

ABSTRAK

Masalah kehidupan manusia selalu dilatarbelakangi kondisi ekonomi yang semakin sulit. Mereka membutuhkan bantuan dalam bentuk dana untuk mempercepat usahanya, BMT mengembangkan produk yaitu pembiayaan Murabahah sesuai dengan perkembangan dunia perbankan dan target peningkatan laba dari kesejahteraan masyarakat. Melalui pembiayaan tersebut, pembiayaan mereka terkadang muncul permasalahan karena ada beberapa faktor, termasuk ketidakmampuan pelanggan untuk membayar tepat waktu atau jatuh tempo pembayaran dan kadang-kadang hasil tidak lancar dan lain-lain.

Jenis Penelitian adalah penelitian deskriptif. Data yang digunakan data primer yaitu berupa pengamatan dan wawancara langsung dengan pihak BMT Al-Hikmah yang kemudian dianalisis secara deskriptif sehingga memperoleh gambaran riil mengenai BMT Al-Hikmah. Objek penelitian adalah prosedur penanganan kredit macet pembiayaan murabahah pada koperasi jasa keuangan syariah (KJKS) BMT Al-Hikmah cabang Gunungpati.

Hasil pengamatan dan wawancara menunjukkan bahwa faktor penyebab pembiayaan murabahah bermasalah yaitu analisa pembiayaan yang kurang tepat (dari pihak BMT Al-Hikmah) dan kurangnya kejujuran dari nasabah dan karakter nasabah (dari pihak nasabah). Adapun analisi pencatatan akuntansi kredit macet pembiayaan murabahah di KJKS BMT AL-Hikmah Cabang Gunungpati menggunakan strategi Rescheduling, Reconditioning, dan Restructuring.

Kata Kunci : Murabahah, Pembiayaan Bermasalah, PSAK 102

ABSTRACT

The problem of human life is always motivated by increasingly difficult economic conditions. They need assistance in the form of funds to accelerate their business, BMT develops products namely Murabahah financing in accordance with the development of the banking world and the target of increasing profits from public welfare. Through these financing, their financing problems sometimes arise because there are several factors, including the inability of customers to pay on time or due payment and sometimes the results are not smooth and others.

This type of research is descriptive research. The data used are primary data in the form of observations and direct interviews with BMT Al-Hikmah, which are then analyzed descriptively so that they get a real picture of BMT Al-Hikmah. The object of the research is the procedure for handling murabahah financing in non-Islamic financial services cooperatives (KJKS) BMT Al-Hikmah at the Gunungpati branch.

The results of observations and interviews indicate that the causes of murabahah financing are problematic, namely the analysis of inadequate financing (from BMT Al-Hikmah) and lack of honesty from customers and the character of the customer (from the customer). The analysis of accounting for bad credit murabahah financing at KJKS BMT AL-Hikmah Gunungpati Branch uses the strategy of Rescheduling, Reconditioning, and Restructuring.

Keywords: Murabahah, Troubled Financing, PSAK 102