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# Procedures for Verifying the Completeness of Customer Documents in the Application of Subsidized Mortgage Financing at BTN Syariah Probolinggo

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**Abstract**
The Subsidized Home Ownership Credit (KPR) program is one of the government's policy instruments aimed at improving access to home ownership for low-income communities. In its implementation, Islamic banks as financing distribution institutions play a strategic role in ensuring that the KPR application process is conducted in an accountable, transparent manner and in accordance with the principle of prudence. This study aims to analyze the procedures for verifying the completeness of customer documents in the application for subsidized KPR at BTN Syariah Probolinggo. The research employs a descriptive qualitative approach, with data collected through interviews, observations, and documentation. The findings indicate that the document verification procedure is carried out through several stages, starting from an initial administrative review, verification of the validity of identity and income documents, to an assessment of financing eligibility in accordance with Islamic principles. However, several obstacles remain, including incomplete customer documents, differences in understanding between customers and the bank, as well as limitations of digital systems in supporting the verification process. This study is expected to provide practical contributions to improving the effectiveness of subsidized KPR verification procedures in Islamic banking and to serve as a reference for future research.

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## INTRODUCTION

Housing is one of the most fundamental human needs, as it not only provides physical shelter but also functions as an essential component in supporting social stability, family well-being, and economic productivity. Adequate housing contributes significantly to improving quality of life, promoting social integration, and ensuring sustainable community development. In many developing countries, including Indonesia, the challenge of providing affordable housing remains a major issue due to population growth, urbanization, and limited access to housing finance for low-income communities. As a result, housing policy has become an important component of national development strategies aimed at improving public welfare.

In the Indonesian context, the government has consistently implemented various policies and programs to facilitate access to housing for citizens, particularly for low-income communities (Masyarakat Berpenghasilan Rendah/MBR). One of the most prominent initiatives is the subsidized Home Ownership Credit program (Kredit Pemilikan Rumah/KPR Subsidi). This program is designed to enable low-income households to obtain home ownership through affordable financing schemes supported by government subsidies. Through this mechanism, eligible households can purchase housing units with lower interest rates, smaller down payments, and longer repayment periods compared to conventional housing loans.

The subsidized KPR program is part of the government's broader effort to reduce the national housing backlog and improve housing affordability. The housing backlog in Indonesia remains a significant issue, as many households still lack access to adequate housing due to limited financial resources. The government therefore collaborates with financial institutions, particularly banks, to facilitate the distribution of housing financing through structured and regulated mechanisms. In this collaborative framework, banks function as financial intermediaries responsible for managing financing applications, verifying applicant eligibility, and ensuring that financing funds are distributed to eligible beneficiaries.

Banks play a strategic role in the implementation of subsidized housing programs because they serve as the primary institutions responsible for evaluating financing applications and managing the disbursement of funds. As financial intermediaries, banks must ensure that financing processes are conducted transparently, efficiently, and in accordance with regulatory standards. This responsibility includes verifying customer eligibility, assessing financial capacity, and ensuring that all required documents are complete and accurate before financing approval is granted. Proper verification procedures are therefore essential to maintain the effectiveness and credibility of the subsidized KPR program (Income, 2024).

In recent years, the development of Islamic banking has expanded the availability of housing finance products based on Sharia principles. Islamic banks offer alternative financing mechanisms that avoid interest-based transactions and instead utilize Sharia-compliant contracts such as murabahah, musyarakah mutanaqisah, or ijarah muntahiyah bittamlik. These contracts are designed to ensure fairness, transparency, and compliance with Islamic ethical values in financial transactions. Consequently, Islamic housing finance products have gained increasing popularity among customers who seek financial services that align with their religious beliefs.

Within this framework, BTN Syariah has emerged as one of the leading Islamic banking institutions specializing in housing finance in Indonesia. As a subsidiary or Sharia business unit of Bank Tabungan Negara (BTN), which has long been recognized as a housing-focused financial institution, BTN Syariah plays an important role in supporting government housing programs through Sharia-compliant financing mechanisms. The institution offers various housing finance products, including subsidized KPR designed specifically for low-income communities.

The implementation of subsidized KPR through BTN Syariah differs from conventional housing finance systems in several important aspects. Instead of applying interest-based loan mechanisms, BTN Syariah utilizes Sharia contracts such as murabahah or musyarakah mutanaqisah to structure financing agreements. Under the murabahah contract, the bank purchases the property requested by the customer and sells it to the customer at an agreed-upon margin. Meanwhile, musyarakah mutanaqisah involves a partnership arrangement between the bank and the customer in which the customer gradually acquires full ownership of the property through installment payments.

The use of Sharia contracts in housing financing requires strict compliance with Islamic legal principles and financial regulations. Therefore, each stage of the financing process must be conducted carefully to ensure that all transactions adhere to Sharia guidelines. One of the most important stages in this process is the verification of customer documents. Document verification serves as a crucial mechanism to ensure that applicants meet the eligibility requirements established by both regulatory authorities and banking institutions.

In the context of subsidized KPR financing, document verification plays a central role in determining whether a customer qualifies for the program. Applicants are required to submit various documents, including personal identification, proof of income, employment records, and other supporting documentation related to their financial capacity and housing eligibility. These documents are carefully examined by bank officers to ensure their authenticity, accuracy, and compliance with program requirements. The verification process also functions as a risk management mechanism within the banking system. Through thorough document verification, banks can evaluate the financial capability of applicants and assess potential risks associated with financing approvals. This process helps prevent non-performing financing and ensures that financing funds are allocated to customers who genuinely meet the eligibility criteria. Effective document verification therefore contributes to maintaining the financial stability of banking institutions while supporting the sustainability of housing finance programs (Susanti, 2024).

However, the practical implementation of document verification procedures often presents various challenges. Many customers experience difficulties in fulfilling the required documentation due to limited knowledge about administrative requirements. For instance, some applicants may lack formal employment records, particularly those who work in informal sectors such as small-scale trading, agriculture, or freelance occupations. These conditions can complicate the process of verifying income stability and financial eligibility. In addition, inconsistencies in population administrative data frequently create obstacles in the verification process. Discrepancies between identification documents, family cards, and other administrative records can delay the processing of financing applications. These issues are particularly common in regions where population data management systems are still undergoing improvement. As a result, banking officers must carefully review and cross-check documents to ensure their validity before proceeding with financing approval (Munnangi, 2024).

Another challenge arises from the need to balance regulatory compliance with customer accessibility. On one hand, banks must strictly adhere to prudential principles to minimize financing risks. On the other hand, the objective of subsidized KPR programs is to expand access to housing finance for low-income communities. This dual responsibility creates a complex operational environment in which banks must carefully evaluate each application while maintaining efficiency and fairness in service delivery. From a regulatory perspective, the implementation of document verification procedures in Islamic banking must comply with several legal frameworks and institutional guidelines. These include national banking regulations, Sharia supervisory standards, and internal operational policies established by banking institutions. Compliance with these regulatory frameworks ensures that financing activities are conducted transparently and in accordance with both financial regulations and Islamic principles.

Despite the importance of document verification procedures in housing finance, existing academic studies on subsidized KPR tend to focus primarily on broader aspects such as financing accessibility, housing affordability, and the effectiveness of government subsidy programs. Only a limited number of studies have examined the operational implementation of document verification procedures within Islamic banking institutions, particularly at the branch level where customer interactions occur directly. The branch-level perspective is particularly important because the practical challenges of financing implementation are most visible at this operational level. Bank officers at branch offices interact directly with customers, review submitted documents, and evaluate the feasibility of financing applications. Therefore, understanding the verification process from the perspective of branch-level operations provides valuable insights into the practical realities of implementing subsidized housing finance programs.

In this context, BTN Syariah Probolinggo represents an important case study for examining the implementation of document verification procedures in subsidized KPR financing. As a regional branch office serving communities in the Probolinggo area, BTN Syariah Probolinggo plays a significant role in facilitating housing finance access for local residents. The branch is responsible for receiving financing applications, conducting document verification, and coordinating with relevant institutions involved in the housing finance process. This study therefore focuses on analyzing the procedures for verifying customer documents in the application process for subsidized KPR at BTN Syariah Probolinggo. The research aims to provide a detailed description of the stages involved in document verification, including the submission, examination, and validation of customer documentation. By examining these procedures, the study seeks to identify the operational practices that ensure the effectiveness and reliability of financing evaluations.

Furthermore, the research also aims to identify the challenges encountered during the document verification process. Understanding these challenges is important for developing practical recommendations that can improve operational efficiency and enhance service quality in Islamic housing finance institutions. By identifying potential obstacles and operational limitations, banking institutions can develop more effective strategies to facilitate customer access to financing while maintaining regulatory compliance. Ultimately, the findings of this study are expected to contribute to the broader discourse on Islamic housing finance and the implementation of subsidized KPR programs in Indonesia. By providing an in-depth analysis of document verification procedures at the branch level, this research offers valuable insights into how Islamic banking institutions can strengthen operational practices while supporting national housing development objectives. Moreover, the study may provide practical implications for improving administrative procedures, enhancing customer understanding of financing requirements, and strengthening risk management mechanisms within Islamic housing finance systems.

## RESEARCH METHOD

This study employs a descriptive qualitative approach aimed at obtaining a comprehensive and in-depth understanding of the process of verifying the completeness of customer documents in the application for subsidized Home Ownership Credit (Kredit Pemilikan Rumah/KPR) at BTN Syariah Probolinggo. The qualitative descriptive method was selected because it allows researchers to explore social phenomena and operational practices in their natural setting without manipulating the research environment. Through this approach, the researcher is able to describe systematically the implementation of document verification procedures within the operational framework of Islamic banking institutions. The emphasis of qualitative research lies in understanding the meaning of events, processes, and interactions that occur within the research context, thereby enabling the researcher to interpret the realities faced by both banking officers and customers during the financing application process.

The descriptive approach used in this research aims to present an accurate and detailed depiction of the empirical conditions encountered in the field. In the context of Islamic banking operations, the verification of customer documents represents an important stage in the financing approval process. Therefore, this study seeks to illustrate how the verification procedure is implemented in practice, including the stages involved, the administrative requirements that must be fulfilled, and the interaction between bank officers and customers during the process. By focusing on real operational practices, the research provides insights into the effectiveness and challenges of implementing document verification procedures in subsidized KPR financing.

The research was conducted at BTN Syariah Probolinggo, which serves as one of the operational branches responsible for providing Sharia-compliant housing financing services to the local community. The selection of this research location was based on its active role in facilitating subsidized housing financing for low-income communities and its direct involvement in implementing the document verification procedures required for financing approval. As a branch-level institution, BTN Syariah Probolinggo interacts directly with customers during the financing application process, making it an appropriate setting for examining the practical implementation of verification procedures.

The research informants consisted of individuals who possessed direct knowledge and experience related to the subsidized KPR application process. Informants were selected purposively based on their involvement in the financing process. They included bank employees responsible for handling KPR financing applications, such as customer service officers and financing analysts, as well as customers who were currently undergoing or had completed the financing application process. By involving both internal and external stakeholders, the research ensured that the collected data represented multiple perspectives regarding the implementation of document verification procedures (Rizky Fadilla & Ayu Wulandari, 2023).

Data collection in this study was conducted through several complementary techniques to ensure the credibility and richness of the information obtained. The first technique was in-depth interviews with selected informants. These interviews were designed to explore the experiences, perceptions, and understanding of both bank officers and customers regarding the document verification process in subsidized KPR applications. Through open-ended questions, the researcher was able to gather detailed explanations about the procedures, challenges, and strategies used in verifying customer documents.

The second data collection technique involved direct observation of service activities related to the financing application process. Through observation, the researcher was able to examine firsthand how document verification procedures were implemented during interactions between bank officers and customers. This method allowed the researcher to capture real operational practices, including the administrative steps taken by bank officers, the verification of customer documents, and the communication patterns that occurred during the service process.

In addition to interviews and observation, this study also utilized documentation analysis as a supporting data source. Documentation included standard operating procedures (SOPs), internal guidelines related to financing verification processes, and records of financing applications maintained by the bank. These documents provided important contextual information regarding institutional policies and operational standards governing the verification process. By analyzing these materials, the researcher was able to compare actual practices in the field with the formal procedures established by the institution.

The data obtained from these various sources were then analyzed using qualitative data analysis techniques. The analysis process was conducted through several stages, namely data reduction, data display, and conclusion drawing. Data reduction involved selecting, organizing, and simplifying the raw data obtained from interviews, observations, and documentation studies. This step was necessary to focus on information relevant to the research objectives.

Following data reduction, the researcher organized the selected information into a structured form through data display. Data were presented in descriptive narratives that highlighted the patterns, processes, and interactions observed during the verification of customer documents in the subsidized KPR application process. Finally, conclusions were drawn based on the interpretation of the presented data, ensuring that the findings accurately reflected the empirical conditions observed in the field (Dahlia, 2025). Through these systematic analytical procedures, the study aimed to produce research findings that provide a clear and comprehensive understanding of the implementation of customer document verification procedures in subsidized KPR financing at BTN Syariah Probolinggo.

## FINDINGS AND DISCUSSION

### 1. Stages of the Document Verification Procedure

The procedure for verifying document completeness at BTN Syariah Probolinggo begins with a structured administrative review aimed at ensuring that all basic requirements have been fulfilled by customers before the financing application files proceed to the more complex stage of credit analysis. This preliminary stage represents an essential component of the overall housing financing process, particularly within the context of subsidized Home Ownership Credit (KPR) programs. The administrative review serves as an initial screening mechanism that allows the bank to assess whether the applicant meets the fundamental eligibility criteria required for subsidized housing financing.

At this stage, bank officers carefully examine the documents submitted by customers to ensure that all required administrative components are present. The verification process typically begins with the examination of personal identification documents, including the National Identity Card (Kartu Tanda Penduduk/KTP) and the Family Card (Kartu Keluarga/KK). These documents are used to confirm the identity of the applicant, verify the applicant's legal residency status, and ensure that the personal information provided in the financing application form corresponds with official population records. The verification of identity documents is crucial because it helps prevent identity fraud and ensures that the financing application is submitted by legitimate individuals.

Following the verification of identity documents, bank officers proceed to examine proof of income, which represents one of the most important elements in assessing the customer's financial capacity. Income verification typically involves reviewing salary slips for formally employed customers or income certificates issued by employers or local authorities for individuals who do not receive regular payroll documentation. This stage enables the bank to evaluate the applicant's repayment capacity by determining whether the customer's income level is sufficient to meet the installment obligations associated with the subsidized housing financing scheme. In addition to identity and income verification, the administrative review process also includes the examination of other supporting documents required by the subsidized KPR program. These documents may include the Taxpayer Identification Number (Nomor Pokok Wajib Pajak/NPWP), marriage certificates or divorce decrees for applicants who are married or previously married, and official statements confirming that the applicant does not already own a house and has not previously received housing subsidies from government programs. These documents play an important role in ensuring that the applicant meets the eligibility criteria established by the government for subsidized housing financing (BNI, 2022).

During the verification process, bank officers perform systematic cross-checking procedures to ensure the consistency and validity of the submitted documents. This process involves comparing the names, addresses, identification numbers, and signatures contained in various documents with the information recorded in the financing application form. Any discrepancies or inconsistencies identified during this stage must be clarified before the application can proceed further. For example, differences in spelling of names or variations in address details between documents may require additional confirmation from the customer or supporting documentation from relevant authorities.

The administrative verification stage also includes reviewing the completeness of the documentation in both quantitative and qualitative terms. From a quantitative perspective, the bank ensures that all required documents have been submitted by the applicant. From a qualitative perspective, the bank evaluates whether the documents contain valid, authentic, and accurate information that can be relied upon in the subsequent financing analysis process. Only applications that meet both of these criteria are allowed to proceed to the next stage of credit evaluation.

This administrative procedure functions as an important initial filter within the financing approval process. If any documents are incomplete or inconsistencies are identified, the customer is required to correct or supplement the documentation before the application can move forward. Bank officers typically provide clear guidance to customers regarding the specific documents that must be corrected or completed. This corrective process ensures that the application files meet the bank's administrative standards and reduces the risk of errors during the subsequent stages of financing evaluation.

Once the document verification stage is completed and the application files are deemed administratively complete, the documents are forwarded to the financing analysis unit. At this stage, more comprehensive financial assessments are conducted to determine the feasibility of approving the financing request. The accuracy and reliability of the administrative verification process therefore play a crucial role in supporting effective risk assessment and decision-making within the bank's financing operations.

The structured nature of this verification procedure reflects the broader principles of prudential banking practices. Islamic banking institutions, including BTN Syariah, emphasize the importance of maintaining high administrative standards to ensure that financing activities are conducted responsibly and transparently. According to Krisnaningsih et al. (2022), document verification procedures represent a fundamental component of the credit underwriting process in Islamic banking because they provide the basis for evaluating the credibility and financial capability of financing applicants. Furthermore, the implementation of systematic verification procedures also supports the bank's compliance with regulatory requirements governing housing financing programs. By ensuring that all documents are thoroughly examined before financing approval, the bank contributes to maintaining the integrity of the subsidized housing program and prevents misuse of government subsidies. Therefore, the document verification stage plays a strategic role in safeguarding both institutional credibility and public trust in Islamic banking services.

## 2. Verification Practices in the Field

Although the standard operating procedures for document verification have been clearly established by the bank, the implementation of these procedures in the field often encounters various practical challenges. In reality, the verification process for the completeness of subsidized KPR application documents frequently requires bank officers to adopt adaptive approaches when interacting with customers. This situation arises because the socio-economic conditions of customers do not always align with the formal administrative requirements established by banking regulations.

One of the most common challenges faced in field practice relates to customers' limited understanding of administrative procedures. Many customers applying for subsidized housing financing are first-time borrowers who are unfamiliar with banking documentation requirements. As a result, customers may submit incomplete documents or fail to provide the specific documentation required by the bank. In such cases, bank officers must provide detailed explanations to guide customers through the administrative process and ensure that the required documentation is eventually completed.

In addition to explaining documentation requirements, bank officers often assist customers in reconciling inconsistencies between submitted documents. For example, differences in address information between identity cards and family cards may require clarification or official updates from the relevant population administration office. Similarly, discrepancies in employment information may require additional confirmation from employers or local community leaders. These tasks require bank officers to engage in active communication with customers to ensure that the verification process can proceed smoothly (Wirawan, 2020).

This situation is particularly evident among customers who work in the informal economic sector. Many applicants for subsidized KPR financing are small-scale entrepreneurs, daily wage workers, or individuals engaged in informal economic activities that do not generate formal income documentation. Unlike formally employed workers who can easily provide salary slips, informal sector workers often rely on income certificates issued by local authorities or self-declared statements of income. These documents may lack the standardization typically required by banking institutions, making the verification process more complex. The challenges associated with informal employment highlight a broader structural issue within housing financing systems. Banking regulations generally require clear and verifiable income documentation to assess a customer's repayment capacity. However, the economic reality of many low-income households is characterized by irregular income patterns and limited access to formal administrative documentation. This discrepancy creates a gap between the formal requirements of financial institutions and the lived realities of the communities they serve.

In response to this situation, bank officers at BTN Syariah Probolinggo often adopt flexible and adaptive approaches to document verification. Rather than strictly rejecting incomplete applications, officers may provide guidance to customers regarding alternative forms of documentation that can be accepted within the regulatory framework. For example, income statements from neighborhood authorities or local government offices may be used to complement other financial information provided by the customer. The document verification process therefore becomes more than a purely administrative mechanism. It evolves into a dynamic interaction between banking procedures and the socio-economic realities of customers. Bank officers must balance the need for regulatory compliance with the objective of facilitating access to housing financing for low-income communities. This interaction requires professional judgment, communication skills, and a strong understanding of both regulatory standards and customer circumstances.

Despite the need for flexibility, bank officers must still adhere to the prudential principles that govern banking operations. Prudential banking requires financial institutions to carefully evaluate potential risks associated with financing approvals. Therefore, while procedural flexibility may be applied to accommodate customer circumstances, such flexibility must remain within the boundaries of regulatory compliance and risk management frameworks. This balance between flexibility and prudence reflects the broader operational philosophy of Islamic banking institutions. Islamic finance emphasizes ethical responsibility and social welfare while maintaining financial discipline and institutional sustainability. By implementing adaptive verification practices that remain aligned with regulatory standards, BTN Syariah Probolinggo demonstrates its commitment to both social inclusion and responsible financial management (Ayu et al., 2025).

3. **Constraints and Resolution Efforts**

The document verification process for subsidized KPR applications at BTN Syariah Probolinggo also faces several operational constraints that can affect the efficiency and effectiveness of financing approvals. One of the most common constraints relates to the incompleteness of customer administrative data. Many applicants submit documents that lack essential information or fail to meet the administrative requirements specified by the bank. Incomplete documentation frequently occurs in identity records, income statements, and other supporting documents required for financing evaluation. For example, some customers may possess outdated identity documents that contain incorrect address information. Others may lack valid income documentation due to the nature of their employment or the absence of formal payroll systems. These issues can delay the verification process because additional documentation must be obtained before the application can proceed further (Octavia et al., 2025).

Another significant challenge involves inconsistencies in information across different documents submitted by customers. Differences in addresses, employment status, or income levels may create uncertainty regarding the accuracy of the information provided in the financing application. Such inconsistencies require bank officers to conduct additional verification procedures, including contacting relevant authorities or requesting clarification from customers. Time constraints also represent an important challenge in the verification process. Many customers applying for subsidized housing financing have limited time to complete administrative procedures due to their work responsibilities. For individuals engaged in daily wage labor or small-scale entrepreneurship, taking time away from work to gather documentation may result in loss of income. Consequently, customers may experience difficulties in fulfilling all administrative requirements within the timeframe expected by the bank.

To address these challenges, BTN Syariah Probolinggo has implemented several strategies aimed at improving the efficiency of the document verification process. One important strategy involves providing intensive communication and assistance to customers throughout the financing application process. Financing officers actively guide customers in understanding documentation requirements and help them identify appropriate sources for obtaining the necessary documents. In addition to providing guidance, bank officers also conduct follow-up communication with customers to ensure that incomplete documentation can be promptly corrected. This communication may involve telephone calls, messaging applications, or direct meetings at the bank branch. By maintaining regular communication with customers, the bank can reduce delays in the verification process and facilitate the completion of financing applications.

Procedural flexibility also plays an important role in addressing administrative challenges. Within the scope of authorized discretion, bank officers may accept alternative forms of documentation that still meet the essential requirements of the verification process. For instance, income statements from local community authorities may be accepted when formal employment documentation is unavailable. Such flexibility allows the bank to accommodate the socio-economic conditions of customers while maintaining compliance with regulatory standards (Nur et al., 2025). Nevertheless, this flexibility is consistently implemented within the framework of prudential banking principles and Sharia compliance. Bank officers must ensure that all financing decisions remain supported by sufficient documentation and reliable financial information. This approach helps maintain financing quality and minimizes the risk of non-performing financing within the bank's portfolio. By combining adaptive customer service strategies with strict risk management procedures, BTN Syariah Probolinggo seeks to maintain a sustainable balance between facilitating access to housing finance and safeguarding institutional financial stability. The implementation of this balanced approach reflects the broader objectives of Islamic banking institutions, which aim to promote social welfare while maintaining ethical and responsible financial practices (Syariah, 2024).

## Conclusion

The procedure for verifying the completeness of customer documents in the application for subsidized mortgage financing at BTN Syariah Probolinggo is a crucial stage in determining financing eligibility and ensuring the implementation of the prudential principle and Sharia compliance. The verification process is carried out systematically through administrative review and validation of customer data. However, in practice, several obstacles are still encountered, including incomplete documentation, inconsistencies in information, and customers' time constraints. To address these challenges, BTN Syariah Probolinggo implements intensive communication and procedural flexibility without neglecting the prudential principle, thereby maintaining the quality of financing and achieving the objectives of the subsidized mortgage program.

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