

ABSTRACT

IDENTIFICATION OF FACTORS CAUSING NON-PERFORMING FINANCING AMONG SHARIA KUR CUSTOMERS

(Case Study at BSI KCP Teluk Betung)

By

Fine Putri Damanik

This study examines the factors causing non-performing financing among Sharia KUR customers at BSI KCP Teluk Betung. The research employs a qualitative method with a case study approach through observation, interviews, and documentation. Based on the research findings, it was discovered that during the period of August 2024 to March 2025, there were 15 customers with total arrears of IDR 450,000,000 and an average non-performing financing rate of 18.3%. The primary causes consist of external factors, namely declining business income, rising raw material prices, and asset damage, as well as internal factors, namely suboptimal application of the 5C analysis principles and misuse of installment funds by customers. The mitigation is carried out through three strategies: rescheduling, reconditioning, and restructuring.

Keywords: Sharia KUR, Non-Performing Financing (NPF), 5C Analysis, Bank Syariah Indonesia.

ABSTRAK**IDENTIFIKASI FAKTOR-FAKTOR PENYEBAB TERJADINYA
PEMBIAYAAN KURANG LANCAR PADA NASABAH KUR SYARIAH
(Studi Kasus pada BSI KCP Teluk Betung)****Oleh:****Fine Putri Damanik**

Penelitian ini membahas faktor-faktor penyebab terjadinya pembiayaan kurang lancar pada nasabah KUR Syariah di BSI KCP Teluk Betung. Metode penelitian yang digunakan adalah kualitatif dengan pendekatan studi kasus melalui observasi, wawancara, dan dokumentasi. Berdasarkan hasil penelitian, ditemukan bahwa selama periode Agustus 2024 hingga Maret 2025 terdapat 15 nasabah dengan total tunggakan Rp450.000.000 dan rata-rata pembiayaan kurang lancar sebesar 18,3%. Penyebab utamanya terdiri dari faktor eksternal berupa penurunan pendapatan usaha, kenaikan harga bahan baku, dan kerusakan aset, serta faktor internal berupa kurang optimalnya analisis prinsip 5C dan penyalahgunaan dana angsuran oleh nasabah. Penanganannya dilakukan melalui tiga strategi, yaitu rescheduling, reconditioning, dan restructuring.

Kata kunci: KUR Syariah, Pembiayaan Kurang Lancar, Non-Performing Financing (NPF), Analisis 5C, Bank Syariah Indonesia