

Implementation of Sharia Principles in the Financing Strategy of Islamic Bank MSMEs

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ABSTRACT: *This research aims to analyse the application of sharia principles in the MSME financing strategy of Bank Sumut Syariah, Marelان Raya Sub-Branch. This research uses a qualitative approach with a case study method to understand the application of sharia principles in the MSME financing strategy at Bank Sumut Syariah Marelان Raya Sub-Branch. The research location was chosen because this branch has many MSME customers who are relevant to research. Data was collected from primary sources through in-depth interviews with branch leaders. Based on all data collected from interviews with Mr. Rama Indra Jaya, Bank Sumut Syariah Capem Marelان Raya has successfully implemented a marketing strategy focusing on integrity, transparency and sincerity in an Islamic context. They offer various sharia financing products such as murabahah and musyarakah to support the growth of Micro, Small and Medium Enterprises (MSMEs) in their region.*

Penelitian ini bertujuan untuk menganalisis penerapan prinsip syariah dalam strategi pembiayaan UMKM Bank Sumut Syariah Cabang Pembantu Marelان Raya. Penelitian ini menggunakan pendekatan kualitatif dengan metode studi kasus untuk memahami secara mendalam penerapan prinsip syariah dalam strategi pembiayaan UMKM di Bank Sumut Syariah Cabang Pembantu Marelان Raya. Lokasi penelitian dipilih karena cabang ini memiliki banyak nasabah UMKM yang relevan untuk diteliti. Data dikumpulkan dari sumber primer melalui wawancara mendalam dengan pimpinan cabang. Berdasarkan seluruh data yang dikumpulkan dari wawancara dengan Bapak Rama Indra Jaya, Bank Sumut Syariah Capem Marelان Raya telah berhasil menerapkan strategi pemasaran yang berfokus pada prinsip-prinsip integritas, transparansi, dan ketulusan dalam konteks Islam. Mereka menawarkan berbagai produk pembiayaan syariah seperti *murabahah* dan *musyarakah* untuk mendukung pertumbuhan Usaha Mikro Kecil dan Menengah (UMKM) di wilayahnya.

Keywords: *Sharia Principles, Financing Strategy, MSMEs, Sharia Bank.*

I. INTRODUCTION

PT Bank Sumut Syariah is a trusted sharia financial solution for small, medium and micro businesses (MSMEs) in North (Liviana et al., 2020). Through its superior financing product, Sumut Sejahtera, Bank Sumut Syariah offers easy and affordable access to capital for

MSMEs to develop their businesses. This product is specifically designed to provide the financial support that MSMEs need to expand their business while adhering to sharia principles that guarantee transparency and fairness (Hariati, 2024).

More than just providing financing, Bank Sumut Syariah is also committed to helping MSMEs achieve long-term success. This bank provides ongoing monitoring and assistance services to ensure the funds distributed are used effectively (Setiawan & Siregar, 2023). Bank Sumut Syariah's expert team works with its customers to develop solid business plans, manage finances wisely, and improve the quality of its products and services. This holistic approach ensures that MSMEs get access to capital and guidance to utilise these funds in the most productive way (Aini & Maika, 2022).

However, Bank Sumut Syariah faces several obstacles in offering financing products to prospective MSME customers. One of the main obstacles is the lack of understanding of MSMEs regarding sharia (Yunus et al., 2023). Many potential customers do not understand the differences between sharia financing products and conventional products, and the benefits offered by sharia financing cause doubt and reluctance among MSMEs to switch to using sharia products (Hantika, 2023). Therefore, more intensive outreach and education efforts are needed to increase this understanding.

Apart from that, applying for financing at Bank Sumut Syariah still seems complicated and takes a long time. This long and bureaucratic process is one of the obstacles for MSMEs that need fast funds to develop their business (Asy'ary et al., 2024). Banks must adopt more efficient technology and systems to speed up submitting and disbursing funds to meet customer needs more quickly (Fadli, 2018).

The lack of socialisation and education is also a significant obstacle. Information regarding Bank Sumut's Sharia financing products is still difficult for MSMEs to access (Harahap, 2023). The lack of outreach and education activities carried out by banks means that many MSMEs are unaware of the existence of financing products that comply with sharia principles. Therefore, Bank Sumut Syariah must increase promotional and educational efforts through various media and communication channels to reach more MSMEs.

Apart from that, Bank Sumut Syariah also faces tight competition with other sharia banks to offer MSMEs financing products. Banks must develop innovative and creative strategies to attract customer interest and win this competition by offering more flexible products, faster services, and attractive programs to MSMEs.

However, the potential for MSMEs in North Sumatra is very large. This province has a high number of MSMEs with large financing needs. This potential is an opportunity for Bank Sumut Syariah to increase its market share. By overcoming various obstacles and taking advantage of existing opportunities, Bank Sumut Syariah can expand the reach of its services and help more MSMEs achieve success.

Thus, PT Bank Sumut Syariah can play a significant role in regional economic development by supporting MSMEs by financing products that comply with sharia principles, providing comprehensive services, and developing effective marketing strategies. This bank functions not only as a financial institution but also as a reliable partner for MSMEs in achieving sustainable business success.

Based on the facts above, researchers are interested in raising the research title Analysis of the application of sharia principles in the MSME financing strategy of Bank Sumut Syariah, sub-district head of Marelan Raya. This research aims to analyse the application of sharia principles in the MSME financing strategy of Bank Sumut Syariah, Marelan Raya Sub-Branch. It is hoped that the results of this research can provide useful input for Bank Sumut Syariah in increasing the effectiveness of its strategy in financing MSMEs so that it can contribute to the growth and development of MSMEs in North Sumatra.

II. METHOD

The research adopts a qualitative approach with a case study method to provide an in-depth understanding of the application of sharia principles in the MSME financing strategy at Bank Sumut Syariah, Marelan Raya Sub-Branch. This location was specifically selected due to its significant number of MSME customers, making it relevant to the research focus. Primary data were collected through in-depth interviews with key informants, including branch leaders and relevant staff. This method enables a holistic and comprehensive analysis, offering a nuanced understanding of how sharia principles are implemented in MSME financing and identifying the influencing factors. The qualitative case study approach ensures that the findings are contextual and reflect real-world practices at the research site.

III. RESULT AND DISCUSSION

This research reveals various factors that influence the performance of multipurpose financing services at PT. Bank Sumut Syariah KCP Lubuk Pakam and the optimisation strategies needed to increase acceptance and use of this product. Based on an interview with Mr. Adhy Rachmansyah Siregar, the Operational Head of PT Bank Sumut Syariah KCP Lubuk Pakam, several strategic steps are proposed to increase efficiency and customer satisfaction.

UMKM Financing Strategy of Islamic Banks

According to Mr Rama Indra Jaya, head of Bank Sumut Syariah Capem Marelan Raya branch, strategy from an Islamic perspective focuses on creating value with integrity, equality, transparency and sincerity under the Islamic muamalah agreement or business transaction agreement in Islam. This reflects that the strategy adopted by sharia financial institutions does not only prioritise economic aspects, but also upholds the ethical and moral principles regulated in Islamic teachings. In general, a strategy is a comprehensive approach to applying concepts into practice, organising and carrying out tasks within a certain period. The strategy involves setting different goals and allocating resources appropriately to achieve financial and non-financial performance by planning. In this context, the strategy at Bank Sumut Syariah Capem Marelan Raya is implemented through a holistic approach, which aims to achieve financial profits and maintain compliance with sharia principles that prioritise justice, transparency and social responsibility.

Corporate strategic management usually consists of three levels or levels of strategy: corporate strategy, business unit strategy, and functional strategy. Corporate strategy

describes the company's overall direction regarding the growth and management of various businesses and product lines to achieve a balanced portfolio of products and services. At this level, management must consider how the company can expand its business, optimise the business portfolio, and ensure sustainable long-term growth (Hapsari et al., 2022).

Business unit strategies are developed at the division level, focusing on improving the competitive position of the company's goods and services in the industry or market segment served. This includes understanding market dynamics and customer needs and developing products and services that can compete in a competitive market (Azis & Azizah, 2022).

Functional strategies emphasise maximising productivity resources. Here, attention is paid to how operational functions such as marketing, production, and distribution can be optimised to support corporate and business unit strategies. In other words, functional strategy aims to ensure that every part of the organisation works efficiently and effectively to achieve the strategic goals that have been set.

Strategies can be grouped into three main forms: management, investment, and business. Management strategy involves product development, pricing, acquisitions, and market development. This strategy focuses on how the company can manage its products, set competitive prices, expand the market, and acquire other businesses to expand its reach and competitiveness.

The investment strategy focuses on growth strategies, market penetration and rebuilding new divisions. In this case, companies must plan investments supporting long-term growth, explore opportunities to enter new markets and develop new divisions that can significantly contribute to the overall business.

Business strategy is oriented towards management activity functions, such as marketing, production and distribution strategies. This includes designing and implementing policies and actions that can improve operational efficiency, strengthen market positions, and ensure that the company's products and services can reach customers most effectively and efficiently.

According to Law of the Republic of Indonesia Number 21 of 2008 concerning Sharia Banking, financing is the provision of money or bills that can be equated with it, based on an agreement between the bank and another party which requires the party being financed to return the money or bills after a certain period in return. or profit sharing (Nugroho & Tamala, 2018). Sharia financing differs from conventional financing because it is interest-free and emphasises the principle of profit sharing. Banks and customers share profits and risks in this system according to previously made agreements.

Sharia financing includes various types of contracts, such as *mudharabah* (profit sharing), *musyarakah* (cooperation), *murabahah* (buying and selling), and *ijarah* (rental). Each contract has different characteristics and mechanisms, but all are based on sharia principles prioritising justice, transparency and social responsibility. Sharia financing aims not only to generate financial profits but also to have a positive impact on society and the environment.

Overall, implementing strategies in sharia banking, especially at Bank Sumut Syariah Capem Marelان Raya, shows a strong commitment to Islamic principles in business. The strategy implemented is designed to achieve financial goals and ensure that every step taken is based on sharia values that uphold integrity, equality and social responsibility.

Types of UMKM Financing of Islamic Banks

Financing in Sharia banking can be categorised based on several criteria, one of which is the financing period. Based on the term, financing is divided into three main types: short-term, medium-term, and long-term. Short-term financing usually includes a payback period of less than one year. This type of financing is often used to meet temporary working capital needs or purchase inventory. Medium Term Financing includes financing for a term of one to five years, generally used for business development, equipment purchasing, or building renovations. Long-term financing includes financing over five years, usually used for large investments such as property purchases, factory construction, or large infrastructure projects.

Apart from that, sharia financing can also be categorised based on its purpose. Three main financing types are based on objectives: return-bearing financing, return-free financing, and charity financing.

Return-bearing financing is profitable commercial financing. In this type of financing, Islamic banks provide funds to customers for commercial purposes in the hope of making a profit. Examples of return-bearing financing include *murabahah* contracts (buying and selling with a profit margin), *mudharabah* (profit-sharing cooperation), and *musyarakah* (partnership). In *murabahah*, the bank buys goods the customer needs and sells them back to the customer at a price that includes a profit margin. In *mudharabah*, the bank provides capital to customers with expertise or business projects, and the profits obtained are shared between both parties according to the agreement. In *musyarakah*, both parties contribute capital and share profits and losses based on the proportion of capital included.

Return-free financing is non-commercial financing aimed at needy people who do not hope to make a profit. This financing is usually used for social or humanitarian purposes, helping individuals or communities who need funds to meet basic needs or social projects that are not commercially profitable. One form of return-free financing is *qard hasan*, namely interest-free financing provided to individuals who need financial assistance for urgent needs or productive activities. Customers are only required to return the principal without any additional payments, so this financing greatly eases their financial burden.

Charity financing is provided to poor people without claims on principal and profits. This type of financing focuses on charity and social responsibility, where Islamic banks provide funds or assistance to individuals who need it without expecting any return. Charity financing is usually channelled through *zakat*, *alms* or *waqf*. *Zakat* is a religious obligation to give part of one's wealth to those in need, while *alms* are voluntary donations given to the poor. *Waqf* is a donation of assets or property for sustainable public purposes, such as the construction of mosques, schools or hospitals.

Overall, sharia financing not only focuses on financial profits but also pays attention to social and humanitarian aspects. Through various types of existing financing, sharia banking strives to meet the financial needs of the community while still complying with

sharia principles which prioritise justice, transparency and social responsibility. Thus, sharia financing can be an effective instrument in supporting sustainable and inclusive economic development.

Micro, Small and Medium Enterprises (MSMEs) in Indonesia

According to Mr Rama Indra Jaya, MSMEs in Indonesia are regulated by the Law of the Republic of Indonesia no. 20 of 2008 concerning MSMEs. MSMEs play an important role in the Indonesian economy, including expanding employment opportunities, absorbing labour, and contributing to the country's foreign exchange. In this context, MSMEs function as the backbone of the economy and play a crucial role in local and national economic development. Through their various business sectors, MSMEs contribute significantly to the gross domestic product (GDP), create jobs for millions of people, and help reduce unemployment.

MSMEs have three main categories: micro-businesses, small businesses, and medium businesses.

1. Micro Business

Micro businesses are productive businesses owned by individuals with a maximum net worth of IDR. 50,000,000,- and a maximum annual turnover of Rp. 300,000,000,-. Micro businesses are often managed informally with limited capital and simple operations. Despite their small business scale, micro-enterprises play an important role in the local economy by providing essential goods and services to local communities. Microbusinesses often involve home businesses, small traders, and local service providers who contribute to the economic well-being of families and surrounding communities.

2. Small Business

Small businesses are productive economic businesses with a net worth of IDR. 50,000,000,- to Rp. 500,000,000,- and annual turnover of Rp. 300,000,000,- to Rp. 2,500,000,000,-. Small businesses usually have a more formal organisational structure than micro businesses and begin to exhibit a more organised management level. Small businesses operate in various sectors, from trade and manufacturing to services. They play a role in increasing the competitiveness of the local economy and providing more jobs. The existence of small businesses also supports economic diversification and increases the market's adaptability to changing economic conditions.

3. Medium Enterprises

Medium businesses are productive economic businesses with a net worth of IDR. 500,000,000,- to Rp. 10,000,000,000,- and annual turnover of Rp. 2,500,000,000,- to Rp. 50,000,000,000,-. Medium-sized businesses have a larger scale of operations with more complex management structures and often have access to wider markets, including international markets. Medium-sized businesses play an important role in industrial supply chains and are often the link between small businesses and large companies. They can innovate, increase production efficiency, and improve the quality of products and services. Medium-sized businesses also contribute significantly to national and regional economic growth.

Overall, Indonesia's MSMEs contribute to the economy by creating jobs and increasing GDP and play an important role in social and economic stability. MSMEs help reduce economic disparities and improve community welfare by providing business opportunities to various levels of society. Support from the government and financial institutions in the form of regulations, financing and assistance is very important to ensure the sustainability and growth of MSMEs in Indonesia. Through synergy between the government, private sector and society, MSMEs can continue to develop and contribute more to the national economy.

Marketing Strategy of Bank Sumut Syariah Capem Marelان Raya in Offering Financing Products to MSME Owners

Bank Sumut Syariah Capem Marelان Raya implements various marketing strategies to increase market penetration and expand services to Micro, Small and Medium Enterprises (MSMEs) owners. This strategy is designed by considering local market characteristics and the specific needs of MSME owners and ensuring compliance with the sharia principles upheld by the bank.

1. Maintain and Improve Product Development with Good Service

Bank Sumut Syariah Capem Marelان Raya focuses on maintaining and improving the quality of financing products offered to MSMEs. This includes providing products that suit the financial needs of MSMEs and ensuring responsive and quality service.

2. Increase Customer Awareness of Sharia Bank Products

Bank Sumut Syariah actively increases potential customers' understanding and awareness of sharia banking products and principles. This is done through public education, seminars, workshops and social media campaigns to communicate the benefits and added value of using sharia banking services.

3. Improve the Network Management System

Bank Sumut Syariah continues to improve its infrastructure and internal management system to ensure operational efficiency and better customer service. These improvements include information technology development, system integration, and increased data security to improve customer experience.

4. Increase promotions in other regions.

Bank Sumut Syariah Capem Marelان Raya adopted a strategy to expand the geographical scope of its promotion. This is done by increasing visibility through local advertising, participation in community events, and collaboration with related associations and institutions outside the bank's core area.

5. Using Growth Strategies with Horizontal Integrity, Supporting Aggressive Strategies

Bank Sumut Syariah implements a horizontally integrated growth strategy, where they expand the range of services and products in a measurable but aggressive manner. This includes building strategic partnerships with other financial institutions, companies, and government agencies to support expansion and broader market penetration.

6. Retain Partners and Increase the Number of Customers with Good Service, Varied Products, and Profitable Profit Sharing.

Bank Sumut Syariah Capem Marelan Raya focuses on maintaining good relationships with its business partners, such as local MSMEs, and increasing the number of customers through various varied products and competitive profit sharing. By providing good service and offering products that suit the needs of MSMEs, this bank ensures that customers feel supported and benefit from collaboration with Bank Sumut Syariah.

Overall, Bank Sumut Syariah Capem Marelan Raya's marketing strategy is designed to provide significant added value for MSMEs regarding access to financing by sharia principles, quality service, and support for their business growth. Through a holistic and sustainable approach, this bank seeks to strengthen its position as a key partner in advancing the local economy and supporting the development of MSMEs in its region.

Obstacles Faced by Bank Sumut Syariah in Distribution of Financing Products to Customers Who Own MSMEs

Bank Sumut Syariah Capem Marelan Raya faces several obstacles that affect the distribution of financing products to customers who own Micro, Small and Medium Enterprises (MSMEs). According to Mr Rama Indra Jaya, one of the main obstacles is the public's lack of knowledge about Sharia banking. Many of them still have the wrong perception, assuming that Islamic banks are the same as conventional banks or even sectarian. This is an obstacle to increasing understanding and acceptance of Sharia banking products and services.

Also, getting used to using conventional banks that offer low interest rates is another challenge. Even though people are aware that such interest involves the practice of usury which is prohibited in the sharia system, they are sometimes more attracted by the offer of lower interest than the sharia principle of avoiding usury. Lack of attention to usury practices is also a serious problem. Many customers prefer conventional banks because they are tempted by the low interest rates, without considering the consequences of usury practices from a sharia perspective.

In facing these obstacles, Bank Sumut Syariah Capem Marelan Raya continues to strive to increase public education and awareness about the principles of sharia banking. They are also active in campaigns to differentiate sharia products and services from conventional ones and emphasise the economic and moral benefits of using a sharia-based financial system. In this way, this bank hopes to overcome these obstacles and expand access to sharia financing for MSMEs to support inclusive and sustainable economic growth.

IV. CONCLUSION

Based on all data collected from interviews with Mr. Rama Indra Jaya, Bank Sumut Syariah Capem Marelan Raya has successfully implemented a marketing strategy focusing on integrity, transparency and sincerity in an Islamic context. They offer various sharia financing products such as *murabahah* and *musyarakah* to support the growth of Micro, Small and Medium Enterprises (MSMEs) in their region. Despite facing obstacles such as the public's lack of understanding about sharia banks and preference for conventional

banks, this bank continues to strive to increase public awareness through intensive outreach and education about the benefits and advantages of sharia products. Thus, Bank Sumut Syariah Capem Marelana Raya has the potential to continue to develop and support the local economy with principles following Islamic values.

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