

## **ABSTRAK**

Skripsi dengan judul “Studi Komparasi Penerapan Manajemen Risiko Pembiayaan Pada BMT Istiqomah Karangrejo dan BMT Harapan Umat Tulungagung” ini ditulis oleh Muhammad Ilham, NIM 12401173214, Jurusan Perbankan Syariah, Fakultas Ekonomi dan Bisnis Islam, Institut Agama Islam Negeri (IAIN) Tulungagung, dibimbing oleh Dr. Syafrudin Arif Marah Manunggal, M.S.I.

Skripsi ini membahas tentang penerapan manajemen risiko pembiayaan di BMT Istiqomah Karangrejo dan BMT Harapan Umat Tulungagung. Hal yang melatarbelakangi penelitian ini adalah kondisi kedua BMT yang secara umum memiliki taraf pembiayaan yang sehat, meskipun masih ada sedikit pembiayaan yang bermasalah.

Dalam melaksanakan penelitian ini peneliti menetapkan fokus penelitian yaitu: 1) Apa saja yang dilakukan oleh BMT Istiqomah Karangrejo dan BMT Harapan Umat Tulungagung dalam menerapkan manajemen risiko, 2) Apa saja kendala dan solusi dari penerapan manajemen risiko pada BMT Istiqomah Karangrejo dan BMT Harapan Umat Tulungagung?

Metode dalam penelitian ini menggunakan pendekatan kualitatif dengan jenis deskriptif. Lokasi penelitian dilakukan di BMT Istiqomah Karangrejo dan BMT Harapan Umat Tulungagung dengan mengoptimalkan kehadiran peneliti dalam penggalian datanya. Teknik pengumpulan data yang digunakan dalam penelitian ini adalah wawancara, observasi dan dokumentasi.

Hasil penelitian menunjukkan hal-hal berikut: 1) penerapan manajemen resiko yang dilakukan di BMT Istiqomah Karangrejo dan BMT Harapan Umat Tulungagung meliputi beberapa langkah yaitu: melakukan identifikasi dan analisis menyeluruh mengenai kondisi calon nasabah, melakukan pemantauan pelaksanaan angsuran oleh nasabah, dan melakukan pengendalian terhadap pembayaran pinjaman oleh nasabah, 2) Kendala dalam penerapan manajemen risiko pada BMT Istiqomah Karangrejo dan BMT Harapan Umat Tulungagung adalah adanya kredit macet dan nasabah yang bangkrut. Sementara solusi yang dilakukan oleh BMT Istiqomah dan BMT Harapan Umat Tulungagung adalah dengan cara mengingatkan waktu jatuh tempo pembayaran, mendatangi nasabah secara berulang-ulang dan menyediakan kotak untuk cicilan bagi nasabah.

Kata Kunci: kredit macet, manajemen resiko, resiko pembiayaan

## **ABSTRACT**

The thesis entitled “Comparative Study of Applying the Financing Risk Management at BMT Istiqomah Karangrejo and BMT Harapan Umat Tulungagung” is written by Muhammad Ilham, NIM 12401173214, Islamic Banking Departement, Faculty of Economics and Islamic Business, Tulungagung State Islamic Institute Under the guidance of Dr. Syafrudin Arif Marah Manunggal, M.S.I.

The research discusses the application of financing risk management at both BMT Istiqomah Karangrejo and BMT Harapan Umat Tulungagung. Why the research was done at these two places is because these two BMT has good condition of financing risk. Though there are some problems in terms of financing, they are only minor ones and didn't affect the condition of the BMTs.

In doing the research, the researcher formulated the statements of the problem as follow: 1) what steps are done by BMT Istiqomah Karangrejo and BMT Harapan Umat Tulungagung in applying the financing risk management?, 2) what obstacles found in applying the concept of financing risk management at BMT Istiqomah Karangrejo and BMT Harapan Umat Tulungagungas well as its solution?

The method used in this research was the qualitative approach with descriptive technique. The locations of the research were done at BMT Istiqomah Karangrejo and BMT Harapan Umat Tulungagung by optimizing the present of the researcher in finding the data. The techniques used in collecting data are interview, observation, and documentation.

The results of the research are as follow: 1) the application of the risk management done at BMT Istiqomah Karangrejo and BMT Harapan Umat Tulungagung has some steps, which are: doing the thorough identification and analysis of the condition of the prospective customers, doing the monitoring of the installments done by the customers, and doing the control toward the loan payment by the customers, 2) the obstacles found in financing risk management at BMT Istiqomah Karangrejo and BMT Harapan Umat are mainly two; bad credits, and the bankrupt customers. While the solutions done are vary; reminding the customers about the deadline of the payment, visiting the customers over time so that they would pay the installment, and provide special box for the customers and suggest them to put some coins in it so that they can pay the installment when the due date comes.

Keywords: bad credit, financing risk, financing risk management