

ABSTRAK

Skripsi dengan judul “Analisis Faktor-Faktor Rendahnya Minat Anggota Terhadap Pembiayaan *Mudharabah* Di *Baitul Maal Wat Tamwil* Istiqomah Tulungagung” ini ditulis oleh Adinda Isna Asmaul Husna, NIM 1741143003, pembimbing Muhamad Aqim Adlan, M.E.I

Kata Kunci: Sumber Daya Insani, Resiko Tinggi, *Moral Hazard*, *Risk Averse*.

Penelitian dalam skripsi ini dilatarbelakangi oleh sebuah fenomena bahwa implementasi yang dipergunakan dalam lembaga keuangan syariah dalam praktiknya pembiayaan *mudharabah* hingga saat ini masih tergolong dalam kategori pembiayaan yang kurang diminati masyarakat. Rumusan masalah dalam penelitian ini adalah Faktor apa sajakah yang menyebabkan rendahnya minat anggota terhadap pembiayaan *mudharabah* di BMT Istiqomah Tulungagung, Usaha apakah yang dilakukan BMT Tulungagung untuk mengatasi rendahnya minat anggota terhadap pembiayaan *mudharabah*, Bagaimana kendala-kendala dalam mengatasi faktor rendahnya minat anggota terhadap pembiayaan *mudharabah* di BMT Istiqomah Tulungagung, Bagaimana cara mengatasi kendala rendahnya minat anggota terhadap pembiayaan *mudharabah* di *Baitul Mal wat Tamwil* Istiqomah Tulungagung. Penelitian ini menggunakan menggunakan pendekatan kualitatif dengan jenis penelitian kualitatif deskriptif. Dalam penelitian ini, peneliti menggunakan data primer dan sekunder.

Berdasarkan hasil penelitian yang diperoleh bahwa faktor-faktor rendahnya minat anggota terhadap pembiayaan *mudharabah* di BMT Istiqomah Tulungagung terdapat faktor internal dan eksternal. Faktor internal adalah sulitnya pembagian bagi hasil, minimnya Sumber Daya Insani, resiko tinggi. Sedangkan faktor eksternal adalah adanya *Moral Hazard*, *Risk averse*, minat anggota masih tergolong kecil. Usaha yang dilakukan BMT Istiqomah Tulungagung dalam mengatasi redahnya minat anggota terhadap pembiayaan *mudharabah* terdapat tiga cara, yaitu memilih calon anggota pembiayaan *mudharabah* yang tepat, sosialisasi lembaga kepada masyarakat, dan meningkatkan pemahaman Sumber Daya Insani. Kendala yang dihadapi BMT dalam mengatasi redahnya minat anggota terhadap pembiayaan *mudharabah* yaitu kesulitan perhitungan bagi hasil atau keuntungan, terbenturnya persyaratan jaminan, dan karakter anggota yang kurang bagus. Cara mengatasi kendala rendahnya minat anggota terdapat beberapa cara yaitu menetapkan nilai cicilan bagi hasil dari awal perjanjian, mempermudah calon anggota dalam hal persyaratan seperti jaminan, survey anggota diperketat.

ABSTRACT

Thesis entitled "Analysis of Low Interest Factors for Mudharabah Financing At Baitul Maal Wat Tamwil Istiqomah Tulungagung" was written by Adinda Isna Asmaul Husna, NIM 1741143003, mentor Muhamad Aqim Adlan, M.E.I

Keyword: Human Resources, High Risk, Moral Hazard, Risk Averse.

Research in this thesis is motivated by a phenomenon that the implementation used in Islamic financial institutions in the paraktiknya mudharabah financing to date is still classified in the category of financing that less desirable people. The formulation of the problem in this research is What factors cause the low interest of members to finance mudharabah in BMT Tulungagung, What effort has been done by BMT Istiqomah Tulungagung to overcome the low interest of members towards mudharabah financing, What are the obstacles to overcome the low interest of the members of the mudharabah financing in BMT Istiqomah Tulungagung, How to overcome the low barriers of interest of members to mudharabah financing in BMT Istiqomah Tulungagung. This research uses qualitative approach with descriptive qualitative research type. In this study, researchers used primary and secondary.

Based on the results of the research, it is found that the factors of low interest of members towards the financing of mudharabah in Baitul Maal wat Tamwil Istiqomah Tulungagung have internal and external factors. Internal factors are the difficulty of sharing the profit or share, the lack of human resources, high risk. While external factors are the presence of Moral Hazard, Risk averse, interest of members is still relatively small. The effort of BMT Istiqomah Tulungagung in overcoming the decreasing of the interest of the member to the financing of mudharabah is three ways, namely choosing the right member of mudharabah financing by doing socialization of the institution to society, and increasing the understanding of the human resources about the mudharabah financing. The obstacles faced by BMT in overcoming the decreasing interest of members towards the financing of mudharabah in BMT Istiqomah Tulungagung is the difficulty of calculating the profit sharing, the collapse of requirements such as collateral, and the character of mudharabah financing members who are less good. How to overcome the low constraint of interest of members on the financing there are several ways, namely setting the installment profit-sharing value from the beginning of the agreement, facilitate prospective members of mudharabah financing in terms of requirements such as collateral, mudharabah finance members survey tightened.