

ABSTRAK

Skripsi dengan judul “Studi Strategi *Service Excellent* dalam Upaya Peningkatkan Pembiayaan *Ba’i Bi Tsaman Ajil* di BMT Istiqomah Plosokandang Tulungagung dan BMT Harapan Umat Tulungagung” ini ditulis oleh Fitri Ariestyani, NIM.17401153112, pembimbing Muhammad Aqim Adlan, M.E.I

Penelitian dalam skripsi ini dilatarbelakangi karena banyaknya jumlah anggota pembiayaan *Ba’i Bi Tsaman Ajil* dengan memiliki disparitas yang hampir sama diantara kedua lembaga BMT Istiqomah Plosokandang Tulungagung dan BMT Harapan Umat Tulungagung. Sebagai upaya peningkatan pembiayaan *Ba’i Bi Tsaman Ajil* perlu adanya pelayanan yang maksimal yaitu dengan strategi *service excellent*. Strategi *service excellent* yang dilakukan dapat tercermin melalui *self awareness, enthusiasm, reform, value, impressive, care, evaluation* sebagai upaya dalam peningkatan pembiayaan *Ba’i Bi Tsaman Ajil*.

Penelitian ini bertujuan untuk mengetahui 1) Bagaimana praktik strategi *service excellent* dalam upaya peningkatan pembiayaan *Ba’i Bi Tsaman Ajil* di BMT Istiqomah Plosokandang Tulungagung dan BMT Harapan Umat Tulungagung. 2) Kendala apa saja yang dihadapi pada strategi *service excellent* dalam upaya peningkatan pembiayaan *Ba’i Bi Tsaman Ajil* di BMT Istiqomah Plosokandang Tulungagung dan BMT Harapan Umat Tulungagung. 3) Bagaimana cara mengatasi kendala yang dihadapi pada strategi *service excellent* dalam upaya peningkatan pembiayaan *Ba’i Bi Tsaman Ajil* di BMT Istiqomah Plosokandang Tulungagung dan BMT Harapan Umat Tulungagung.

Penelitian ini menggunakan metode Kualitatif dengan jenis penelitian deskriptif. Data yang digunakan dalam penelitian ini bersumber data primer dan data sekunder. Data ini diperoleh peneliti dari observasi, wawancara, dan dokumentasi.

Hasil penelitian tersebut adalah bahwa 1) Di BMT Istiqomah Plosokandang Tulungagung melakukan praktik *service excellent* sebagai upaya peningkatan pembiayaan *Ba’i Bi Tsaman Ajil* yang meliputi *self awareness, enthusiasm, reform, impressive, care* dan *evaluation*. Adapun di BMT Harapan Umat Tulungagung yang meliputi *self awareness, enthusiasm, reform, value, impressive, care* dan *evaluation*. 2) Kendala yang dihadapi di kedua lembaga adalah sama-sama memiliki 2 faktor yaitu faktor internal dan eksternal. 3) Cara mengatasi kendala di kedua lembaga adalah sama melalui faktor internal terdiri dari BMT lebih selektif dalam membekali modal dan menjalin hubungan kerjasama yang baik dengan lembaga lain, dan memaksimalkan kinerja pengelola. Dan solusi melalui faktor eksternal terdiri dari BMT memaksimalkan prosedur yang berlaku, memberikan penjelasan kepada anggota berkaitan dengan produk BBA dan BMT lebih selektif dalam proses pencairan pembiayaan. Diharapkan penelitian ini dapat bermanfaat bagi pihak lembaga, bagi masyarakat, bagi akademis dan bagi peneliti selanjutnya.

Kata Kunci : *Service Excellent, Ba’i Bi Tsaman Ajil*

ABSTRACT

Thesis entitled "Excellent Service Strategy Study in Improving the Financing of Ba'i Bi Tsaman Ajil at the BMT Istiqomah Plosokandang Tulungagung and BMT Harapan Umat Tulungagung" was written by Fitria Ariestyani, NIM.17401153112, mentor Muhammad Aqim Adlan, M.E.I.

The research in this thesis was motivated by the large number of Ba'i Bi Tsaman Ajil financing members with almost the same disparity between the two institutions of BMT Istiqomah Plosokandang Tulungagung and BMT Harapan Umat Tulungagung. In an effort to increase the financing of Ba'i Bi Tsaman Ajil, there needs to be maximum service, namely a service excellent strategy. The service excellent strategy that is carried out can be reflected through self awareness, enthusiasm, reform, value, impressive, care, evaluation as an effort in increasing the financing of Ba'i Bi Tsaman Ajil.

This study aims to find out 1) How to practice excellent service strategies in an effort to increase the financing of Ba'i Bi Tsaman Ajil at BMT Istiqomah Plosokandang Tulungagung and BMT Harapan Umat Tulungagung. 2) Any obstacles faced in the service excellent strategy in an effort to increase the financing of Ba'i Bi Tsaman Ajil at BMT Istiqomah Plosokandang Tulungagung and BMT Harapan Umat Tulungagung. 3) How to overcome the obstacles faced by the service excellent strategy in an effort to increase the financing of Ba'i Bi Tsaman Ajil at BMT Istiqomah Plosokandang Tulungagung and BMT Harapan Umat Tulungagung.

This study uses a qualitative method with descriptive research types. The data used in this study are sourced from primary data and secondary data. This data was obtained by researchers from observation, interviews, and documentation.

The results of the study are that 1) In the BMT Istiqomah Plosokandang Tulungagung, service excellent practice was carried out as an effort to increase the financing of Ba'i Bi Tsaman Ajil which included self awareness, enthusiasm, reform, impressive, care and evaluation. The BMT Harapan Umat Tulungagung covers self awareness, enthusiasm, reform, value, impressive, care and evaluation. 2) The constraints faced by the two institutions are both having two factors, namely internal and external factors. 3) The way to overcome the obstacles in both institutions is that through internal factors, BMT is more selective in dealing with capital and establishing good cooperative relationships with other institutions, and maximizing manager performance. And solutions through external factors consist of BMT maximizing applicable procedures, giving explanations to members relating to BBA products and BMTs more selective in the process of disbursing financing. It is hoped that this research can be beneficial for the institution, for the community, for academics and for future researchers.

Keywords: *Service Excellent, Ba'i Bi Tsaman Ajil.*