

ABSTRAK

Skripsi dengan judul “Strategi Penanganan Pembiayaan Bermasalah di Baitul Mal Wat Tamwil Muamalah Tulungagung” disusun oleh Salma Nur Haida, NIM 1860401221039, Program Studi Perbankan Syariah, dengan pembimbing Dr. Budi Kolistiawan, M.E.I

Kata Kunci: Pembiayaan bermasalah, BMT Muamalah Tulungagung, strategi penanganan, analisis 5C, *rescheduling*, pembiayaan syariah.

BMT Muamalah Tulungagung beroperasi di Tulungagung, Jawa Timur, dengan sembilan produk pembiayaan syariah seperti *mudharabah*, *murabahah*, dan *musyarakah*, unggul dibanding BMT lain di wilayah tersebut. Pembiayaan bermasalah muncul akibat faktor internal (lemah analisis 5C, pengawasan kurang) dan eksternal (penurunan usaha nasabah, kondisi ekonomi), mengancam perputaran dana dan kepercayaan anggota.

Penelitian mengajukan dua pertanyaan utama: faktor penyebab pembiayaan bermasalah dan strategi pencegahan/penyelesaian di BMT Muamalah. Tujuannya mengidentifikasi faktor tersebut serta strategi seperti analisis 5C, *monitoring on-site*, *rescheduling*, *reconditioning*, *restructuring*, dan eksekusi jaminan jika diperlukan.

Penelitian bersifat deskriptif kualitatif dengan data primer dari wawancara *account officer* dan nasabah, observasi, serta data sekunder seperti laporan keuangan. Analisis menggunakan model Miles-Huberman (reduksi, penyajian, verifikasi data) dengan triangulasi untuk validitas.

Faktor penyebab pembiayaan bermasalah mencakup penurunan pendapatan usaha, pinjaman ganda, dan kurang disiplin nasabah. Strategi penanganan dilakukan secara bertahap melalui peringatan telepon dan kunjungan, pendekatan persuasif kekeluargaan, monitoring usaha, pemberian keringanan pembayaran bagi nasabah yang beritikad baik, serta *restrukturisasi* pembiayaan melalui *rescheduling* (penjadwalan kembali angsuran) dan *reconditioning* (perubahan syarat pembayaran) sesuai kemampuan nasabah. Jika upaya tersebut tidak berhasil, langkah terakhir dilakukan penyitaan jaminan. Pendekatan persuasif kekeluargaan menjadi strategi utama sesuai prinsip syariah. Hasil penelitian bermanfaat bagi BMT sebagai evaluasi manajemen risiko, bagi anggota untuk meningkatkan literasi keuangan, dan bagi akademisi sebagai referensi strategi pembiayaan syariah di lembaga mikro.

ABSTRACT

Thesis titled "Strategies for Handling Problematic Financing at Baitul Maal wat Tamwil Muamalah Tulungagung" was compiled by Salma Nur Haida, NIM 1860401221039, Sharia Banking Study Program, under the supervision of Dr. Budi Kolistiawan, M.E.I.

Keywords: Problematic Financing, BMT Muamalah Tulungagung, Handling Strategy, 5C Analysis, Rescheduling, Sharia Financing.

BMT Muamalah Tulungagung operates in Tulungagung, East Java, offering nine sharia financing products such as mudharabah, murabahah, and musyarakah, outperforming other BMTs in the region. Problematic financing arises from internal factors (weak 5C analysis, inadequate supervision) and external factors (declining customer business performance, economic conditions), threatening fund circulation and member trust.

The research poses two main questions: factors causing problematic financing and prevention/resolution strategies at BMT Muamalah. Its objectives are to identify these factors and strategies including 5C analysis, on-site monitoring, rescheduling, reconditioning, restructuring, and collateral execution when necessary.

The study employs descriptive qualitative approach with primary data from account officer and customer interviews, observations, and secondary data such as financial reports. Analysis uses Miles-Huberman model (data reduction, presentation, verification) with triangulation for validity.

The factors causing problematic financing include declining business income, multiple loans, and customers lack of payment discipline. The handling strategy is carried out gradually through warning calls and visits, a persuasive family-based approach, business monitoring, providing payment relief for customers with good intentions, and financing restructuring through rescheduling (rearrangement of installment schedules) and reconditioning (modification of payment terms) according to the customer's ability. If these efforts are unsuccessful, the final step is collateral confiscation. The persuasive family-based approach is the main strategy in accordance with sharia principles. The results of this study are expected to be useful for BMT as an evaluation of risk management, for members to improve financial literacy, and for academics as a reference for sharia financing strategies in microfinance institutions.