

INTISARI

Penelitian ini bertujuan untuk menggambarkan penerapan strategi manajemen risiko pembiayaan pada BPRS Margirizki Bahagia dan Bank Syariah Barokah Dana Sejahtera serta bagaimana efektivitas penerapan manajemen risikonya terhadap rasio *Non Performing Financing* (NPF). Penelitian ini merupakan penelitian lapangan dengan pendekatan deskriptif kualitatif. Teknik pengambilan sampel yang digunakan adalah *purposive sampling*. Hasil penelitian menunjukkan bahwa prosedur manajemen risiko pembiayaan yang diterapkan oleh BPRS Margirizki Bahagia dan Bank Syariah BDS sedikit banyaknya hampir sama. Mulai dari proses identifikasi risiko, BPRS Margirizki Bahagia dengan analisa 5C (*capacity, capital, character, condition dan collateral*) dan Bank Syariah BDS 5C+2S (aspek syariah dan aspek risiko). Tahap pengelompokan risiko, keduanya mengelompokkan berdasar aturan kolektabilitas yang terdapat dalam PBI, SEBI, POJK dan/atau SEOJK. Tahap pemantauan; BPRS Margirizki Bahagia melakukan pemberitahuan *by phone* kemudian SP-1, 2, 3 sedangkan Bank Syariah BDS dari *by phone*, surat pemberitahuan tunggakan, surat tagihan tunggakan kemudian SP-1, 2, 3 dan surat pemberitahuan lelang. Tahap pengendalian risiko, keduanya mengedepankan *silaturrahim rebug* kekeluargaan, pendekatan persuasif dan edukasi terhadap nasabah. Beberapa periode terakhir ini BPRS Margirizki Bahagia cenderung lebih sedikit melakukan langkah restrukturisasi, sedangkan Bank Syariah BDS beberapa menggunakan metode *rescheduling* dan restrukturisasi. Keduanya juga mengambil langkah agunan yang diambil alih, jual di bawah tangan maupun proses lelang KPKNL dan Pengadilan Agama (PA) serta menerapkan hapus buku.

Kata kunci : efektivitas, manajemen risiko, pembiayaan, *non performing financing*

*EFFECTIVENESS OF RISK MANAGEMENT STRATEGY IMPLEMENTATION
OF NON PERFORMING FINANCING (NPF) RATIO
(COMPARATIVE STUDY OF FINANCING OF BPRS BAROKAH
DANA SEJAHTERA AND BPRS MARGIRIZKI BAHAGIA PERIOD 2015-2019)*

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ABSTRACT

This study aims to describe the application of financing risk management strategies at BPRS Margirizki Bahagia and BPRS Barokah Dana Sejahtera (BDS) and how effective the implementation of risk management to the Non-Performing Financing (NPF) ratio. This research is field research with a qualitative descriptive approach. The sampling technique used was purposive sampling. The results showed that the financing risk management procedures implemented by BPRS Margirizki Bahagia and BPRS BDS were more or less nearly the same. Starting from the process of risk identification, BPRS Margirizki Bahagia starts with the analysis of 5C (capacity, capital, character, condition, and collateral) and BPRS BDS 5C + 2S (sharia aspects and risk aspects). The risk grouping stage, both of them are grouped based on collectability rules contained in PBI, SEBI, POJK and/or SEOJK. For monitoring stage; BPRS Margirizki Bahagia did notification by phone then SP-1, 2, 3 while BPRS BDS did it by phone, then arrears notification letter, arrears bills letter, after that SP-1, 2, 3 and auction notice letter. The risk control phase, both of which put forward the silaturahmi of family discussion, persuasive approach and education to customers. In the last few periods, BPRS Margirizki Bahagia has tended to undertake fewer restructuring steps, while several BPRS BDS have used rescheduling and restructuring methods. Both of them also took the collateral taken over, selling it under the hand and the auction process of the KPKNL and the Religious Court as well as implementing write-offs.

Keywords: effectiveness, risk management, financing, non-performing financing