

ABSTRAK

Skripsi dengan judul “ **Analisis Jaminan Atas Nama Orang Lain dalam Perjanjian Pembiayaan Murabahah untuk Mencegah Terjadinya Pembiayaan Bermasalah di LKS Asri Plosokandang, Kedungwaru, Tulungagung**” ini ditulis oleh Fedra Argaludika, NIM. 1741143123, pembimbing Bapak Ahmad Budiman, M.SI.

Penelitian ini dilatar belakangi oleh sering terjadinya pembiayaan macet yang sering terjadi di LKS ASRI. Pembiayaan yang merupakan produk unggulan di LKS ASRI merupakan kegiatan penyaluran dana yang dimiliki Lembaga Keuangan Syariah untuk membantu orang yang kekurangan dana. Selain itu pembiayaan juga merupakan pemberi kontribusi besar terhadap laba yang diperoleh ketika dikelola dan dijalankan dengan baik. Akan tetapi dalam penyalurannya banyak nasabah yang mengajukan pembiayaan dan kemudian disetujui oleh pihak ataupun pimpinan LKS ASRI, namun dengan menggunakan sistem atas nama orang lain baik teman, kerabat, ataupun saudara yang digunakan untuk pengajuan pembiayaan. Oleh karena itu dari pihak LKS ASRI berupaya untuk menelusuri kasus tersebut dan dicarikan solusi yang terbaik dengan cara menghubungi pihak nasabah yang menggunakan dana pembiayaan dan si penanggung jawab pembiayaan tersebut. Dari masalah tersebut pembiayaan di LKS ASRI banyak yang mengalami pembiayaan macet. Dari masalah pembiayaan macet tersebut LKS ASRI mengalami penurunan laba atau profitabilitas dan tidak mencapai target laba yang ditetapkan oleh pimpinan

Fokus masalah dalam penelitian ini adalah (1) Bagaimanakah jaminan dalam pembiayaan *murabahah* di LKS ASRI, (2) Bagaimanakah prosedur pembiayaan *murabahah* dengan jaminan atas nama orang lain, (3) Bagaimanakah cara untuk mencegah terjadinya pembiayaan bermasalah dengan jaminan atas nama orang lain pada pembiayaan *murabahah*. Adapun tujuan penelitian ini yaitu untuk menyelesaikan masalah pembiayaan macet dengan kasus penggunaan jaminan atas orang lain guna memperoleh dana pembiayaan di LKS ASRI.

Penelitian ini menggunakan metode kualitatif deskriptif. Metode ini bertujuan untuk memahami fenomena tentang apa yang dialami oleh subjek penelitian dan dengan cara deskriptif dalam bentuk kata-kata dan bahasa, pada suatu konteks khusus yang alamiah dan dengan memanfaatkan berbagai metode ilmiah. Data yang digunakan dalam penelitian ini adalah data primer. Data ini diperoleh dari wawancara, observasi, dan dokumentasi.

Dari hasil penelitian ini ditemukan bahwa (1) jaminan dalam pembiayaan *murabahah* di LKS ASRI (2) Prosedur pembiayaan *murabahah* dilakukan secara umum namun untuk pembiayaan *murabahah* dengan jaminan atas nama orang lain harus memenuhi kriteria-kriteria yang telah ditentukan oleh pihak LKS ASRI, (3) penyelamatan pembiayaan *murabahah* dengan jaminan atas nama orang lain yang bermasalah di LKS ASRI hanya menggunakan *Rescheduling* dan eksekusi jaminan.

Kata kunci : Pembiayaan Murabahah, Jaminan Atas Nama Orang Lain, pembiayaan bermasalah

ABSTRACT

Thesis with the title "**Analysis of the Assurance on Behalf of Others in the Agreement of the Financing of *Murabahah* for Preventing Financing Problems at LKS Asri Plosokandang, Kedungwaru, Tulungagung**". was written by Fedra Argaludika, Student Registered Number. 1741143123, Supervisor : Ahmad Budiman, M.SI.

This research motivated by the frequent breakdown of financing was at LKS ASRI. Financing is an excellent product at LKS ASRI is owned fund distribution activities by Organization of Islamic Finance to help people who lack funds. Besides financing is also a major contributor to profits when managed and well run. But in many customers asking distribution of financing and then approved by the manager or the leader of LKS ASRI, but by using the system on behalf of other people, both friends, relatives, or relatives who are used to the submission of the financing. Therefore, from the manager of LKS ASRI seeks to explore the case and look for the best solution by contacting the customers who use the funds financing and the person in charge of such financing. From the issue of financing at LKS ASRI many are experiencing financial jam. The standstill of the financing problems LKS ASRI decreased earnings or profitability and did not achieve the profit target set by leaders.

The focus of the problems in this research are (1) How the assurances in the financing of *murabahah* at LKS ASRI, (2) How the procedure of the financing of *murabahah* with assurances on behalf of others, (3) How the manner to prevent the occurrence of financing problems with assurances on behalf of others in the financing of *murabahah*. As for the purpose of this research that to solve the problem of financing jammed with cases of the use of guarantees over others in order to obtain financing funds in LKS ASRI.

This research used descriptive qualitative method. The data used in this research are primary and secondary data. This data was obtained from interviews, observation, and documentation.

From the results of this research found that (1) The procedure of the financing of *murabahah* (2) Carried out in general but for the financing of *murabahah* with assurances on behalf of others must meet the criteria specified by the manager of LKS ASRI, (3) The rescue of the financing of *murabahah* with assurances on behalf of others problematic at LKS ASRI only use *Rescheduling* and execution assurance.

Keywords : the Financing of *Murabahah*, Assurances on Behalf of Others, financing problems

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