

ABSTRAK

Skripsi dengan judul “Strategi Bank Panin Dubai Syariah Dalam Penagihan Terhadap Nasabah Terlambat Membayar Ditinjau Dari Etika Bisnis Islam” ditulis oleh Laylatul Badriyah, NIM 12401183069, jurusan Perbankan Syariah, fakultas Ekonomi dan Bisnis Islam (FEBI), UIN Sayyid Ali Rahmatullah Tulungagung, pembimbing Moh. Rois Abin, M.Pd.I

Penelitian dalam skripsi ini dilatarbelakangi oleh maraknya bentuk penagihan yang tidak sesuai dengan prinsip kemausiaan pada nasabah terlambat membayar. Keadaan ini membutuhkan strategi dari perbankan, mengingat nasabah pembiayaan adalah mitra bisnis yang penting bagi perbankan dan melakukan penagihan sesuai dengan etika bisnis islam.

Fokus permasalahan dalam penelitian ini adalah 1) Bagaimana strategi penagihan melalui surat terhadap nasabah terlambat membayar angsuran berdasarkan etika bisnis islam?. 2) Bagaimana strategi penagihan melalui telepon terhadap nasabah terlambat membayar angsuran berdasarkan etika bisnis islam?. 3) Bagaimana strategi penagihan melalui kunjungan personal terhadap nasabah terlambat membayar angsuran berdasarkan etika bisnis islam?. 4) Bagaimana strategi penagihan melalui tindakan yuridis terhadap nasabah terlambat membayar angsuran berdasarkan etika bisnis islam? Tujuan penelitian adalah 1) Untuk mengetahui penerapan strategi penagihan melalui surat terhadap nasabah terlambat membayar angsuran berdasarkan etika bisnis islam. 2) Untuk mengetahui penerapan strategi penagihan melalui telepon terhadap nasabah terlambat membayar angsuran berdasarkan etika bisnis islam. 3) Untuk mengetahui penerapan strategi penagihan melalui kunjungan personal terhadap nasabah terlambat membayar angsuran berdasarkan etika bisnis islam. 4) Untuk mengetahui penerapan strategi penagihan melalui tindakan yuridis terhadap nasabah terlambat membayar angsuran berdasarkan etika bisnis islam.

Metode penelitian yang digunakan yaitu dengan pendekatan kualitatif dengan jenis studi kasus. Data diambil dengan metode wawancara dengan pimpinan Bank, para karyawan dan nasabah Bank Panin Dubai Syariah Malang, observasi dan dokumentasi dilakukan di lingkungan serta di luar lingkungan Bank Panin Dubai Syariah Malang, selanjutnya data diolah kemudian dianalisis menggunakan model analisis deskriptif.

Berdasarkan hasil penelitian dapat diambil kesimpulan bahwa Bank Panin Dubai Syariah Malang menghindari strategi penagihan melalui surat dan tindakan yuridis, dan menerapkan strategi penagihan melalui media telephone dan kunjungan personal dengan memberikan kebijakan berupa restrukturisasi, ujrak, dan pembatalan pembiayaan porsi haji dengan mengacu dasar etika bisnis islam yakni kesatuan, keseimbangan, kebebasan berkehendak, tanggung jawab dan kebenaran.

Kata kunci: Penagihan, Terlambat membayar, Etika Bisnis Islam.

ABSTRACT

Thesis with the title "Bank Panin Dubai Syariah Strategy in Billing Late Payments From Islamic Business Ethics" was written by Laylatul Badriyah, NIM 12401183069, Department of Sharia Banking, Faculty of Economics and Islamic Business (FEBI), UIN Sayyid Ali Rahmatullah Tulungagung, advisor Moh . Rois Abin, M.Pd.I

The research in this thesis is motivated by the proliferation of forms of billing that are not in accordance with the humane principle of late paying customers. This situation requires a strategy from the banking sector, considering that financing customers are important business partners for banking and billing in accordance with Islamic business ethics.

The focus of the problems in this study are 1) How is the billing strategy by mail for customers who are late in paying installments based on Islamic business ethics?. 2) What is the billing strategy by telephone for customers who are late in paying installments based on Islamic business ethics?. 3) What is the billing strategy through personal visits to customers who are late paying installments based on Islamic business ethics?. 4) What is the billing strategy through juridical action against customers who are late in paying installments based on Islamic business ethics? The research objectives are 1) To find out the implementation of billing strategies by mail for customers who are late in paying installments based on Islamic business ethics. 2) To find out the implementation of the billing strategy by telephone against customers who are late in paying installments based on Islamic business ethics. 3) To find out the implementation of billing strategies through personal visits to customers who are late in paying installments based on Islamic business ethics. 4) To find out the implementation of billing strategies through juridical actions against customers who are late in paying installments based on Islamic business ethics.

The research method used is a qualitative approach with the type of case study. Data were taken by interviewing the leadership of the Bank, employees and customers of Panin Dubai Syariah Malang Bank, observations and documentation were carried out in the environment and outside the environment around Panin Dubai Syariah Malang Bank, then the data was processed and then analyzed using a descriptive analysis model.

Based on the results of the study, it can be concluded that Bank Panin Dubai Syariah Malang avoids billing strategies through letters and juridical actions, and implements billing strategies through telephone media and personal visits by providing policies in the form of restructuring, ujah, and cancellation of hajj portion financing with reference to Islamic business ethics. namely unity, balance, freedom of will, responsibility and truth.

Keywords: *Billing, Late payment, Islamic Business Ethics.*