

**ANALISIS PROSEDUR PELAKSANAAN PENGAWASAN PEMBIAYAAN
MURABAHAH PADA PT. BANK BRISYARIAH Tbk KCP AHMAD YANI
PONTIANAK**

Darwanti Measari

Universitas Tanjungpura

ABSTRAKSI

Skripsi ini merupakan hasil penelitian kualitatif yang memiliki tujuan menjawab pertanyaan tentang bagaimana prosedur pelaksanaan pengawasan pembiayaan murabahah di PT. Bank BRISyariah KCP Ahmad Yani Pontianak. Penelitian ini menggunakan metode penelitian deskriptif dengan pendekatan kualitatif, dimana penelitian ini berusaha menuturkan pemecahan masalah berdasarkan data-data yang ada dan didukung dengan wawancara langsung pada staff-staff pemasaran, bagian pembiayaan dan kepala operasional selaku yang bertugas melakukan pengawasan dari adanya pembiayaan tersebut. Wawancara dilakukan untuk menggali informasi secara mendalam terkait permasalahan pembiayaan yang peneliti angkat.

Data yang terkumpul dianalisis dengan menggunakan metode analisis deskriptif kualitatif. Hasil penelitian ini menunjukkan bahwa prosedur pembiayaan murabahah sebagai penyaluran dana pada Bank BRISyariah KCP Ahmad Yani Pontianak sudah cukup memadai dibuktikan dengan struktur organisasi prosedur pembiayaan murabahah dan persyaratan dalam penyaluran dana dilakukan berdasarkan ketentuan khusus yang diterapkan di PT. Bank BRISyariah KCP Ahmad Yani Pontianak. Pelaksanaan pengawasan pembiayaan murabahah yang dilakukan Bank BRISyariah KCP Ahmad Yani Pontianak terhadap pembiayaan bermasalah melalui tiga cara yaitu pertama pengawasan kewajiban/angsuran pembiayaan nasabah yang akan jatuh tempo. Kedua melakukan penagihan melalui telepon, kunjungan dan pengiriman surat peringatan. Dan yang ketiga penanganan lanjutan seperti aktivitas penagihan dengan proses jual jaminan, lelang jaminan dan eksekusi jaminan.

Kata kunci: Prosedur Pembiayaan Murabahah dan Pengawasan Pembiayaan Murabahah, Pembiayaan Bermasalah.

An Analysis on the Procedure for Implementation of Supervision on Murabahah Financing at PT Bank Syariah TBK Sub-Branch Ahmad Yani Pontianak

ABSTRACT

This thesis was the result of qualitative research that aimed to answer questions about the procedures for the implementation of supervision on *murabahah* financing at PT. Bank BRI Syariah Sub-Branch Ahmad Yani Pontianak. The research used a descriptive method with a qualitative approach, where it attempted to solve the problems based on existing data and was supported by direct interviews with the staffs of marketing, finance division and the chief operating officer whose one of the responsibilities was to supervise the financing. The interviews were conducted to explore in-depth information related to the financing problems investigated in this study.

The collected data were analyzed using the qualitative-descriptive method of analysis. These results of the research showed that the procedure for *murabahah* financing as a way of channeling funds at Bank BRI Syariah Sub-Branch Ahmad Yani Pontianak was quite good. It was evidenced by the organizational structure of *murabahah* financing procedures and terms in the distribution of funds which were based on specific conditions. The *murabahah* financing supervision was conducted by Bank BRI Syariah Sub-Branch Ahmad Yani Pontianak in three ways: first, supervision on the customers' obligation/installment payments; second, reminding customers of installment payments by phone, making visits and sending warning letters; and third, further handling of billing activities such as collecting debt through collateral sale, guarantee auction and collateral execution.

Keywords: Procedure and Supervision of *murabahah* Financing, Non-performing financing.

Translated by:
Tanjungpura University Language Center



Segu Adia, M.A.
NIP. 197312101999031008