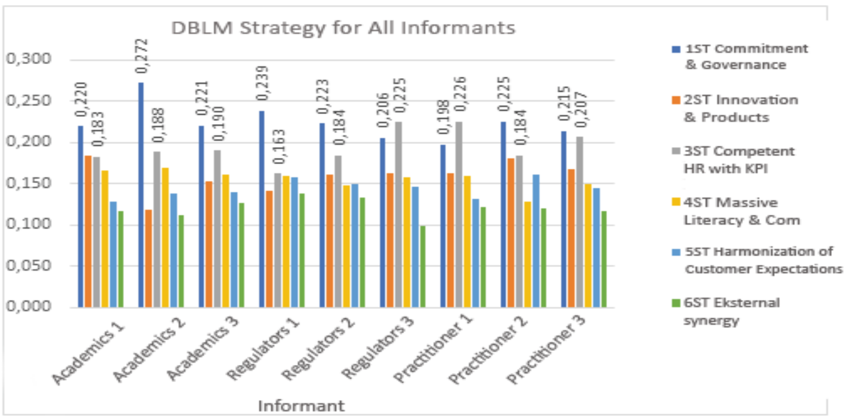


Graph 4.14. Results of the synthesis of regulatory dynamics solutions based on the overall scores of respondents

Chart 4.14 shows that the majority of respondents ranked optimization, synergy, and collaboration as the primary solutions within the regulatory dynamics cluster. Others emphasized prioritizing state accounts and integrating the halal ecosystem as supporting solutions. This pattern reflects a tendency toward majority agreement with varying individual preferences, consistent with the moderate rater agreement value.

Analysis of Strategy Synthesis Results

This subsection presents the results of a strategy cluster synthesis to determine the priority optimization of the Dual Banking Leverage Model (DBLM) in Sharia Business Units (UUS) of Regional Development Banks (BPD) in Indonesia. The analysis was conducted by integrating previously identified problem and solution aspects to generate the most effective strategy.To obtain a more detailed picture of the variation in assessments between respondents, the results of the synthesis of strategic priorities based on each respondent are presented in the following graph.



Graph 4.15 Results of the synthesis of strategic priorities based on the respondents' overall scores

Chart 4.15 shows that of the nine respondents involved in this study, seven respondents ranked strengthening commitment and governance as the highest priority strategy. Meanwhile, two respondents ranked strengthening competent human resources with clear KPIs as the top priority. This pattern is consistent with the very high rater agreement value, indicating strong alignment of respondents' views on the strategic direction of DBLM optimization.

Analysis of Problems Optimizing the Dual Banking Leverage Model (DBLM) System Strategy for UUS BPD in Indonesia

The results of the Analytic Network Process (ANP) synthesis indicate that the issues with optimizing the Dual Banking Leverage Model (DBLM) in the Sharia Business Unit (UUS) of Regional Development Banks (BPD) are internal and structural, not merely operational. The DBLM has been operating functionally as a service mechanism, but has not been integrated into the corporate strategy, resulting in a gap between the parent bank's resource potential and its strategic utilization in UUS development.

The dominance of policy and top management aspects indicates that DBLM has not been fully consolidated into strategic planning and performance control systems, thus functioning more as a service extension than an instrument for strengthening competitiveness. This condition has had a broad impact on other aspects, such as human resources, product development, literacy, and customer expectation management, confirming that DBLM's problems are top-down.

Human resource aspects reflect the unclear incentive and performance systems within a dual banking environment, while literacy issues indicate the lack of a consistent narrative and communication strategy. Furthermore, limited system integration impacts the competitiveness of sharia products. Customer expectations and regulatory dynamics are lower priorities, indicating that these external factors reflect the organization's internal preparedness. Therefore, optimizing DBLM relies heavily on strengthening policies, governance, and internal strategic integration.

Theoretical Synthesis of Problem Clusters

Theoretically, the ANP synthesis results indicate that the issues in optimizing the Dual Banking Leverage Model (DBLM) in UUS BPD stem more from policy direction and strategic management than technical aspects. This confirms that the DBLM has not been fully integrated as a business strategy, but rather serves as an operational mechanism for expanding sharia services.

1. Policy and top management issues are a top priority in optimizing the DBLM, particularly related to the weak support of the System Operating Procedures (SOPs). Existing SOPs are still general and conventional in nature, thus failing to clearly regulate the integration of sharia services, including recording, reporting, performance targets, and product management. Consequently, DBLM implementation tends to be administrative and has not yet functioned as a strategic instrument to drive sharia business growth.The principle of trust and justice in managing policies and resources is in line with the word of Allah SWT in QS. An-Nisā' [4]: 58:

   نَّ اللَّهَ يَأْمُرُكُمْ أَنْ تُؤَدُّوا الْأَمَانَاتِ إِلَىٰ أَهْلِهَا وَإِذَا حَكَمْتُمْ بَيْنَ النَّاسِ أَنْ تَحْكُمُوا بِالْعَدْلِ

   "Indeed, Allah commands you to convey trust to those who are entitled to receive it, and when you establish laws between people, you must establish them fairly."

   This verse emphasizes that policies, SOPs, and management directives are not merely administrative instruments, but rather a form of trust that must be managed fairly and responsibly. In the context of DBLM, this trust includes management's obligation to ensure that synergy between the parent bank and the UUS is truly directed towards protecting customer assets, strengthening sharia understanding, and achieving sustainable welfare.
2. Human resource (HR) issues are a crucial cluster in optimizing DBLM, reflecting systemic issues in management, performance assessment, and work orientation within a dual banking environment, not simply limited individual competency. The primary concern lies in the low

understanding of sharia products, particularly regarding principles, contracts, and product characteristics. This situation impacts service quality, information accuracy, and reduces customer trust in sharia services within the DBLM scheme. Furthermore, the inconsistency of KPI and reward systems exacerbates these issues. Unproportional performance assessments and relatively lower targets for sharia products compared to conventional products have resulted in sharia services being positioned as a secondary business line. Consequently, employee incentives to improve competency and performance in the sharia segment are weak, hampering DBLM optimization.

3. Literacy issues are a crucial cluster in optimizing DBLM, reflecting fundamental issues related to understanding, internalization of values, and consistency with Sharia principles. The primary priority lies in the low level of Sharia literacy, both within the organization and at the customer level. Although DBLM has expanded service access through conventional networks, this increased access has not been accompanied by adequate understanding. As a result, Sharia services are often perceived merely as administrative substitutes for conventional products, rather than as a financial system with fundamentally different principles and values.
4. Product issues in optimizing DBLM relate not only to contract design, but primarily to the readiness of the supporting system and the consistency of sharia implementation. The primary priority lies in the inequity in infrastructure and Information Technology (IT) between conventional and sharia-compliant services. Limited access by UUS to adequate systems results in less flexible sharia product development, limited features, and less competitive service quality—especially digital services. Consequently, the utilization of the parent bank's network and operations through DBLM has not fully improved the quality and competitiveness of sharia-compliant services.
5. The issue of customer expectations in optimizing DBLM reflects a response to internal service quality and consistency in Sharia implementation. The primary priority lies in the demand for affordable and convenient services, indicating that customer decisions are heavily influenced by cost efficiency and ease of access. However, this situation creates a dilemma in DBLM, as the characteristics of Sharia contracts require procedural compliance that differs from conventional systems. This mismatch between pragmatic customer expectations and the nature of Sharia services has the potential to reduce satisfaction and interest in Sharia products.
6. The regulatory dynamics involved in optimizing the DBLM reflect structural challenges that do not fully support the balanced development of Sharia-compliant Islamic banks (UUS) within a dual banking system. The primary priority lies in the unequal treatment between conventional and Islamic banks, both within the regulatory framework and the parent bank's internal policies. This imbalance is evident in differing product development priorities, infrastructure and technology support, and strategic policy directions that remain focused on conventional businesses. Consequently, the DBLM has not been optimally utilized as an instrument to accelerate UUS strengthening.

Analysis of Optimization Solutions for Dual Banking Leverage Model (DBLM) System Strategies for UUS BPD in Indonesia

The results of the ANP synthesis on the solution cluster indicate that the optimization of DBLM UUS BPD focuses on strengthening internal and strategic aspects, in line with the structural and top-down nature of the problem. Operational improvements are considered ineffective without being preceded by policy arrangements at the top management level. Based on the geometric mean value, the solution priorities are, respectively, policy and top management, human resources (HR), literacy, products, customer expectations, and regulatory dynamics, with a relatively strong level of respondent agreement. The main priority on the policy aspect emphasizes the need to reposition DBLM as an integral part of corporate strategy, through strengthening the vision, governance, and strategic role of UUS.

Furthermore, HR solutions emphasize the importance of improving performance management systems, clarifying roles, and aligning incentives in a dual banking environment. Meanwhile, literacy solutions demonstrate the need for literacy integration as a strategic tool for building understanding and trust in Sharia services, both within the organization and at the customer level.

Theoretical Synthesis of Solution Clusters

Theoretically, the solution priorities generated through the ANP demonstrate that optimizing DBLM in UUS BPD is not simply a matter of technical improvements, but rather an integrated reconstruction of the organization's architecture of values, strategy, structure, and capabilities. The sequence of solutions, starting with policy and top management, emphasizes that DBLM transformation must proceed from the normative and strategic levels before being cascaded down to the operational level.

1. The results of the ANP synthesis on the policy and top management solution clusters indicate that optimizing DBLM in UUS BPD must begin with strengthening strategic direction at the corporate level. Improvements are not merely technical in nature, but require a structural repositioning of DBLM as an integral part of the parent bank's business policies and strategies. The primary solution emphasizes the importance of mainstreaming DBLM into the bank's vision, mission, governance, and strategic decision-making. Thus, DBLM is no longer positioned as a mere operational mechanism but as a binding corporate policy. This approach ensures that UUS development is integrated within the parent bank's strategic framework, thus aligning with the overall growth direction of the institution.The principle of leadership responsibility in policy making is in line with the words of the Prophet Muhammad ﷺ:

   كُلُّكُمْ رَاعٍ وَكُلُّكُمْ مَسْؤُولٌ عَنْ رَعِيَّتِهِ

   "Each of you is a leader and each of you will be asked about your leadership."
   (HR. al-Bukhārī and Muslim)
   This hadith emphasizes that strategic policies, including strengthening DBLM, are a leadership mandate for which accountability is required. In the DBLM context, this responsibility includes the obligation of top management to ensure that synergies between the parent bank and the UUS are clearly directed towards protecting customer assets, strengthening organizational capacity, and achieving sustainable benefits. This mandate dimension reinforces the normative legitimacy that corporate policies regarding DBLM are not optional but rather a strategic and moral obligation.
2. The ANP synthesis results for the HR solutions cluster indicate that strengthening human resources is a crucial prerequisite for bridging the gap between DBLM policy design and its implementation on the ground. This solution is structural, not merely technical, to ensure the dual banking system operates consistently and aligns with the parent bank's strategy.The primary priority on employee education and training emphasizes that human resource issues are more about competency and mindset readiness than workforce size. In a dual banking environment, employees are required to understand both Sharia and conventional aspects simultaneously. Without ongoing training, DBLM risks becoming merely a service mechanism, rather than a system based on a deep understanding of Sharia principles and values.
3. The results of the ANP synthesis on the literacy solutions cluster indicate that strengthening literacy is a key factor in the sustainability and effectiveness of DBLM in UUS BPD. Literacy is positioned not merely as a supporting activity, but as a strategic instrument for building understanding, trust, and acceptance of sharia services. The priority on mass literacy emphasizes the need for a systematic and broad approach in conveying the values, principles, and mechanisms of sharia banking to the public. In the context of BPD with a heterogeneous customer base, mass literacy serves to simplify the complexity of sharia concepts to make them easily understood by various segments. This condition indicates that limited literacy is more due to a lack of sustainable understanding, rather than ideological resistance.
4. The ANP synthesis results for the product solutions cluster indicate that product strengthening in DBLM is highly dependent on the readiness of infrastructure and support systems that are equivalent to those of conventional units. Product solutions are understood not only as portfolio development, but as efforts to ensure service quality, reliability, and a competitive customer experience in a dual banking system. Prioritizing equitable infrastructure and information technology emphasizes that the primary obstacle lies not in ideas or market needs, but rather in

system limitations. Without the support of a core banking system, digital channels, and adequate service integration, sharia products tend to be limited and less innovative. Therefore, DBLM needs to be directed so that it leverages not only networks but also leverages comprehensive product innovation.

5. The results of the ANP synthesis on the customer expectation solution cluster indicate that expectation management is a critical factor in supporting the acceptance and sustainability of DBLM at the service user level. This solution is not sufficient through product adjustments or internal policies alone, but requires targeted integration of communication, service performance, and consistent implementation. The primary priority on communication and literacy emphasizes the importance of bridging the gap between customer perceptions and the reality of sharia services in a dual banking system. Customers tend to be rational, comparing price, convenience, speed of service, and clarity of information between conventional and sharia services. Therefore, communication and literacy serve to realistically manage expectations and clarify the competitive value of sharia services within a framework that is easily understood and accepted by customers.
6. The results of the ANP synthesis on the regulatory dynamics solution cluster indicate that DBLM optimization in UUS BPD is heavily influenced by the policy context and external ecosystem. Regulatory solutions are not directed at regulatory changes, but rather at adaptive strategies to maximize policy space through synergy and collaboration across stakeholders. The prioritization of synergy and collaboration emphasizes the need for strengthened coordination between UUS BPD, regulators, local governments, and other relevant parties. In a dual banking system, the main challenge stems more from the lack of integrated policy implementation than the absence of regulations. Therefore, synergy is positioned as key to ensuring consistent and mutually supportive policy implementation within the framework of Islamic banking development.

Analysis of the Dual Banking Leverage Model (DBLM) System Strategy for UUS BPD in Indonesia

The ANP synthesis results for the strategy cluster demonstrated a high degree of consistency among respondents in their assessment that optimizing DBLM in UUS BPD should be positioned as a strategic institutional agenda, not simply a technical implementation. This agreement underscores the need for integrated policy direction across organizational levels and a measurable long-term commitment.

1. The main strategic priority is strengthening management commitment and governance, which emphasizes the importance of positioning DBLM as a corporate mandate integrated into the parent bank's vision, policies, and supervisory system. This strengthening includes affirming the role of the DPS, strengthening sharia compliance, and integrating DBLM into group policies to ensure consistent implementation down to the branch level.
2. The next strategy is to improve human resource quality by strengthening competencies, establishing clear KPIs, and establishing a reward system aligned with DBLM's objectives. Human resources are seen as key actors in ensuring the disciplined, measurable, and sharia-compliant implementation of sharia services within the dual banking system.
3. Furthermore, strengthening literacy and communication is positioned as a strategic instrument to build internal and external understanding, strengthen trust, and reduce the perception gap regarding sharia services.
4. In terms of products, the strategy is directed at strengthening innovation based on equal infrastructure and information technology, so that sharia products have competitiveness, equal service quality, and can be implemented effectively through the parent network.
5. The customer expectation strategy emphasizes the importance of harmonizing services through clear communication, consistent service standards, and strengthening the bank's social function to strengthen legitimacy and customer experience.
6. Finally, external synergy and integration of the halal ecosystem are seen as strengthening strategies after the internal foundation is established, through collaboration with regulators, local governments, and the halal industry ecosystem to expand the impact of DBLM.

Theoretical Synthesis of Strategy Clusters

The ANP synthesis results indicate that optimizing DBLM in UUS BPD is an institutional transformation process that requires consistency of values, strengthening governance, structural legitimacy, and increasing organizational capabilities. The strategic priority sequence—from strengthening governance, human resources, literacy, product innovation, harmonization of expectations, to external synergy—indicates that optimizing DBLM moves from strengthening structural foundations to strengthening performance and expanding impact. Thus, DBLM is understood as an institutional transformation architecture, not merely an operational policy. From the Maqā perspectiveṣid al-Syarī'Ah, this strategy reflects the internalization of sharia values in organizational governance. Strengthening governance representsḥifẓal-mal through trustworthy and accountable fund management, while strengthening human resources and literacy reflectsḥifẓal-'aql through improving the quality of sharia understanding and practice. Harmonizing expectations and social functions demonstrates the dimensions of justice and welfare, so that DBLM is not only oriented towards profit but also social values.

In Synergy Theory, DBLM is understood as a mechanism for integrating the resources of the parent bank and UUS to create value. However, findings show that synergy is only effective if supported by strong governance. Synergy evolves from internal integration to ecosystem integration, so value creation depends on the depth of coordination and consistency of strategic direction. Institutional Theory explains that prioritizing governance reflects the need for legitimacy and organizational stability in a strict regulatory environment. Without institutionalizing policies within a formal structure, DBLM strategies risk becoming fragmented initiatives. Therefore, institutionalization is a prerequisite for DBLM to be sustainable as an organizational practice.

DBLM Strategy Optimization

Optimizing DBLM is not interpreted as a partial improvement, but rather a comprehensive institutional transformation. Optimization includes three main dimensions: (1) structural alignment (policies, SOPs, IT systems, organizations, and incentives), (2) strategic integration (placement of DBLM in the BPD corporate strategy), and (3) normative alignment (maqāṣid al-syarī'ah: justice, benefit and protection of property).

Conceptually, optimization differs from improvement and effectiveness because it is systemic and involves organizational redesign, not simply target achievement. Improving sharia services through conventional networks cannot be considered optimal unless it is accompanied by the integration of fair policies, systems, KPIs, and consistent communication and literacy. The ANP results confirm that the entire structure of problems, solutions, and strategies centers on governance. This is reflected in the dominance of policies and top management as the primary problems, solutions, and strategies, as well as the high level of respondent agreement ($W = 0.829277$). Dominant sub-issues such as political will, inequality between conventional and sharia treatment, and KPI fairness indicate that the primary DBLM issue is institutional, not operational.

Novelty

Based on the synthesis of ANP results, this study produces conceptual-strategic novelty derived directly from the configuration of priority problems, solutions, and strategies in the implementation of DBLM in UUS BPD. The novelty does not consist of the addition of new variables, but rather a reinterpretation of the position and function of DBLM in strengthening UUS institutions. The findings highlight three main points. First, the dominance of policy and top management aspects confirms that DBLM is an institutional and governance issue, not merely a technical operation. Second, the interconnectedness between clusters indicates that DBLM effectiveness is systemic and determined by cross-functional interactions such as policy, HR, products, literacy, and customer expectations. Third, the strategic priority structure indicates that DBLM optimization is a medium- to long-term process that requires policy consistency and organizational integration.

Based on this, the novelty of this research repositions DBLM as an institutional strategy, not merely a mechanism for expanding sharia services through the parent bank network. DBLM is understood as an instrument to strengthen organizational synergy, governance, and capacity of UUSs in a sustainable dual banking system.

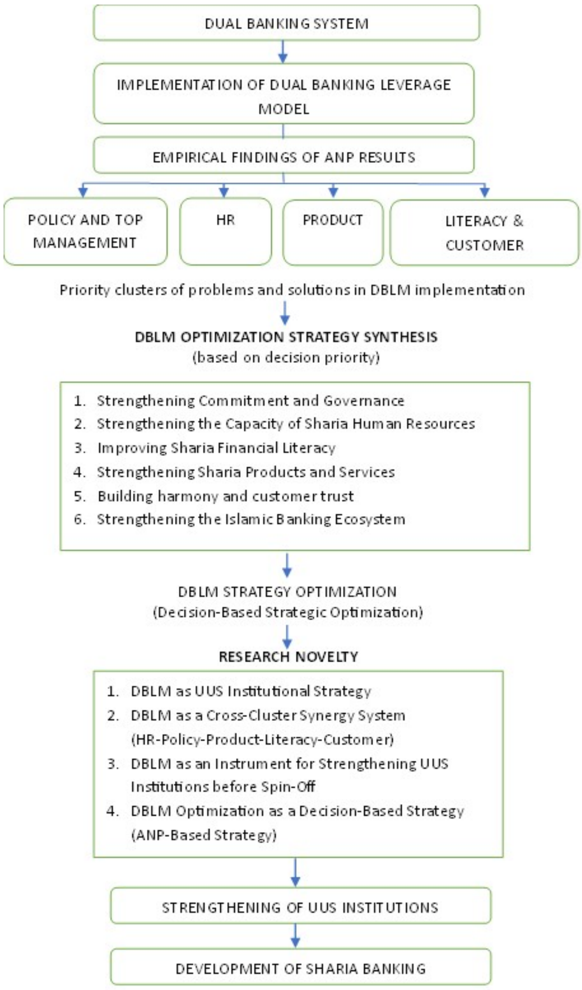
Table 4.2. Novelty Synthesis, ANP Results, and Policy Implications for DBLM Optimization

No	Research Novelty	ANP Results Basis (Chapter IV)	Strategic / Policy Implications
1	DBLM is positioned as an institutional strategy, not just an office channeling mechanism.	Policy and top management clusters emerged as the highest priority issues and solutions in the ANP synthesis.	DBLM must be established as a parent corporate policy that binds the entire network, not just a UUS operational procedure.
2	The success of DBLM is determined by cross-cluster linkages, not by a single factor.	ANP shows the interplay between policy clusters, HR, products, literacy, and customer expectations.	Optimizing DBLM requires the design of integrated cross-functional policies and strategies, not a sectoral or partial approach.
3	DBLM functions as an instrument for strengthening UUS institutions in the pre-spin-off transition horizon.	ANP's priority strategy places strengthening commitment and governance as a key entry point.	DBLM acts as an instrument for consolidating governance, human resources, and systems to mature the capacity of UUS before entering the institutional separation phase.
4	DBLM optimization is understood as a long-term decision-based strategy, not a temporary program.	The ANP strategy sequence shows a hierarchical pattern: governance → HR → literacy → product → customer → ecosystem	DBLM needs to be implemented as a sustainable strategy based on decision priorities, not a short-term initiative or compliance project.

Source: processed by researchers, 2026

Strategic Model for Optimizing Dual Banking Leverage Model (DBLM)

Based on the ANP synthesis, strategic discussion, and research novelty, this study formulates a strategic model for optimizing DBLM in UUS BPD, which illustrates the interrelationships between the dual banking system, empirical findings, and hierarchical strategic priorities. This model emphasizes that DBLM optimization is a strategic institutional process, not simply an operational mechanism for sharia services. This optimization encompasses strengthening governance, human resource capacity, product development, increasing literacy, and strengthening relationships with customers and the industry ecosystem that interact within a strategic decision framework. The ANP findings indicate that strengthening commitment and governance is the starting point, followed by strengthening internal capacity, literacy, product innovation, and ecosystem development. Thus, this model not only explains the dynamics of DBLM implementation but also provides a strategic framework for sustainable institutional strengthening of UUS within a dual banking system. The next chapter will outline the research conclusions, implications, and recommendations.



Graph 4.16 DBLM Strategy Optimization Model Based on ANP Analysis Results

Conclusion

Based on the ANP synthesis, this study concludes that optimizing DBLM in UUS BPD is a systemic strategic-institutional issue, not merely an operational one. This explains the variation in DBLM implementation across BPDs and the low contribution to third-party funds (DPK) and financing despite the utilization of conventional networks. The policy cluster and top management are the most dominant factors influencing other clusters. Therefore, without strong commitment and policy direction from the parent bank, DBLM implementation tends to be partial and unsustainable.

This research also shows that the success of DBLM is largely determined by the quality of synergy between the parent bank and UUS. Within the framework of maqāṣid al-syarī'With a synergy-based strategy, DBLM not only functions as a service expansion but also as a value creation instrument oriented towards justice, welfare, and sustainability through strengthening governance and resource integration. The ANP results revealed that human resource issues, particularly low understanding of sharia products, unfair KPIs and rewards, and sectoral egos, are the main obstacles to DBLM implementation. Furthermore, customer literacy and expectations play a crucial role in shaping service acceptance and sustainability, making communication and service experience strategic factors.

Overall, the novelty of this research is the reinterpretation of DBLM as an integrated institutional strategy based on multi-actor decisions (ANP), which is supported by maqāṣid al-syarī'ah, synergy theory, institutional theory, and resource-based view. DBLM is positioned as an instrument for strengthening UUS institutions in the medium term, with the main entry point being strengthening governance and management commitment. Based on three problem formulations, this study shows that optimizing DBLM in UUS BPD is strategic and institutional. First, the policy and top management clusters are the most determining key factors, where the weak commitment of the parent bank and the lack of integration of DBLM into corporate policies have resulted in partial implementation and affected other clusters such as HR, products, literacy, and customer expectations. Second, the main solution lies in strengthening management commitment and organizational governance through integrating DBLM into the parent bank's strategy, aligning HR systems, improving incentives and KPIs, and increasing the competency of sharia products in conventional networks. Third, the DBLM optimization strategy needs to be implemented in a tiered and integrated manner, starting with strengthening governance, followed by HR development, literacy, product innovation, managing customer expectations, and strengthening the sharia banking ecosystem.

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