

Management of Murabahah Financing UMKM Customers of BPRS Amanah Insani during the COVID-19 Pandemic

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Abstract

In March 2020, Indonesia was declared a case of COVID-19 for the first time and implemented Large-Scale Social Restrictions. This causes the performance of the BPRS to decrease due to the ability to pay for MSMEs that receive murabahah financing, which results in an increase in the NPF value. Thus, the purpose of this study is to find out how the quality of the murabahah financing assets of BPRS Amanah Insani during the COVID-19 pandemic for MSME customers and to find out how to manage MSME customers at BPRS Amanah Insani based on murabahah contracts during the COVID-19 pandemic. This research was conducted at the BPRS Amanah Insani in Bekasi, West Java. The method used is descriptive qualitative with case study type. The data collection techniques used were semi-structured interviews, participatory observation with passive participation, and documentation. Data analysis techniques used for data reduction, data presentation, as well as drawing conclusions and levers. The data validity technique used is source triangulation and theoretical triangulation. The results showed that the quality of murabahah financing assets for MSME customers of BPRS Amanah Insani during the pandemic decreased due to the declining business, customer performance, and ability to pay for MSME customers and an increase in NPF in 2020. The management was by implementing financing restructuring for MSMEs with growth prospects. COVID-19 pandemic by rescheduling.

Keywords: *BPRS management, MSME, murabahah, financing*

Pengelolaan Pembiayaan *Murabahah* Nasabah UMKM BPRS Amanah Insani Di Masa Pandemi COVID-19

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Abstrak

Pada Maret 2020, Indonesia dinyatakan terdapat kasus kasus COVID-19 untuk pertama kalinya serta menerapkan Pembatasan Sosial Berskala Besar. Hal itu menyebabkan kinerja BPRS mengalami penurunan yang disebabkan kemampuan membayar UMKM yang mendapatkan penyaluran pembiayaan *murabahah* mengalami penurunan yang mengakibatkan tingginya nilai NPF. Sehingga, tujuan dari penelitian ini untuk mengetahui bagaimana kualitas aset pembiayaan *murabahah* BPRS Amanah Insani di masa pandemi COVID-19 atas nasabah UMKM serta untuk mengetahui bagaimana pengelolaan nasabah UMKM di BPRS Amanah Insani berbasis akad *murabahah* di masa pandemi COVID-19. Penelitian ini dilaksanakan di BPRS Amanah Insani yang berada di Bekasi, Jawa Barat. Metode yang digunakan ialah kualitatif deskriptif dengan jenis studi kasus. Teknik pengumpulan data yang digunakan yaitu wawancara semiterstruktur, observasi partisipatif dengan jenis partisipasi pasif, dan dokumentasi. Teknik analisis data yang digunakan ialah reduksi data, penyajian data, serta penarikan kesimpulan dan verifikasi. Teknik validitas data yang digunakan yakni triangulasi sumber dan triangulasi teori. Hasil penelitian menunjukkan kualitas aset pembiayaan *murabahah* nasabah UMKM BPRS Amanah Insani di masa pandemi mengalami penurunan disebabkan karena prospek usaha, kinerja nasabah, dan kemampuan membayar dari nasabah UMKM mengalami penurunan serta terjadinya kenaikan NPF ditahun 2020. Adapun pengelolaannya dengan menerapkan restrukturisasi pembiayaan bagi UMKM yang terdampak pandemi COVID-19 dengan cara *rescheduling*.

Kata Kunci: pembiayaan, *murabahah*, pengelolaan BPRS, UMKM