

## ABSTRAK

Skripsi dengan judul “Efektifitas *account officer* dalam Penentuan Kelayakan Pengajuan Pembiayaan terhadap Nasabah di PT.Bank Muamalat Kantor Cabang Kediri” ini ditulis oleh Rini Rositasari, NIM. 17401163012, pembimbing Muhammad Aqim Adlan, M.E.I.

Penelitian ini dilatarbelakangi oleh hadirnya lembaga keuangan mikro, kegiatan lembaga keuangan yang utama adalah menghimpun dan menyalurkan dana kepada masyarakat. Dalam rangka menyalurkan dana Lembaga Keuangan Syariah (LKS) memiliki produk pembiayaan.

Fokus penelitian ini adalah 1) Bagaimana Efektifitas dan Peran *account officer* dalam Penentuan Kelayakan Pengajuan Pembiayaan terhadap Nasabah di PT.Bank Muamalat Kantor Cabang Kediri? 2) Apa saja kendala yang dihadapi dalam Penentuan Kelayakan Pengajuan Pembiayaan terhadap Nasabah di PT.Bank Muamalat Kantor Cabang Kediri? 3) Bagaimana solusi yang dilakukan PT.Bank Muamalat Kantor Cabang Kediri dalam mengatasi kendala pada Penentuan Kelayakan Pengajuan Pembiayaan terhadap Nasabah ?

Penelitian ini menggunakan pendekatan penelitian kualitatif deskriptif. Data dikumpulkan melalui metode wawancara, observasi dan juga dokumentasi. Dalam menganalisis datanya menggunakan reduksi data, penyajian data dan menarik kesimpulan.

Hasil penelitian ini ditemukan bahwa 1) efektivitas dan peran *account officer* dalam penentuan kelayakan pengajuan pembiayaan dalam perbankan syariah merupakan salah satu persyaratan yang mutlak harus dipenuhi, Penerapan *Prudential Principle* meliputi prinsip 5C sampai dengan 6C yakni meliputi prinsip *character, capacity, capital, collateral, dan condition of economy*. Dengan adanya 5 prinsip tersebut maka efektifitas dan peran *account officer* dalam kelayakan pengajuan pembiayaan sudah sesuai dengan aspek yang dapat dijadikan pertimbangan, 2) kendala yang dihadapi oleh PT.Bank Muamalat Kantor Cabang Kediri dalam Penentuan Kelayakan Pengajuan Pembiayaan terhadap Nasabah adalah a) kendala internal, meliputi Keterbatasan informasi dokumen dan data nasabah, keterbatasan SDM (Sumber Daya Manusia) dan nilai jaminan, b) kendala eksternal, kesulitan dalam menganalisis karakter nasabah dan adanya virus Cov-19, 3) solusi yang dilakukan untuk mengatasi kendala di PT.Bank Muamalat Kantor Cabang Kediri dalam Penentuan Kelayakan Pengajuan Pembiayaan terhadap Nasabah adalah, a) solusi Internal, melakukan analisis data sebelum melakukan proses pembiayaan yang harus disesuaikan dengan data, dengan menambah atau merekrut SDM baru yang sesuai dengan skillnya, *account officer* harus memberikan informasi terlebih dahulu kepada calon pihak nasabah serta menilai jaminan sesuai dengan nilai pembiayaan, b) solusi Eksternal, menganalisis karakter nasabah melakukan restrukturisasi sehingga NPF bisa ditekan.

**Kata kunci:** Efektifitas, Account Officer, pembiayaan.

## ABSTRACT

*Thesis with the title "Effectiveness of account officers in Determining the Eligibility of Financing Applications to Customers at PT.Bank Muamalat Kediri Branch Office" was written by Rini Rositasari, NIM. 17401163012, mentor Muhammad Aqim Adlan, M.E.I.*

*This research is motivated by the presence of microfinance institutions, the main activity of financial institutions is to collect and distribute funds to the public. In order to distribute funds, Islamic Financial Institutions (LKS) have financing products.*

*The focus of this research is 1) How is the Effectiveness and Role of Account Officers in Determining the Eligibility of Financing Applications to Customers at PT. Bank Muamalat Kediri Branch Office? 2) What are the obstacles faced in Determining the Eligibility of Financing Applications to Customers at PT. Bank Muamalat Kediri Branch Office? 3) What is the solution for PT.Bank Muamalat Kediri Branch Office in overcoming obstacles in determining the feasibility of applying for financing to customers?*

*This study uses a descriptive qualitative research approach. Data were collected through interviews, observation and also documentation. In analyzing the data using data reduction, data presentation and drawing conclusions.*

*The results of this study found that 1) the effectiveness and role of the account officer in determining the feasibility of applying for financing in Islamic banking is one of the absolute requirements that must be met, the application of the Prudential Principle includes the principles of 5C to 6C which includes the principles of character, capacity, capital, collateral, and conditions of economy. With these 5 principles, the effectiveness and role of account officers in the feasibility of applying for financing are in accordance with aspects that can be taken into consideration, 2) the obstacles faced by PT.Bank Muamalat Kediri Branch Office in Determining the Eligibility of Financing Applications to Customers are a) internal constraints, include limited information on documents and customer data, limited HR (Human Resources) and collateral value, b) external constraints, difficulties in analyzing customer characters and the presence of the Cov-19 virus, 3) solutions to overcome obstacles at PT.Bank Muamalat Kantor The Kediri Branch in Determining the Eligibility of Financing Applications to Customers are, a) Internal solutions, conducting data analysis before carrying out the financing process which must be adjusted to the data, by adding or recruiting new human resources according to their skills, the account officer must provide information in advance to prospective parties customers and assess the guarantee according to with the value of financing, b) External solutions, analyzing the character of customers conducting restructuring so that NPF can be suppressed.*

**Keywords:** *Effectiveness, Account Officer, financing.*