

ABSTRAK

Skripsi dengan judul “Peran *Account Officer* dan *Debt Collector* Dalam Manajemen Resiko Pembiayaan di Baitul Mal Wat Tamwil Istiqomah dan Baitul Mal Wat Tamwil Harapan Ummat Tulungagung” ditulis oleh Anis Wijayanti NIM. 1741143038 dibimbing oleh Ibu Lantip Susilowati, S.Pd., M.M.

Penelitian ini dilatar belakangi oleh selalu adanya resiko pembiayaan di lembaga keuangan. Resiko yang timbul bisa disebabkan dari berbagai pihak, tetapi pihak lembaga diharuskan melakukan pencegahan. Disini peran *Account Officer* sangat penting, karena semua keputusan pembiayaan adalah kewenangan *Account Officer* dan ketika terjadi Resiko pembiayaan maka menjadi tanggung jawab *Debt Collector* untuk menyelesaikannya.

Fokus penelitian ini adalah Bagaimana peran *Account Officer* dalam manajemen resiko pembiayaan di BMT Istiqomah dan BMT Harum Tulungagung, Bagaimana peran *Debt Collector* dalam manajemen resiko pembiayaan di BMT Istiqomah dan BMT Harum Tulungagung, Bagaimana faktor penghambat dan faktor pendukung peran *Account Officer* dan *Debt Collector* dalam manajemen resiko pembiayaan di BMT Istiqomah dan BMT Harum Tulungagung.

Tujuan penelitian ini adalah Mendeskripsikan peran *Account Officer* dalam manajemen resiko pembiayaan di BMT Istiqomah dan BMT Harum Tulungagung. Mendeskripsikan peran *Debt Collector* dalam manajemen resiko pembiayaan di BMT Istiqomah dan BMT Harum Tulungagung. Mendeskripsikan faktor penghambat dan faktor pendukung peran *Account Officer* dan *Debt Collector* dalam manajemen resiko pembiayaan di BMT Istiqomah dan BMT Harum Tulungagung.

Penelitian ini menggunakan pendekatan kualitatif jenis deskriptif. Sumber data yang diperoleh adalah data primer dan sekunder. Teknik pengumpulan data dengan observasi, wawancara mendalam dan dokumentasi. Teknik analisis data menggunakan pola interaktif, meliputi pengumpulan data, reduksi data, penyajian data dan penarikan kesimpulan.

Hasil penelitian ini adalah Peran *Account Officer* dalam manajemen resiko pembiayaan di BMT Istiqomah: membina nasabah, melakukan analisis 5C, upaya menekan resiko pembiayaan dilakukan dengan menyeleksi lebih spesifik dan memaksimalkan analisis. Sedangkan di BMT Harum: membina nasabah, survey, mempertimbangkan jaminan dan mengecek persyaratan, melakukan analisis 5C, upaya menekan resiko pembiayaan yaitu dilakukan pengawasan. Peran *Debt Collector* dalam manajemen resiko pembiayaan di BMT Istiqomah: mengingatkan nasabah melalui telepon, surat peringatan maksimal 3x, rescheduling. Sedangkan di BMT Harum: kunjungan lapangan, mengingatkan melalui telepon, bernegosiasi, surat peringatan, eksekusi jaminan. Faktor penghambat dan faktor pendukung peran *Account Officer* dan *Debt Collector* di BMT Istiqomah: a. Faktor penghambat peran *Account Officer*: data kurang lengkap, Minim komunikasi. b. Faktor pendukung: gaji intensif, hadiah. c. Faktor penghambat peran *Debt Collector*: tidak bisa dihubungi, lokasi kurang strategis, perkiraan meleset. d. Faktor pendukung: uang transport, reward, sering ke luar kantor

sehingga tidak jenuh. Sedangkan di BMT Harum adalah: a. Faktor penghambat peran *Account Officer*: data dan persyaratan lengkap usaha kurang layak, jaminan mencakup usaha kurang layak, nasabah masih membandingkan dengan bank umum. b. Faktor pendukung: faktor syariahnya untuk mengembangkan ekonomi syariah. c. Faktor penghambat peran *debt collector*: nasabah tidak bisa dihubungi, kunjungan tapi gagal, janji mundur. d. Faktor pendukung: reward, uang transportasi.

Kata kunci : *Account Officer, Debt Collector, Manajemen Resiko Pembiayaan*

ABSTRACT

The Thesis "Role of *Account Officer* and *Debt Collector* in Risk Management in Baitul Mal Wat Tamwil Istiqomah and Baitul Mal Wat Tamwil Harapan Ummat Tulungagung" written by Anis Wijayanti NIM.1741143038 guided by Mrs. Lantip Susilowati, S.Pd., M.M.

This research is based on the risk of financial institution financing. Risk can be caused by various parties, but the agency is required to prevent. Here the role of *Account Officer* is very important, since all financing decisions are the authority the *Account Officer* and there a risk of financing it becomes the responsibility of the *Debt Collector* to resolve it.

The focus of research is how is the role *Account Officer* in risk management of BMT Istiqomah and BMT Harum Tulungagung, What is role of *Debt Collector* in risk management of BMT Istiqomah and BMT Harum Tulungagung, How is in the inhibiting and supporting factor of *Account Officer* and *Debt Collector* in risk management financing in BMT Istiqomah and BMT Harum Tulungagung.

The purpose this study is to describe the role of *Account Officer* in risk management financing BMT Istiqomah and BMT Harum Tulungagung. Describe the role of *Debt Collector* in risk management financing BMT Istiqomah and BMT Harum Tulungagung. Describe the inhibiting and supporting factors the role of *Account Officer* and *Debt Collector* in risk management financing BMT Istiqomah and BMT Harum Tulungagung.

This research uses qualitative approach of descriptive type. Source of data obtained are primary and secondary data. Data collection techniques with observation, in-depth interviews and documentation. Data analysis techniques use interactive patterns, including collection, data reduction, data presentation and conclusions.

The research result are as follow the role of *Account Officer* in BMT Istiqomah: fostering customers, 5C analysis, effort to minimize financing risk is specific and maximizing analysis. While in BMT Harum: developing customer, survey, considering guarantee and checking requirement, 5C analysis, effort to reduce financing risk that is done by supervision. Role *Debt Collector* in BMT Istiqomah: remind by phone, 3x warning letter, Rescheduling. While in BMT Harum: field visit, remind by phone, negotiate, warning letter, execution of guarantee. Inhibiting and supporting factors of *Account Officer* and *Debt Collector* in BMT Istiqomah: a. Inhibiting factors *Account Officer*: data less complete, min communication. b. supporting factors: salary, reward. c. inhibiting factors *Debt Collector*: can not be contacted, location less strategic, estimates slip. d. factors supporting: transport money, rewards, often out the office so not to saturate. While in BMT Harum: a. Inhibiting factors *Account Officer*: data complete and guarantee recovery but business less feasible, customers compare with commercial banks. b. Supporting factors: of syariah factor. c. Inhibiting factors *Debt Collector*: customers can not be contacted, visits but fails, appointments backwards. d. Supporting factors: reward, transport money.

Keywords: *Account Officer, Debt Collector, Financing Risk Management*