SUMMARY

RADEN YOGI ARIEFFIANDI, Factors Affecting Level of Collectibility of Financing SME Sector (Case Study: Bank Syariah XYZ Branch Office in West Jakarta). Supervised by MUHAMMAD FIRDAUS and HENDRO SASONGKO.

Islamic banking sector has a role as an intermediary institution oriented Islamic principles, are required to be able to improve performance in the midst of intense competition in the industry. The size of a bank's success can be seen from its financial performance. The increase in Non-Performing Financings (NPFs) have a direct impact on the income of banks, because of the emergence of PPAP that must be established with regard to increasing the NPFs.

Evaluation of the performance of the financial side especially NPFs level is not enough to create a good performance and far from financing problems. It need more comprehensive evaluation of the performance taking from external and internal factors of bank. The purpose of this study were (1) Identify the factors that affect the collectibility on financing on Bank Syariah XYZ branch office in West Jakarta, (2) Formulate and recommend strategic planning of Bank Syariah XYZ in order to reduce the level of NPF in the future to get customers with good criteria and avoiding the provision of financing to companies that potentially be problematic financing.

This research method using a case study approach the factors that affect the collectibility of financing identified by previous research. These factors are Financing Agreement, Equivalent Rate, Funding Period, Ratio Ceiling Financing to Total Assets, Collateral Type, Economic Sector of Industry, Forms of Business Entities, and the Altman Z Score value.

To analyze the influence of these factors on the level of financing collectibility used Binary Logistic Regression models with SPSS 17.0 software. From these results obtained five variables that significantly influence the level of financing collectibility they are : Type Financing Agreement, Equivalent Rate for results or margin, guarantee type, industry sector, and the value of Altman Z-Score.

Based on internal and external analysis, Bank Syariah XYZ located in Quadrant IV (four) where the recommended strategy is the Defensive Strategy. This strategy is based on activities that are defensive and try to minimize weaknesses and avoid threats. Create a strategy that uses the power to overcome the threat.

Keywords : Altman Z-Score, financing collectibility, logistic regression, management finance, SWOT analysis,