

ABSTRAK

Penelitian ini dilatarbelakangi oleh adanya risiko pembiayaan bermasalah (*Non Performing Financing/NPF*) pada produk Kredit Usaha Rakyat (KUR) Syariah di BSI KCP Bangkalan yang berpotensi memengaruhi kinerja dan stabilitas perbankan syariah. Fluktuasi tingkat NPF pada periode 2023–2025 menunjukkan bahwa masih terdapat berbagai faktor yang memengaruhi kualitas pembiayaan yaitu faktor internal dan faktor eksternal. Penelitian ini bertujuan untuk menganalisis faktor-faktor penyebab pembiayaan bermasalah serta strategi penanganan yang diterapkan oleh pihak bank. Metode penelitian yang digunakan adalah kualitatif deskriptif dengan pendekatan penelitian lapangan (*field research*). Teknik pengumpulan data dilakukan melalui wawancara semi-terstruktur, observasi, dan dokumentasi. Informan penelitian terdiri dari pihak internal bank seperti *Mikro Relationship Manager Team Legal, Micro Business Relationship*, serta nasabah KUR Syariah sebagai sumber triangulasi data. Analisis data dilakukan melalui tahapan reduksi data, penyajian data, dan penarikan kesimpulan, dengan uji keabsahan data menggunakan triangulasi sumber dan teknik. Hasil penelitian menunjukkan bahwa penyebab pembiayaan bermasalah meliputi faktor internal bank, seperti lemahnya manajemen usaha, rendahnya kemampuan pembayaran. Selain itu, faktor eksternal bank seperti belum optimalnya analisis serta monitoring pembiayaan menjadi faktor pendukung. Dalam penanganannya, bank menerapkan strategi 3R dan prinsip 5C sebagai upaya mitigasi risiko guna menjaga kualitas pembiayaan.

Kata Kunci: KUR Syariah, NPF, Pembiayaan Bermasalah, Prinsip 5C, Strategi 3R.

ABSTRACT

This research is motivated by the risk of non-performing financing (NPF) in Sharia-compliant People's Business Credit (KUR) products at BSI KCP Bangkalan, which has the potential to affect the performance and stability of Sharia banking. Fluctuations in the NPF rate during the 2023–2025 period indicate that there are still various factors influencing financing quality, namely internal and external factors. This study aims to analyze the factors causing non-performing financing as well as the management strategies implemented by the bank. The research method used is descriptive qualitative with a field research approach. Data collection techniques were conducted through semi-structured interviews, non-participant observation, and documentation. Research informants consisted of internal bank personnel such as the Micro Relationship Manager, the Legal Team, the Micro Business Relationship team, as well as KUR Syariah customers as sources of data triangulation. Data analysis was conducted through the stages of data reduction, data presentation, and drawing conclusions, with data validity testing using source and technique triangulation. The research results indicate that the causes of non-performing loans include internal bank factors, such as weak business management and low repayment capacity. Additionally, external bank factors, such as suboptimal analysis and monitoring of loans, serve as contributing factors. In addressing these issues, the bank implements the 3R strategy and the 5C principles as risk mitigation efforts to maintain loan quality.

Keywords: *Sharia KUR, NPF, Non-performing Loans, 3R Strategy, 5C*

Principles.