

ABSTRAK

ANALISIS PENGARUH MORAL HAZARD DAN MODAL JAMINAN TERHADAP RISIKO TERJADINYA PEMBIAYAAN BERMASALAH

(Studi Kasus Bank Syariah Mandiri KCP Banjarnegara)

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Sehubungan dengan fungsi bank syariah sebagai lembaga intermediary dalam kaitannya dengan penyaluran dana masyarakat atau fasilitas pembiayaan bank syariah menanggung risiko pembiayaan. Penelitian ini bertujuan untuk mengetahui pengaruh moral *hazard* dan modal jaminan terhadap risiko terjadinya pembiayaan bermasalah di PT. Bank Syariah Mandiri KCP Banjarnegara. Hal ini di latar belakang oleh beberapa hal salah satunya yaitu tingginya *Non Performing Financing* (NPF) di PT. Bank Syariah Mandiri KCP Banjarnegara. Permasalahan dalam penelitian ini adalah apakah moral *hazard* dan modal jaminan mempunyai pengaruh terhadap risiko terjadinya pembiayaan bermasalah dan bagaimana cara meminimalisir hal tersebut. Penelitian ini menggunakan pendekatan kualitatif deskriptif . Subjek penelitian adalah karyawan PT. Bank Syariah Mandiri KCP Banjarnegara. Metode yang digunakan analisis triangulasi data primer dan sekunder yaitu wawancara dan data pendukung. Informan wawancara adalah Pelaksana Marketing Mikro (PMM), Kepala Warung Mikro (KWM), *Account Maintenance, Branch Operation Manager* PT. Bank Syariah Mandiri KCP Banjarnegara. Berdasarkan proses pada analisis data yang di uji triangulasi, dari hasil penelitian disimpulkan bahwa moral *hazard* dan modal jaminan memang mempengaruhi risiko terjadinya pembiayaan bermasalah.

Kata Kunci: Moral Hazard, Modal Jaminan, dan Risiko Pembiayaan Bermasalah

ABSTRACT

THE ANALYSIS ON EFFECT OF MORAL HAZARD AND CAPITAL GUARANTEED TOWARD THE RISK OF FINANCING PROBLEM

(A Case Study in Syariah Mandiri Bank, Banjarnegara Branch Office)

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In line with the function of sharia bank as intermediary institution in distributing society's funds or the financing facility of sharia bank guarantee the risk of financing. This research aims to know the effect of moral hazard and capital guaranteed toward the risk of financing problems in PT. Syariah Mandiri Bank, Banjarnegara Branch Office. It had several backgrounds, one of these was the high of Non Performing Financing (NPF) in PT. Syariah Mandiri Bank, Banjarnegara Branch Office. The problem in this research were whether moral hazard and capital guaranteed have effects toward the risk of financing problem and how to minimize it. The research used descriptive qualitative approach. The subjects of the research were employees of PT. Syariah Mandiri Bank, Banjarnegara Branch Office. The method used to analyze the primary and secondary data was triangulation analysis by doing interview and supporting data. The informant for the interview were Micro Marketing Executive (Pelaksana Marketing Mikro/PMM), the Head of Warung Mikro (Kepala Warung Mikro/KWM), Account Maintenance, Branch Operation Manager of PT. Syariah Mandiri Bank, Banjarnegara Branch Office. Based on the data analysis process which was tested using triangulation, it may be concluded that the moral hazard and capital guaranteed had effects on the risk of financing problem.

Key Word: Moral Hazard, Capital Guaranteed, and the Risk of Financing Problem