

INTISARI

ANALISIS PENYELESAIAN PEMBIAYAAN BERMASALAH PADA PEMBIAYAAN IJARAH MULTIJASA DI KJKS BTM REMBANG PERIODE 2013-2017

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Pembiayaan Bermasalah merupakan risiko pembiayaan yang terdapat pada lembaga keuangan syariah baik bank maupun non bank. Pembiayaan bermasalah dapat dilihat dari rasio NPF yang terdapat pada lembaga keuangan tersebut. Semakin tinggi nilai NPF menunjukkan kualitas lembaga keuangan tersebut buruk. Tujuan penelitian ini adalah untuk mengetahui mekanisme penyelesaian pembiayaan bermasalah di KJKS BTM Rembang.

Penelitian ini dilaksanakan di KJKS BTM Rembang dengan metode pengumpulan data menggunakan teknik dokumentasi, wawancara, dan studi kepustakaan. Data primer berupa hasil wawancara dengan bagian *marketing* dan *manager* terkait pembiayaan bermasalah. Data sekunder berupa laporan kolektabilitas, peraturan-peraturan, brosur, dan data pendukung lainnya dari KJKS BTM Rembang. Metode analisis data dalam penelitian ini menggunakan metode deskriptif-kualitatif.

Hasil penelitian menunjukkan nilai *Non Performing Financing* (NPF) KJKS BTM Rembang tahun 2013-2016 mengalami peningkatan sedangkan tahun 2017 mengalami penurunan. Tingkat kesehatan KJKS BTM Rembang periode 2013-2017 berdasarkan rasio NPF menunjukkan kondisi “tidak sehat”. Penyebab terjadinya pembiayaan bermasalah di KJKS BTM Rembang karena faktor internal dan eksternal. Mekanisme yang dilakukan KJKS BTM Rembang dalam menangani pembiayaan bermasalah dengan cara pendekatan persuasif, restrukturisasi berupa *rescheduling*, pemberian surat peringatan 1 sampai 3, dan penyelesaian melalui jaminan sesuai dengan peraturan BI No. 13/9/PBI/2011.

Kata Kunci: Koperasi Syariah, Pembiayaan *Ijarah*, Pembiayaan Bermasalah

ABSTRACT

ANALYSIS ON THE SETTLEMENT OF NON PERFORMING FINANCING OF MULTIJASA IJARAH FINANCING AT KJKS BTM REMBANG PERIOD OF 2013-2017

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Non performing financing is a financing risk in sharia financial institution of both banking and non-banking. Non performing financing can be seen from NPF ratio in the respective financial institution. A higher NPF ratio shows a poor quality of financial institution. The objective of this research was to identify the settlement mechanism of non performing financing at KJKS BTM Rembang.

This research was conducted at KJKS BTM Rembang using data collecting method of documentation, interview, and library study. The primary data are including the results of interview with marketing and manager office about financing errors. The secondary data are including collectability report, rules, brochure, and the other supported data from KJKS BTM Rembang. Data analysis method used in this research was descriptive-qualitative method.

The results of this research found that the scores of *Non Performing Financing* (NPF) in 2013 up to 2016 were increased while in 2017 were decreased. The health level of KJKS BTM Rembang during the period of 2013-2017 based on the NPF ratio showed that the condition was “unhealthy”. The cause of non performing financing at KJKS BTM Rembang were internal and external factor. The mechanism employed by KJKS BTM Rembang in settling non performing financing were persuasive approach, restructuring such as rescheduling, the issuance of warning letter 1 to 3, and settlement through collateral accordance with BI regulation No. 13/9/PBI/2011.

Keyword: Sharia Cooperation, Ijarah financing, Non Performing Financing