

## **ABSTRAK**

Wike Lusiana Piskasari, NIM 1711143086, Penerapan Peraturan Bank Indonesia Nomor 13/9/PBI/2011 Tentang Restrukturisasi Pembiayaan dan Hukum Islam Dalam Penyelesaian Pembiayaan Bermasalah (Studi Kasus BMT Istiqomah Unit Karangrejo), Jurusan Hukum Ekonomi Syariah, IAIN Tulungagung, 2018, Pembimbing: Budi Kolistiawan, S. Pd., M.E.I.

Kata Kunci: Pembiayaan *Murabahah*, Penyelesaian Pembiayaan Bermasalah, Peraturan Bank Indonesia Nomor 13/9/PBI/2011, Hukum Islam.

Penelitian ini dilatarbelakangi adanya pembiayaan bermasalah khususnya pada akad *murabahah* di BMT Istiqomah Unit Karangrejo Tulungagung yang disebabkan adanya faktor perubahan ekonomi maupun faktor karakter nasabah itu sendiri sehingga dapat mempengaruhi pertumbuhan ekonomi BMT Istiqomah Unit Karangrejo. Oleh karena itu, pihak BMT melakukan musyawarah, pembinaan dan penjadwalan ulang terhadap nasabah yang tidak mampu menyelesaikan kewajinya.

Rumusan masalah dalam penelitian ini adalah: 1) Bagaimana penerapan Peraturan Bank Indonesia Nomor 13/9/PBI/2011 terhadap penyelesaian pembiayaan bermasalah pada akad murabahah di BMT Istiqomah Unit Karangrejo?, 2) Bagaimana penerapan hukum Islam terhadap penyelesaian pembiayaan bermasalah pada akad murabahah di BMT Istiqomah Unit Karangrejo?. Adapun yang menjadi tujuan dari penelitian ini adalah: 1) Untuk mengetahui penerapan Peraturan Bank Indonesia Nomor 13/9/PBI/2011 dalam penyelesaian pembiayaan murabahah bermasalah di BMT Istiqomah Unit Karangrejo, 2) Untuk mengetahui penerapan hukum Islam dalam penyelesaian pembiayaan murabahah bermasalah di BMT Istiqomah Unit Karangrejo.

Metode penelitian yang digunakan peneliti dalam penelitian ini adalah metode kualitatif dan jenis lapangan (*field research*). Teknik pengumpulan data yang digunakan dalam penelitian ini berupa observasi, wawancara dan dokumentasi. Sedangkan teknik analisa data reduksi data, penyajian data, dan penarikan kesimpulan.

Hasil penelitian ini menunjukkan bahwa: 1) penyelesaian pembiayaan bermasalah khususnya pembiayaan *murabahah* di BMT Istiqomah Unit Karangrejo sudah sesuai dengan Pasal 1 Ayat 7 dan Pasal 5 Ayat 1 Peraturan Bank Indonesia Nomor 13/9/PBI/2011 tentang restrukturisasi pembiayaan, karena pada dasarnya BMT Istiqomah Unit Karangrejo telah melakukan restrukturisasi pembiayaan kepada nasabah yang mengalami kesulitan pembiayaan atau usaha yang dijalankan nasabah tersebut mengalami penurunan , 2) penyelesaian pembiayaan bermasalah khususnya pembiayaan *murabahah* ditinjau dari hukum Islam di BMT Istiqomah Unit Karangrejo pada prakteknya telah sesuai dimana pihak BMT lebih mengutamakan musyawarah, memberikan keringanan dan memberikan kelonggaran waktu daripada melakukan eksekusi terhadap jaminan,

pada dasarnya BMT Istiqomah Unit Karangrejo hanya melakukan eksekusi apabila keadaan itu benar-benar harus dilakukan dan tidak ada itikad baik dari nasabah untuk menyelesaikan pembiayaan.

## **ABSTRACT**

Wike Lusiana Piskasari, NIM 1711143086, Application of Bank Indonesia Regulation Number 13/9 / PBI / 2011 concerning Restructuring of Islamic Financing and Law in Completion of Problematic Financing (Case Study of BMT Istiqomah Unit Karangrejo), Department of Sharia Economic Law, IAIN Tulungagung, 2018, Advisor: Budi Kolistiawan, S. Pd., M.E.I.

**Keywords:** Murabahah Financing, Troubled Financing Settlement, Bank Indonesia Regulation Number 13/9 / PBI / 2011, Islamic Law.

This research is motivated by the problematic financing, especially in the murabahah contract at Istiqomah BMT Karangrejo Tulungagung Unit due to the factors of economic change and the character factor of the customer itself so that it can affect the economic growth of the BMT Istiqomah Unit Karangrejo. Therefore, BMT conducts deliberations, coaching and rescheduling of customers who are unable to complete their obligations. The formulation of the problem in this study are: 1) How is the application of Bank Indonesia Regulation Number 13/9 / PBI / 2011 on the settlement of problem financing on the murabahah contract at BMT Istiqomah Unit Karangrejo? 2) How is the application of Islamic law to the settlement of problematic financing in the murabahah contract in BMT Istiqomah Unit Karangrejo? The objectives of this research are: 1) To find out the application of Bank Indonesia Regulation Number 13/9 / PBI / 2011 in the settlement of problematic murabahah financing at BMT Istiqomah Unit Karangrejo, 2) To find out the application of Islamic law in the settlement of problematic murabahah financing at BMT Istiqomah Unit Karangrejo.

The research method used by researchers in this study is qualitative methods and types of fields (field research). Data collection techniques used in this study are observation, interviews and documentation. While data analysis techniques are data reduction, data presentation, and conclusion drawing.

The results of this study indicate that: 1) the settlement of problematic financing, especially murabahah financing at the Istiqomah Unit Karangrejo BMT is in accordance with Article 1 Paragraph 7 and Article 5 Paragraph 1 of Bank Indonesia Regulation Number 13/9 / PBI / 2011 concerning financing restructuring, because basically BMT Istiqomah Karangrejo Unit has carried out financing restructuring to customers who experience financing difficulties or the business carried out by the customer has decreased, 2) settlement of troubled financing especially murabahah financing in terms of Islamic law in BMT Istiqomah Unit Karangrejo in practice has been appropriate where the BMT prioritizes deliberation, providing waivers and giving time allowances rather than executing guarantees, basically the Istiqomah BMT Unit Karangrejo only executes if the situation really has to be done and there is no good faith from the customer to complete the financing.