

## ABSTRACT

**Widiyani (2020). Analysis of Marketing Lending Performance in Handling Problem Financing in The Bai' Bitsaman Ajil Contract at BMT Dana Ukhuhwah Cicalengka. Sharia Economics Study Program, Faculty of Islamic Studies, Siliwangi University, Tasikmalaya.**

Marketing Lending has the task of distribution funds to the public in the form of financing, especially financial institutions, especially BMT (Baitul Maal Wattamwil). One of the financing offered by BMT is financing with the agreement Bai 'Bitsaman ajil which is the sale of goods with installments or deferred payment. Financing channeled is inseparable from the risk of problem financing. In handling these problematic financing, Marketing Lending uses financing restructuring efforts by 3R (Rescheduling, Reconditioning, Restructuring). Problem financing can be handled and minimized if the 3R financing restructuring efforts can be carried out properly and maximally by Marketing Lending. The formulation of the problem in this research is how the Marketing Lending performance in handling problematic financing in the Bai 'Bitsaman Ajil contract at BMT Dana Ukhuhwah Cicalengka Branch. The purpose of this study was to determine the performance of Marketing Lending in dealing with problematic financing in the Bai 'Bitsaman Ajil contract at BMT Dana Ukhuhwah Cicalengka Branch.

The method used in this research is descriptive method with a qualitative approach. With two data sources namely primary data sources consisting of Managers, Marketing Lending, and several members. Secondary data sources consisting of member data and financial reports. Data collection techniques used are interviews, observation, documentation and literature study. With the research instrument that is the researcher itself as the main instrument, interview and observation guidelines, which are then analyzed using the Miles and Huberman model, namely data reduction, data display, and conclusion drawing.

Based on the results of the study that the performance of Marketing Lending in handling problem financing in 2016-2018 is show good things seen from the NPL percentage of 2.65% -2.02%. In 2019 the BMT NPL Dana Ukhuhwah jumped sharply to reach 47.63%, largely due to other BMT financing that was due. The handling of troubled member financing by restructuring the 3R (Rescheduling, Reconditioning, Restructuring) financing can be said to be quite good, but problematic financing caused by other BMTs has not found a bright spot, because previously it used a foreman system that caused inaccuracy in risk assessment and mitigation.

**Keywords :** *Bai 'Bitsaman Ajil, Baitul Maal Wat Tamwil, Financing problems, Marketing Lending, Restructuring of 3R (Rescheduling, Reconditioning, Restructuring) Financing.*