ABSTRACT

Shalu Zahira, 2026, ***Analysis of Collateral Execution in the Resolution of Non-Performing Home Ownership Financing (PPR) at Bank BJB Syariah Tasikmalaya Branch***

This study was motivated by the high rate of non-performing loans in the Home Ownership Financing (PPR) product at Bank BJB Syariah's Tasikmalaya Branch, as well as the suboptimal achievement of loan resolution compared to the set targets. The execution of collateral as a last resort is considered to face various technical and non-technical obstacles. This study aims to analyze the implementation of collateral execution in resolving non-performing PPR loans.

The research method used is qualitative with a descriptive approach. Data collection techniques include interviews, observations, and documentation. Data analysis employs the Miles & Huberman model, which consists of data reduction, data presentation, and drawing conclusions.

The research results indicate that the execution of collateral in problematic PPR financing at Bank BJB Syariah Tasikmalaya has generally followed standard operating procedures (SOPs) and applicable legal regulations, particularly regarding collateral execution through the mortgage mechanism. The enforcement mechanism used is separate enforcement through public auction at the State Assets and Auction Service Office (KPKNL), in accordance with the provisions of Law No. 4 of 1996 concerning Mortgage Rights. During the auction or enforcement of security interests, certain obstacles are encountered, namely that not all collateral assets are successfully sold through the auction. Factors such as the collateral's less-than-ideal location, the condition of the property, and a lack of bidders constitute the primary challenges.

This study is expected to provide additional insights into the implementation of collateral enforcement mechanisms in Islamic banking, particularly regarding the resolution of non-performing Home Ownership Financing (PPR) at Bank BJB Syariah's Tasikmalaya Branch.

Keywords: *Collateral Execution, Non-performing Financing, PPR, Islamic Banking, Auction.*