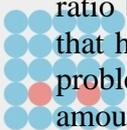




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Program Pascasarjana Manajemen dan Bisnis
Institut Pertanian Bogor

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SUMMARY

SOVA LUSIAN. Determinants of Financing Problems of Islamic Bank Analysis In BPRS XYZ Period 2009-2013. Under the supervision of HERMANTO SIREGAR dan TB NUR AHMAD MAULANA.

One of the SMEs problems is lack of venture capital. Bank is one of the formal financial institutions as a link between the government's plan and the SMEs to help SMEs by providing capital. However, the next problem is most of the SMEs are not accustomed to dealing with the banks and the high interest rates, thus the lending isn't optimal. The banks with Islamic principles are the solution of the problem in conventional bank related to the high interest rates for SMEs. The number of Islamic bank financing is still less than the conventional banks, it can be seen from the amount of financing in April 2014. For example, the BPR has distributed 28.429,66 billion IDR, whereas the BPRS only has distributed 2.781,44 billion IDR for the SMEs financing. The opportunity for SMEs financing is accompanied with it's problem which is reflected in the non-performing financing (NPF). The BPRS has a higher NPF than the other of banks and always at upper the maximum provision NPF of the Bank Indonesia which is 5%. Total financing problems in BPRS until April 2014 has reached 378.329 billion, and 72.77% of its are the SMEs NPF.

One of the BPRS who has a high NPF is BPRS XYZ which has reached 45% in 2009, but in 2012 dropped until 4.85% and increased again until 17.28% in 2013. The aims of this study are to analyze the characteristics of customers financing especially which has financing problem and to analyze the characteristics of customers financing that can affecting the financing problems. The second part of the aims of this research are to analyze internal and external factors in BPRS XYZ which can cause the non performing financing in BPRS XYZ and formulate the strategies that can be applied to prevent, minimize and overcome the non-performing financing in BPRS XYZ.

The characteristic of the customer financing of BPRS XYZ related to financing period is dominated by 1 month until 12 months periods. The rate of return above of the average of the Islamic banking in Indonesia has the largest percentage from BPRS XYZ financing. The most guarantee of customers financing in BPRS XYZ is dominated by land and buildings. The nominal collaterals in BPRS XYZ are dominated by the nominal under 25 million IDR. The most customers financing in BPRS XYZ are located in Bogor. The greatest percentage of the ratio of nominal collateral and the selling price is the value less than 1. The largest percentage of the ratio of outstanding amounts with the sale price is the value of ratio between 0.51 until 0.75. Based on logistic regression, independent variables that have significantly impact to the financial returns either it is smooth or has a problem are the financing period, nominal mortgage, the ratio of outstanding amounts with the sale price, and the ratio of outstanding amounts with the sale price. The independent variables haven't significantly impact on the financing problems are the rate of return, the type of collateral, and business location.

The analysis of the external factors in BPRS XYZ which have impact the financing problems are divided into two parts consist of opportunities and threats. The opportunities for BPRS XYZ are (1) Education programs, training and

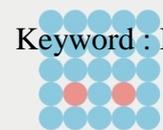
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technical assistance from Bank Indonesia, ISED and YPPBS; (2) Development of the number of SMEs and the SMEs business market potential; (3) Events such as Ramadan, Eid al-Fitr and Eid al-Adha (4) an integration technology banking. The threats for BPRS XYZ are : (1) PBI No. 14/22 / PBI / 2012 regarding credit and financing for the commercial banks and the Islamic banks; (2) The plan of increasing increasing fuels price; (3) Ownership of the customers on the goods that can be used as collateral are limited, Lack of ability of the customers to manage business and utilization of funds by customers that aren't appropriate, and (4) The number of bank branches are increase. The analysis of internal factors in BPRS XYZ that can affect financing problems are divided into two terms consist of the weaknesses and the strengths. The strengths for BPRS XYZ are (1) Availability of picking up services for the third party funds and the financing installment; (2) The trend of *return on assets* continues to improve; (3) The level of efficiency and effectiveness of the company are good enough; (4) There are strong and professional shareholders; and employees training programs from the shareholders. The weaknesses for BPRS XYZ are (1) The management in the past left the financing problems and high NPF; (2) Less capital and the accumulation of DPK is not optimal; (3) The number, job description and capacity of existing human resources aren't optimal; (4) Credit analysis process haven't optimal in determining the feasibility of providing financing, determination of the financing period and determining the selling price and (5) Only have one office and don't have branch offices.

The internal and external matrix shows that the BPRS XYZ position is in Quadrant II is growing state. The strategies are formulated using the SWOT analysis generates 7 strategies and based on the results of Quantitative Strategic Planning Matrix (QSPM) the arrangement of strategy priorities are: (1) Improve the financing marketing for SMEs and increase the promotion of third-party funds, especially in the month of Ramadan, Eid al-Fitr and Eid al-Adha with special schedule and special programs; (2) Improve the financing feasibility analysis procedure in decision of determining the selling price, financing period, and the nominal collateral; (3) Improve the training and the scholarships for human resources and give scholarship for the human resources education; (4) Open the cash offices or outlets and increase the number of employees; (5) Improve the cooperation with the Islamic banks for be the dealer of the financing; (6) Conduct the outreach activities and the management training for customers and improve the supervision and guidance of customers who already have financing; and (7) Add product for the gold pawns and the gold savings and also redevelop the saving plan's product.

Keyword : Islamic Bank, Non Performing Financing, SMEs



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