

ABSTRAK

Analisis Pengelolaan Risiko Imbal Hasil Pada Produk Dengan Akad *Tijary* Jenis *Natural Uncertainty Contract* (NUC) Di PT. Bank Syariah Indonesia, Tbk. KCP Bangkalan Trunojoyo

Penerapan prinsip bagi hasil pada produk dengan akad *Tijary Mudharabah* dan *Musyarakah* di BSI KCP Bangkalan Trunojoyo terekspos risiko imbal hasil risiko yang berakibat perubahan tingkat bagi hasil yang dibayarkan pihak Bank kepada nasabah, karena terjadi perubahan pada penerimaan Bank dari penyaluran dana. Hal ini sangat sensitif mempengaruhi perilaku nasabah Dana Pihak Ketiga karena adanya perubahan ekspektasi penerimaan yang tidak sesuai. Penelitian ini bertujuan untuk mengetahui pengelolaan dan mitigasi risiko imbal hasil pada produk dengan akad *Tijary* di BSI KCP Bangkalan Trunojoyo. Metode penelitian ini kualitatif deskriptif dengan teknik *Purposive Sampling*. Pengumpulan data bersumber dari hasil wawancara, dokumen berupa buku, jurnal ilmiah atau referensi lainnya, serta dokumentasi berkenaan dengan analisis pengelolaan risiko imbal hasil. Wawancara dari penelitian ini menggunakan empat narasumber utama dalam bidangnya yaitu *Branch Manager*, *Back Office*, *Funding Transaction Representative*, dan *Customer Service* BSI KCP Bangkalan Trunojoyo. Peneliti melakukan *cross check* data melalui triangulasi sumber yaitu empat nasabah BSI KCP Bangkalan Trunojoyo. Didapatkan hasil penelitian bahwa pengelolaan risiko imbal hasil pada produk dengan akad *Tijary* jenis *Natural Uncertainty Contract* (NUC) di BSI KCP Bangkalan Trunojoyo dalam pengelolaan risikonya melalui tiga tahapan yaitu identifikasi, penilaian, dan pencarian solusi yang menjadi landasan pengambilan keputusan yang efektif dalam mengelola risiko imbal hasil. Proses mitigasi BSI KCP Bangkalan Trunojoyo melalui dua proses. Pertama yaitu fase pencegahan yang mencakup pemantauan terhadap risiko imbal hasil dan penerapan kebijakan yang aman, fase kedua adalah fase pengendalian dan penyelesaian yang melibatkan evaluasi internal dan komunikasi terbuka dengan nasabah sebagai strategi meminimalkan dampak potensial risiko imbal hasil.

Kata Kunci: Pengelolaan Risiko, Imbal Hasil, Akad *Tijary* jenis NUC

ABSTRACT

Analysis of Risk Management of Returns on Products with Akad Tijary Type of Natural Uncertainty Contract (NUC) at PT. Bank Syariah Indonesia, Tbk. KCP Bangkalan Trunojoyo

The application of the profit sharing principle in products with Tijary Mudharabah and Musyarakah contracts at BSI KCP Bangkalan Trunojoyo is exposed to yield risk, which results in changes in the level of profit sharing paid by the Bank to customers, due to changes in the Bank's revenue from channeling funds. This is very sensitive to affecting the behavior of Third Party Fund customers due to changes in expectations of revenue that are not appropriate. This study aims to determine the management and mitigation of yield risk in products with Tijary contracts at BSI KCP Bangkalan Trunojoyo. This research method is descriptive qualitative with purposive sampling technique. Data collection comes from interviews, documents in the form of books, scientific journals or other references, and documentation regarding the analysis of yield risk management. Interviews from this study used four main sources in their fields, namely Branch Manager, Back Office, Funding Transaction Representative, and Customer Service BSI KCP Bangkalan Trunojoyo. Researchers cross-checked data through source triangulation, namely four BSI KCP Bangkalan Trunojoyo customers. The results showed that the management of yield risk in products with the Tijary contract type Natural Uncertainty Contract (NUC) at BSI KCP Bangkalan Trunojoyo in managing its risks through three stages, namely identification, assessment, and finding solutions that become the basis for effective decision making in managing yield risk. The mitigation process of BSI KCP Bangkalan Trunojoyo goes through two processes. The first is the prevention phase which includes monitoring yield risk and implementing safe policies, the second phase is the control and resolution phase which involves internal evaluation and open communication with customers as a strategy to minimize the potential impact of yield risk.

Keywords: *Risk Management, Return, NUC type Tijary Contract*