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Faculty Economics and Business Building UIN Syarif Hidayatullah Jakarta
Jl. Ibn. Taimiyah IV, Ciputat 15412
Telp. (021) 7493318, Fax. (021) 7496006
Email: etikonomi@uinjkt.ac.id
Website: <http://journal.uinjkt.ac.id/index.php/etikonomi>

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Prevention Effectiveness of Non-Performing Financing in the Indonesian Islamic Bank

Mutawali^{1*}, Ahmad Rodoni², Muhammad bin Said³

*Corresponding author

Abstract. *Islamic banking still has a high ratio of non-performing financing. This study analyzes the causes of non-performing financing, along with the prevention effectiveness and resolution strategies performed by Islamic banks in dealing with this problem. Interviews conducted on nine informants, with questionnaires distributed to 30 respondents. The results show that the prevention effectiveness performed by Islamic banks consists of legal aspects, qualified human resources, and criteria assessment used to finance proposals, and improve risk management. Furthermore, internal factors such as default, information asymmetry, and financial stress were attributes of non-performing financing, which is externally influenced by inflation, GDP decline, natural disasters, interest rates, and political criminality.*

Keywords: *non-performing financing, prevention effectiveness, Islamic bank*

JEL Classification:

Abstrak. *Industri perbankan syariah masih memiliki kredit bermasalah. Penelitian ini menganalisis penyebab terjadi pembiayaan bermasalah, serta efektivitas strategi pencegahan dan penyelesaian pembiayaan bermasalah pada Bank Umum Syariah. Wawancara dilakukan kepada sembilan informan dan penyebaran angket ke 30 responden. Hasil penelitian ini menunjukkan efektivitas pencegahan yang dilakukan bank syariah saat ini terdiri dari peningkatan aspek hukum, pembentukan SDM berkualitas, pencegahan aspek nasabah dari sisi penilaian kriteria saat mengajukan pembiayaan, dan pencegahan aspek manajemen yang perlu dilakukan peningkatan manajemen dari sisi risiko pembiayaan. Penyebab terjadinya pembiayaan bermasalah disebabkan oleh faktor internal yang bersumber dari wanprestasi, asimetri informasi dan, tekanan keuangan. Pada sebab eksternal dipengaruhi dari kondisi inflasi, penurunan PDB, bencana alam, peningkatan suku bunga, politik kriminalitas.*

Kata Kunci: *pembiayaan bermasalah, efektivitas pencegahan, perbankan syariah*

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¹University of Pamulang, Jl. Surya Kencana, No. 1, Pamulang, Banten, Indonesia.

^{2,3}Graduate School, UIN Syarif Hidayatullah Jakarta, Jl. Kertamukti No. 5, Ciputat, Banten, Indonesia

E-mail: ¹insmu@yahoo.com, ²ahmad.rodoni@uinjkt.ac.id, ³muhammad@uinjkt.ac.id

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