

## ABSTRAK

Linda Karnia Febrianti, 12401173141, Akurasi Survei Dalam Proses Penentuan Calon Nasabah Pembiayaan *Murabahah* Ditinjau dari Prinsip 5C (Studi Kasus pada Bank Syariah Indonesia KK Tulungagung Trade Center), Fakultas Ekonomi dan Bisnis Islam, Institut Agama Islam Negeri (IAIN) Tulungagung, 2021, Pembimbing: Dr. Zulfatun Ni'mah, SHI, M.Hum

**Kata Kunci:** Akurasi Survei, Pembiayaan *Murabahah*, Prinsip 5C

Di Bank Syariah Indonesia KK Tulungagung Trade Center (Ex BRI Syariah KCP Tulungagung) dalam proses pemberian pembiayaan sering dijumpai adanya beberapa nasabah yang mengalami pembiayaan bermasalah seperti kredit macet. Untuk itu, perlu diteliti proses survei yang digunakan sebagai dasar penentuan nasabah dengan menggunakan analisis 5C, sehingga risiko kegagalan atau kemacetan dalam pelunasan dapat dihindari.

Fokus penelitian dalam penelitian ini adalah: 1) Bagaimana praktik survei untuk menentukan calon nasabah pembiayaan *murabahah* di Bank Syariah Indonesia KK Tulungagung Trade Center (Ex BRISyariah Kantor Cabang Pembantu Tulungagung)? 2) Bagaimana akurasi survei untuk menentukan calon nasabah pembiayaan *murabahah* di Bank Syariah Indonesia KK Tulungagung Trade Center (Ex BRISyariah Kantor Cabang Pembantu Tulungagung) ditinjau dari prinsip 5C?.

Dalam penelitian ini digunakan metode penelitian kualitatif dan jenis penelitian lapangan. Data primer diperoleh dengan cara wawancara dengan pimpinan cabang, dan bagian *micro relationship manager* Bank Syariah Indonesia KK Tulungagung Trade Center, serta nasabah pembiayaan *murabahah*. Adapun data sekunder diperoleh dengan teknik dokumentasi terhadap berkas perbankan, buku-buku dan jurnal tentang *murabahah* dan survei. Teknik analisis dalam penelitian ini yaitu reduksi data, penyajian data, penarikan kesimpulan dan verifikasi.

Hasil penelitian ini menunjukkan bahwa: 1) Survei penentuan calon nasabah pembiayaan dengan akad *murabahah* di Bank Syariah Indonesia KK Tulungagung Trade Center dipraktikkan dengan cara menggali informasi karakter nasabah itu sendiri, adakalanya juga melalui tetangga, anggota keluarga, dan juga lingkungan sekitar nasabah, memeriksa laporan keuangan, dan rekening koran, memeriksa usaha atau slip gaji, memastikan bahwa jaminan yang diajukan adalah milik calon nasabah sendiri, dan memeriksa usaha langsung ke lokasi dengan memperhatikan arus keluar masuk barang. 2) Ditinjau dari Prinsip 5C (*character, capacity, capital, collateral, dan condition*), survei penentuan calon nasabah pembiayaan yang dilakukan oleh Bank Syariah Indonesia KK Tulungagung Trade Center dapat dikatakan sudah cukup akurat. Hal tersebut dibuktikan dengan adanya penurunan resiko pembiayaan bermasalah atau *non performing financial* (NPF) yaitu sebesar 3,24%. Angka tersebut merupakan pencapaian nyata bahwa praktik survei yang dilakukan sudah lebih baik. Walaupun masih ada kekurangan di beberapa aspek, seperti pada aspek penilaian *character* nasabah.

## ABSTRACT

Linda Karnia Febrianti, 12401173141, “Accuracy of Survey in The Process of Determining Prospective Customers of Murabahah Financing Reviewed from Principle 5C (Case Study at Bank Syariah Indonesia KK Tulungagung Trade Center)”, Faculty of Islamic Economics and Business, State Islamic Institute (IAIN) of Tulungagung, 2021, Advisor: Dr. Zulfatun Ni'mah, SHI, M.Hum

**Keywords:** Survey Accuracy, Murabahah Financing, Principle 5C.

At Bank Syariah Indonesia KK Tulungagung Trade Center (Ex BRI Syariah KCP Tulungagung) in the process of financing is often found some customers who experience problematic financing such as bad loans. To reduce these risks, it is important to review the survey process in determining which prospective customers will be provided with financing. Therefore, it is necessary to examine the survey process used as the basis for determining customers using 5C analysis, so that the risk of failure or congestion in repayment can be avoided.

The focus of the research in this thesis is: 1) How is the survey practice to determine prospective customers of murabahah financing at Bank Syariah Indonesia KK Tulungagung Trade Center (Ex BRISyariah Tulungagung Sub-Branch Office)? 2) How is the accuracy of the survey to determine prospective customers of murabahah financing at Bank Syariah Indonesia KK Tulungagung Trade Center (Ex BRISyariah Tulungagung Sub-Branch Office) reviewed from the principle of 5C?

In this research used qualitative research methods and types of field research. Primary data was obtained by interview with branch leaders, and micro relationship managers of Bank Syariah Indonesia KK Tulungagung Trade Center, as well as murabahah financing customers. The secondary data is obtained by documentation techniques on banking files, books and journals on murabahah and surveys. The analysis techniques in this study are data reduction, data presentation, conclusion drawing and verification.

The results of this research indicate that: 1) The survey of the determination of prospective financing customers with murabahah agreements at Bank Syariah Indonesia KK Tulungagung Trade Center is practiced by digging the customer's character information itself, sometimes also through neighbors, family members, and also the environment around the customer, checking financial statements, and bank statements, checking businesses or payslips, ensuring that the guarantees submitted are the property of prospective customers themselves, and check the business directly to the location by paying attention to the inflow of baran g. 2) Reviewed from Principle 5C (character, capacity, capital, collateral, and condition), the survey of the determination of prospective financing customers conducted by Bank Syariah Indonesia KK Tulungagung Trade Center can be said to be quite accurate. This is evidenced by a decrease in the risk of non-performing financing (NPF) of 3.24%. This figure is a real achievement that the survey practices conducted have been better. Although there are still shortcomings in some aspects, such as in the assessment aspect of customer character.