ANALISIS PROSES PEMBIAYAAN BSI GRIYA PADA BANK SYARIAH INDONESIA KC BOGOR CIBINONG

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ABSTRAK

Penelitian ini membahas proses pembiayaan BSI Griya pada Bank Syariah Indonesia KC Bogor Cibinong, meliputi prosedur pengajuan, implementasi akad, kendala yang dihadapi, serta upaya bank dalam mengatasi kendala tersebut. Metode penelitian yang digunakan adalah kualitatif deskriptif dengan pendekatan studi kasus, melalui teknik pengumpulan data berupa wawancara mendalam kepada *Branch Operational and Service Manager* (BOSM), *Consumer Business Retail Manager* (CBRM), dan nasabah pembiayaan BSI Griya. Hasil penelitian menunjukkan bahwa proses pengajuan pembiayaan BSI Griya dilaksanakan secara terstruktur melalui delapan tahapan, yaitu konsultasi awal, verifikasi dokumen, pemeriksaan SLIK OJK, survei dan appraisal, analisis kelayakan 5C, persetujuan pejabat berwenang, penandatanganan akad, dan pencairan dana. Implementasi pembiayaan menggunakan akad Murabahah dan Musyarakah Mutanaqisah (MMQ) yang dipilih sesuai kebutuhan nasabah. Efektivitas upaya yang dilakukan BSI terlihat dari rasio *Non-Performing Financing* (NPF) BSI yang terus menurun dari 2,08% pada tahun 2023 menjadi 1,90% pada tahun 2024, lalu menjadi 1,81% pada tahun 2025, seluruhnya berada jauh di bawah batas maksimal OJK sebesar 5,00%.

Kata kunci : BSI Griya, Murabahah, Musyarakah Mutanaqisah, Non-Performing Financing.

ANALYSIS OF THE BSI GRIYA FINANCING PROCESS AT BANK SYARIAH INDONESIA BOGOR CIBINONG BRANCH

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ABSTRACT

This study examines the BSI Griya financing process at Bank Syariah Indonesia's Bogor Cibinong Branch, covering application procedures, contract implementation, challenges encountered, and the bank's efforts to address these challenges. The research method used was descriptive qualitative with a case study approach, employing data collection techniques in the form of in-depth interviews with the Branch Operational and Service Manager (BOSM), the Consumer Business Retail Manager (CBRM), and BSI Griya financing customers. The results of the study indicate that the BSI Griya financing application process is carried out in a structured manner through eight stages: initial consultation, document verification, OJK SLIK check, survey and appraisal, 5C feasibility analysis, approval by authorized officials, signing of the contract, and disbursement of funds. Financing is implemented using Murabahah and Musyarakah Mutanaqisah (MMQ) agreements, selected according to customer needs. The effectiveness of BSI's efforts is evident in its Non-Performing Financing (NPF) ratio, which has continued to decline from 2.08% in 2023 to 1.90% in 2024, and then to 1.81% in 2025, all of which are well below the OJK's maximum limit of 5.00%.

Keywords: BSI Griya, Murabahah, Musyarakah Mutanaqisah, Non-Performing Financing