ABSTRACT

STRATEGIES FOR HANDLING NON-PERFORMING WORKING CAPITAL FINANCING WITH MURABAHAH, MUDHARABAH, MUSYARAKAH, AND IJARAH CONTRACTS AT BANK BJB SYARIAH SUB-BRANCH OFFICE SINGAPARNA, TASIKMALAYA REGENCY

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This research aims to analyze and identify strategies for handling problematic working capital financing for Murabahah, Mudharabah, Musyarakah, and Ijarah products at Bank BJB Syariah Sub-Branch Office Singaparna, Tasikmalaya Regency. Problematic financing poses a significant challenge for Islamic banking, particularly in maintaining asset quality and profitability, especially during times of economic uncertainty. This study employs a qualitative approach with a descriptive method to delve deeper into the mechanisms and practices of handling non-performing financing applied by Bank BJB Syariah. Data was collected through in-depth interviews with relevant parties, participatory observation, and documentation studies. The research findings are expected to provide a comprehensive overview of the causal factors leading to problematic financing and the effectiveness of handling strategies, which include restructuring, rescheduling, reconditioning, and collateral execution in accordance with sharia principles. Furthermore, this study will also identify specific innovations or approaches implemented by Bank BJB Syariah for financing risk mitigation. The findings of this research are expected to provide theoretical and practical contributions to the development of problematic financing handling strategies in other Islamic financial institutions, as well as serve as a reference for regulators and banking practitioners in formulating more adaptive and effective policies in addressing working capital financing challenges.

Keywords: *Problematic Financing, Murabahah, Mudharabah, Musyarakah, Ijarah, Islamic Bank, Handling Strategy.*