

## **A PLAN FOR HANDLING COMPLEX FINANCING IN KPR PRODUCT: BANK JATIM SYARIAH**

### **RENCANA PENANGANAN PEMBIAYAAN KOMPLEK PADA PRODUK KPR: BANK JATIM SYARIAH**

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#### **ABSTRACT**

The need for adequate housing continues to increase very rapidly from year to year along with the increase in population, but there are still many obstacles to fulfilling it. So banking institutions are present as intermediation institutions by offering mortgage financing products. Due to the large number of applications for financing, problems often arise. This research aims to determine the factors that cause financing problems in the iB Barokah KPR product at Bank Jatim Syariah Jombang evidence. The research method used is a qualitative descriptive research method. Data collection techniques come from interviews and observations. The results of this research show that the factors that cause financing problems with the iB Barokah KPR product are caused by external factors (the customer's side) whether caused by intentional or unintentional elements, such as customers affected by natural disasters, the Covid-19 pandemic, and bad customer character. The strategy used to deal with the risk of problematic financing goes through three stages. First, the stage of anticipating problematic financing by conducting a 5C analysis and a psychological approach. Second, the rescue stage user restructuring. Third, the settlement stage is through non-litigation, litigation.

Keywords: KPR Bank Jatim Syariah, Problem Financing, Sharia Bank.

#### **ABSTRAK**

*Kebutuhan tempat tinggal yang layak terus meningkat dengan pesat dari tahun ke tahun seiring dengan bertambahnya jumlah penduduk tapi masih banyak hambatan dalam pemenuhannya. Sehingga lembaga perbankan hadir sebagai lembaga intermediasi dengan menawarkan produk pembiayaan KPR. Dari banyaknya pengajuan pembiayaan kerap timbul permasalahan. Penelitian ini bertujuan untuk mengetahui faktor penyebab terjadinya pembiayaan bermasalah pada produk KPR iB Barokah di Bank Jatim Syariah Cabang Pembantu Jombang. Metode penelitian yang digunakan yaitu metode penelitian deskriptif kualitatif. Teknik pengumpulan data berasal dari wawancara dan observasi. Adapun hasil penelitian ini menunjukkan bahwa faktor-faktor yang menyebabkan terjadinya pembiayaan bermasalah pada produk KPR iB Barokah disebabkan oleh faktor eksternal (pihak nasabah) baik yang disebabkan oleh unsur kesengajaan maupun unsur ketidaksengajaan, seperti nasabah yang terdampak bencana alam, pandemic covid-19, dan karakter nasabah yang buruk. Adapun strategi yang digunakan untuk menghadapi risiko pembiayaan bermasalah melalui tiga tahapan. Pertama, tahap mengantisipasi pembiayaan bermasalah dengan melakukan analisis 5C dan pendekatan psikologis. Kedua, tahap penyelamatan dengan cara restrukturisasi. Ketiga, tahap penyelesaian yaitu melalui jalur non litigasi, litigasi.*

*Kata kunci: Bank Syariah, KPR Bank Jatim Syariah, Pembiayaan Bermasalah.*

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## INTRODUCTION

The need for adequate housing continues to increase very rapidly from year to year along with the increase in population (Musbarina, 2022). By the pasal 28 H ayat 1 reads "Every person has the right to live in physical and spiritual prosperity, to have a place to live and to have a good and healthy living environment, and has the right to receive health services (MKRI, 2005). In this regard, there are still obstacles for people to be able to live or own a private house and a lack of community capacity, especially those in the bottom decile such as low income communities (MPR) and those belonging to pre-prosperous family groups (Nahdi, 2021). Even though there are obstacles, it can be said that there are many people interested in KPR because this KPR product is an alternative to buying a house using one of the product offered by sharia banks.

Based on this, banking institutions exist as intermediary institution which include collecting and distributing public funds aimed at supporting the implementation of national development to improve the implementation of development and its results, economic growth, national stability, to improve the standard of living of many people (Listri, 2021). One of the operational activities of sharia banking is the distribution of capital or financing to the community (financing). Financing is the process of funding provided by another party to support planned investments, whether made by oneself or by an institution. In other words, financing is funding issued to support planned investments (Alif, 2012). Sharia bank financing has two important aspects. First, the sharia aspect where islamic law must be used as a banking guideline in carrying out every realization of bank financing for customers, for example, if seen from the contract, it does not contain

element of gharar, maysir, usury, and the business carried out does not violate islamic law. Second, the economic aspect by considering fair profits between both parties, both from the bank and the customers (Nasrulloh, Adiba, & Efendi, 2023). One of the financing products offered by banks is KPR (Home Ownership Credit) financing. KPR is a home ownership credit, both landed and flat, issued by creditors to obtain a home to live in by purchasing it, according to sharia (Azis, 2023).

One of the banking financial institutions that has mortgage financing product is Bank Jatim Syariah and the Bank Jatim Syariah Business. The financing product at bank Jatim syariah is KPR iB Barokah. The iB Barokah KPR financing product is intended for commercial housing and subsidized housing. This mortgage financing product is in great demand by customers, one of which is because the installment amount does not change or is fixed (fixed or not affected by the rise and fall of interest rates) (Aldy Rinaldy, Inti Ulfi Sholichah, 2023). Due to the large number of people interested in KPR product, problem often arise due to request for subsidized KPR financing that have been approved by the bank, namely the existence of indicators of arrears in installment payment which can lead to bad credit or problematic financing, which is caused by two factors, namely internal parties and external parties (Kennedy, Juliana, & Suci Aprilliani Utami, 2020). Problematic financing is financing whose quality is based on the risk that may occur regarding the condition and compliance of financing customers in fulfilling their profit sharing payment obligations and repaying their financing (Ulpah, 2020). The following assessments of financing quality can be categorized as follows:

**Table 1. Collectability of Problematic Financing**

Leight of Arrears/ Days	Collectability	Informantion
0 Days	1	Pass
1-90 Days	2	Special Mention
90-180 Days	3	Substandard
180-270 Days	4	Doubtful
more than 270 days	5	Loss

Source: (Fitri, 2020)

Stimulus or prevention of problematic financing is very necessary so that bank health remains guaranteed. This prevention can be achieved in several stages. First, the anticipation stage by carrying out a 5C analysis (character, capacity, capital, collateral, and condition) and a psychological approach with customers. Second, the rescue stage by carrying out restructuring and sending warning letters (SP) to SP1, SP2, and SP3. Third, this settlement stage is carried out using non litigation channels, and litigation channels and involves other parties, namely insurance institutions, where this party functions as the party used to cover financing if financing problems occur in the future.

Based on previous research discussing the topic of resolving problematic financing in Islamic banks, this has been carried out. The results of previous research conducted by Faried Ma'arif (2021) with the title "Strategy for resolving problematic financing: a case study of a sharia cooperative in the south tanggerang office" showed that the strategy used was a persuasive approach, finding a way out by rescheduling and reconditioning problematic financing. Apart from that, the customer's lifestyle is one of the causes of financing problems. This research examined all problematic products located in the tanggerang office sharia cooperative. Meanwhile, the current research focuses on the iB Barokah KPR financing product at Bank Jatim Syariah Jombang (Ma'arif, 2021). Furthermore, research conducted by Nur Melinda Lestari dan Stiawan (2018) entitled "Strategy for resolving problematic financing in mudharabah contract at Bank

Muamalat Indonesia and its effect on reducing the level of non performing financing (NPF) (2018). The results of this research show that the factors that cause problematic financing are internal, external, and adversity factors (changes in the business cycle) which are beyond the control of banks and customers, such as natural disasters, illness, and death. The revitalization strategy is carried out if the customer still has good faith. If the customer does not have good faith, settlement is carried out through guarantees, BAMUI (Indonesian Muamalat Arbitration Board), and litigation. The difference in this research is that previously it discussed the influence on reducing NPF while this research only discusses factors and strategies for dealing with the risk of problematic financing (Lestari & Setiawati, 2018).

Another research was conducted by Ari Zukfikri et al (2019) entitled "Strategy for rescuing problematic financing in murabahah financing of BNI Syariah Bank Bogor". The results of this research are strategies for handling problematic financing in two ways, namely a stay strategy and an exit strategy and carrying out restructuring efforts. In this research gap with the current research, including the location and object of the research, where the previous research was located at bank BNI Syariah Bogor and the research object was regarding all available financing product. Meanwhile, the current research is collated at bank jatim syariah jombang and the object is focused on the iB Barokah KPR financing product. This research aims to describe strategies for dealing with the risk of problematic financing and analyze the

factors underlying problematic financing originating from internal parties (bank employees) and external parties (customers) at bank jatim syariah jombang (Zulfikri, Sobari, & Gustiawati, 2019).

This research is different and aims to fill the gap in previous research. Researchers have not yet found research that examines the topic of problematic financing in more depth, especially the KPR iB Barokah product. Therefore, researchers focus on researching resolving problematic financing in KPR product because this product is one of the products that is in great demand. Apart from that, previous research was more comprehensive or not specific regarding what products were taken as research objects.

Researchers chose this research object because of their interest in issues related to product KPR iB Barokah. Researchers see that there is still a lack of previous research to KPR iB Barokah that researchers can explore further or in depth. Apart from that, resolving problematic financing in KPR Product has significant relevance to the latest developments in the banking sector. This article was conducted to examine the factors causing problematic financing which have been seen in recent years, such as the covid-19 outbreak which has paralyzed almost all parts of the world, one of which is affected, namely the economy, which can cause problematic financing. Problematic financing has the potential to disrupt banking performance and financial system stability which can affect economic growth. It is important to make efforts to recover problematic financing in the banking.

The results of this research have an important contribution as a benchmark for future. This research can contribute to academics, students, and the community in thinking about developing the concept of handling problematic financing that occurs in the banking world and can become scientific literature for parties who need it in the future and become a comparison between sharia financial institutions regarding the strategies used to handle

them when they occur same problem. Through this research, researchers hope to make a small contribution to understanding this problem in more depth and provide a better solution. This research aims to determine the factors that cause problematic financing and the strategies used to handle problematic financing in the KPR iB Barokah product at Bank Jatim Syariah.

## LITERATURE REVIEW AND METHOD

### A. Literature

#### 1. Financing

Financing is one of the main tasks of a bank, namely providing financing facilities to meet the needs of disadvantaged parties (Antonio, 2001). The term financing essentially arises from the meaning of I believe, I trust. Financing is a matter of trust, meaning that the bank places its trust in someone to carry out the mandate given by the bank as shahibul maal. These funds must be used well, and fairly, and must have clear ties and conditions that are mutually beneficial for both parties (Cahyadi, 2020). Financing in sharia banking is technically referred to as productive assets. Productive assets are the investment of Islamic bank funds, in the form of rupiah or foreign currency, in the form of financing, receivable, qards, Islamic securities, capital investment, temporary capital investment, commitments and contingencies in administrative accounts, and wadiah certificates.

To comply with Islamic rules and norms, five aspects of religion based on literature must be applied in investment behavior, these five aspects are: (Sudarto, 2020). There are no interest-based financial transactions

1. Introduction of religious taxes or giving alms, zakat
2. Prohibition of the production of goods and services that conflict with the Islamic value system (haram)
3. Avoid economic activities related

to maysir gharar

4. Takaful provided (islamic insurance)

The objectives and functions of financing are divided into two, namely financing at the macro level and financing at the micro level. From a macro perspective, financing aims to improve economic levels, develop businesses with additional funds obtained from financing activities, and increase productivity which provides opportunities for businesses to be more productive and increase employment opportunities. On a micro level, financing has objectives including maximizing profits, businesses need financial support to achieve profits in each business, and the use of economic resources such as human resources natural resources, and capital resources (Kharis Fadlullah Hana & Yoga Raunaqa, 2022).

1. Guarantee approach, namely sharia financial institutions always pay attention to the quality and quantity chosen by prospective customers.
2. Character approach, namely the company truly understands the character of prospective customers.
3. Repayment capacity approach, namely the company analyzes the customer's ability to repay the loan that has been given.
4. Approach with a feasibility study, namely the company pays attention to the businesses owned by prospective customers.
5. Approach to the function of financial institutions, namely that companies must pay attention to their function as financial intermediary institutions, regulating the mechanisms by which funds are collected and funds are distributed.

## 2. Financing Feasibility

In fund distribution activities, sharia financial institutions carry out investments and financing, which are called

investment because the principle used is the principle of investing funds and the profits obtained are by the income or business performance of the investment object by the previously agreed profit sharing ratio. It is called financing because islamic financial institutions provide funds to finance customers who need and deserve to be financed. Sharia financial institutions also need to pay attention to several things related to financing feasibility analysis which consist of several stages, including (Dina, 2022).

## 3. Problem Financing

Based on BI circular no. 31/147/KEP/DIR and BI regulation No.5/PBI/2003, for the management of productive asset quality in sharia bank consisting of: current financing (L), special attention (DPK), substandard (KL), doubtful (D), Loss (M). The quality of productive assets is assessed based on business, financial condition, and customer's ability to pay. In financing activities, a situation arises that deviates from payment or has the potential for loss. Deviant conditions are called credit risk by every financial institution, which is the risk of failure by customers or other parties in fulfilling their obligations to the bank based on agreed agreements (Damayanti, 2020). The risk of financing problem can arise due to several factors. One of the factors that may arise is business failure, lack of ability, customer who cannot be trusted in managing funds (misuse of funds, lack of ability or commitment of customer in running their business), as well as imperfect implementation of analysis and structuring of facilities provided, in carrying out analysis and structure facilities provided. Financing risk can arise either directly when providing cash financing facilities or indirectly when providing non-cash financing facilities. Effective financial risk management is an important factor for the sustainability of every bank (Purnama & Iswandi, 2022).

## 4. KPR Syariah

A term often used to refer to mortgages provided by sharia financial institutions. With this KPR becoming an important part of sharia financial institutions, because developers need banks to build houses, customers need bank for financing, and bank themselves need markets, it will be a golden opportunity for banks to issue this product which is by sharia concepts, both regarding contract or transaction mechanism. KPR developed by sharia financial institutions is defined as people's ownership whose mechanism is by the sale and purchase agreement (tabaduli). Sharia bank profits are in the form of margins charged to customers based on mutual agreement. The amount of margin taken by islamic banks is flexible, which refers profits within proportional and mutually acceptable limits. Sharia KPR financing is home ownership financing distributed by sharia banks, BUS, or UUS with contracts that comply with sharia provisions and are regulated in the Fatwa DSN MUI (Syahputra, 2021).

## B. METHOD

This research uses a qualitative descriptive research method. Qualitative research methods are research used examine natural objects where the researcher is the key instrument, data collection techniques are carried out in combination, data analysis is inductive and the results of qualitative research emphasize meaning rather than generalization. Qualitative research aims to preserve the form and content of human behavior and analyze, not to transform it into a qualitative entity. Descriptive research aims to produce systematic, realistic, and accurate descriptions, images, or paintings regarding the events, characteristics, and relationships between the phenomena being studied (Cahyani & Nasrulloh, 2023).

This research uses data collection techniques, namely interviews open-ended and observation. The data used are primary

data and secondary data. Primary data was obtained directly by conducting interviews with MRs. Septia as account officer and Mr. Fidi as credit administration and business legal staff dealing with related topics. Observations were carried out in the period January to May 2023 at Bank Jatim Syariah Jombang. Meanwhile, secondary data was obtained from documentation by studying existing source from the Bank Jatim website, books, brochures, and laws. Data analysis was carried out in stages from reviewing all the data and organizing it in units that were by the objectives of the problematic financing case that occurred at bank Jatim syariah jombang, which was used to assess the relevance of the cases to the research objective. To check the validity of the data between the interview results and the documentary evidence that has been collected using triangulation analysis. Concluding is the final step carried out by researchers in analyzing data continuously, both in data collection and afterward

## RESULTS AND DISCUSSION

### 1. KPR iB Barokah Financing Product

Short, medium, or long term financing is used to finance the purchase of a residence/house (consumptive) or renovation, both new and used, in developer or non developer environment, by sharia principles. In the iB Barokah KPR product, several features are presented:

1. For new and second property ownership (house, shop, office).
2. For property renovations (house, shops, office).
3. To take over from another bank or other financial institution with or without additional/top up.
4. Top which will be used for renovations or consumption needs for existing customers.
5. Property-backed consumer financing (refinancing).

### Table 2. Contract Used

No	Financing Features	Type of Contract		
		Murabahah	Ijarah Muntahiyah Bittamlik	Musyarakah Mutanaqisah
1	Ownership of new/second property	✓	✓	✓
2	Home houses	✓	✓	✓
3	Indent houses	✓	✓	✓
4	Take over the property (addition/no addition)	✓		✓
5	Top up KPR			✓
6	Property-backed consumption financing (refinancing)		✓	✓

Source: (Jatim, 2018)

According to Mrs. Septia, the account officer, explained that in this iB Barokah KPR financing product, the collateral object used is property financed with iB Barokah KPR, while house renovation/repairs can use other collateral as long as the borrower is husband/wife. The ceiling for KPR iB barokah is divided into two (2), namely the ceiling for commercial housing with a larger ceiling compared to subsidized housing. The ratio for subsidi gousing itself us 5% while ratio for commercial housing is 11,9%-15%. Section presents.

## 2. Factors Triggering Problematic Financing

The occurrence of problematic financing was triggered by two factors. First, internal factors originating from the bank itself. The bank itself, is less through in assessing prospective customers who habe applied for financing, resulting in discrepancies in the SOP applied, and less than optimal monitoring and guidance from the bank, this is triggered by a disproportionate number of employees and the number of customers so that early prevention does not run optimally, and there us a lack of relevant professional staff in this field because this job requires high dedication to the company. Second, external factors from the customers side, both intentional and unintentional.

The element of intentionality on yhe part of the custoer is triggered by bad customer character, where the customers lack of awareness or willingness to make

installment payments results in the cessation of installment payments even though the customer can pay and there is a falsification of information or data related to financing made by the customers, which is the case. This causes inaccuracies in the analysis process carried out by the bank. The element of inadvertence on the part of the customers is caused by natural disasters such as floods, fires, covid-19, and economic factors where customers who previously had jobs were laid off and died, this has an impact on the customer inability to pay isntallments. However, based on the results of observations made by researchers at Bank Jatim Syariah, the factors that caused financing problems with the iB Barokah mortgage product were caused by external factors (customers) such as being affected by natural disasters, covid-19, so many businesses experienced losses and cutomers who had bad character. So there is a lack of good faith to pay the installments.

## 3. Strategy For Handling The Risk Of Problematic Financing

The process of distributing funds to financial institutions is not without risk that may arise. One of the risks that may arise is bad or substandard financing. Before providing financing to customers, the bank must be careful and through in the process of analyzing data from prospective customers as a condition for applying for financing. The strategy carried out by Bank Jatim Syariah in dealing with risk of priblematic financing is divided into three

stages, namely the anticipation stage, the rescue stage, and the resolution stage.

First, the stage of anticipating financing, this stage functions as an initial stage in preventing problematic financing that has not yet reached or exceeded 90 days. This stage consists of several ways of implementing it, such as paying attention to the 5C and a psychological approach to customers. Pay attention to 5C which is the main principle because this stage is directly related to condition or prospective financing customers



**Figure 1. Analisis 5C**

Character is a process of understanding the nature and personality of a prospective customer because in this case, it requires special skills to know it. The aim of knowing the characteristics of prospective customers is related to the extent of their faith and ability to pay installments, aspects such as honesty, intelligence, habits, health, and temperament of prospective customers (Mangunsong, 2021). The series carried out in this character analysis is through direct interviews with customer. This is done because it will be seen from the attitude and way of responding to questions asked by the account officer so that from this method we can conclude the personality of potential customers which can be done by gathering information from third parties. Regarding background, employment, family conditions, and environment which is carried out through relatives, neighbors, or people who have a relationship with the prospective customer. Capacity is an analytical activity used to see the capabilities of prospective

customers, which can be seen from personal income for customer financing and businesses financed for productive financing (Sulistyorini, Octavia, & Setyarini, 2022).

The bank assesses the employees income, profit and loss report, and the balance sheet of the business institution, so it is important to determine the potential customers ability to pay their obligations. Capital is an aspect relates to the amount of capital owned by a customer or a business that will be established or operated. According to Mr. Fidi, the credit and business legal administration staff explained that bank jatim looks at two sides, namely the salary or business owned by the prospective customer. If the institution includes NPWP, RDP, and SIUP by showing the original documents. Or by looking at houses related to home ownership, for example private houses, and rental houses because this is very important to reduce the risk of financing problems. Collateral by looking at collateral will be an alternative in case there is a problem when paying installments. This guarantee is an additional precaution because there are things that banks cannot avoid, such as natural disasters. Apart from that, the guarantee is also to motivate customers to make payments (Sulistyorini et al., 2022).

This form of collateral analysis is important for banks if payment failure occurs in the future. The collateral must be completely a personal asset by showing documents with valid legal validity. If the collateral is not personal property, it must be accompanied by a statement or power of attorney that has valid legal force by the owner. The collateral can be in the form of a certificate, BPKB, etc. Conditions of economic, where banks must understand the circumstances and conditions faced by prospective customer because the unpredictable situation in recent years shows that part of the business world is still dependent on economic conditions. This right is one of the factors that



influences the continuity of the customers business. Therefore, Bank Jatim must consider customers financing applications by checking whether the customers economy is likely to run well in the future, which influences the amount of financing approved by Bank Jatim Syariah. Psychological approach to customers by establishing good relationship, so that good relationships will be created with customers with the hope that the future it will cause bad feeling. Bank Jatim Syariah also provides continuous reminders via WhatsApp and customer monitoring

Second, the stage of rescuing problematic financing is a technique that can be used in the banking world in the efforts and steps taken to overcome problematic financing (Wangsawidjaja, 2012). This stage is carried out if the customer is more than 90 days late in paying installments or has reached collectability level 3. Rescue is carried out through financing restructuring to help customers reduce their obligations on the condition that the customer has good business prospects and the customer has good intentions to pay off. This restructuring is divided into three parts, including rescheduling, which is a change in the customer installment payment schedule or a change in the period, reconditioning, which is changing the terms of part or all of the terms without increasing the remaining principal of the customers obligation to pay the bank (Suhaimi & Asnaini, 2018) and restructuring is a change in financing requirements not only limited to reconditioning and rescheduling, such as additional bank funds, conversion of financing into medium-term sharia securities, and conversion of financing into temporary capital participation in customer companies (Djamil, 2012). According to observations made by researchers, Bank Jatim Syariah uses return requirements by reducing the number of installments. What bank Jatim syariah can do is to reduce the nominal amount of customer installment, for example the initial installment is 3

million, then restructure it to 1,5 million. Another way is to seek deliberation by procedures, such as sending a warning letter (SP) and conducting on the spot (OTS) visits to see the customers business prospects and economic situation.

Third, the stage of resolving problematic financing is the final stage which previously experienced failure in its implementation. This stage is carried out if the customer has arrears of 270 days and enters collectability level 5, where the customer cannot pay off his obligations. This stage goes through three paths in its implementation, such as non-litigation or kinship by holding deliberations and discussing what the customer may be experiencing that is not discovered by the bank, which is hoped that this effort will be successful in providing a solution, even if it cannot help, then the collateral sale will be carried out, which is mutually acceptable. For example, if the collateral is a house, the house is sold and if the sale from the house is used to pay off any remaining balance, it will be returned to the customer and if there is a failure then the money will be handed over to a third party, namely the auction office. Litigation involving third parties or auction offices using voluntary auctions or forced auctions because banks legally have the right to auction collateral to resolve problematic financing. Finally, by covering the financing with the insurance company, which is the result of a mutual agreement whose portion is by the agreement, for example covering all or 50% of the financing. This is done to anticipate if a customer dies

Problematic financing at a bank is grouped based on its level of collectability. Financing is said to be problematic if it enters collectability level 3. But before that happens, banks continue to monitor customers. Collectability level 3 banks can send a warning letter (SP). Collectability level 4 banks carry out restructuring, and for problematic financing that has entered collectability level 5, non-litigation and litigation routes are used based on

observations made by researchers in the period from march to may 2023, this strategy for dealing with the risk of problematic financing has been proven to reduce the number of problematic financing customers. Bank employees immediately send warning letters (SP) to customers who are indicated to have problematic financing to find a solution to monomize this problem. Usually, the bank carries out restructuring efforts by allocating time to make installment payments on the principal only. For example, if the initial installment payment is 3 million, it will be restructured to 1,5 million

### CONCLUSION

Handling problematic financing is an important part of banking activities. It can be concluded that the triggers for problematic financing originate from external parties (customers) such as bad customer character, falsification of data, and impacts from natural disasters, Covid-19, and death. The strategy used to handle problematic financing consists of 3 stages. First, the stage of anticipating problematic financing has not yet reached 90 days by paying attention to the 5Cs and taking a psychological approach to customers. Second, the stage of rescuing problematic financing that has exceeded 90 days with restructuring efforts such as reusing requirements. Third, the problem financing settlement stage reaches 270 days, carried out through non-litigation channels, litigation channels, and financing coverage with insurance parties.

The results of this research have an important contribution as a benchmark for the future. This research can make a contribution to academics, students, and the community in thinking about developing the concept of a plan to handle financing problems that occur in the banking world and can become scientific literature for those who need it and become a comparison between sharia financial institutions regarding the strategies used to handle them when they occur same problem. In

the research process, there were several limitations experienced which became factors for future researchers to pay more attention to in perfecting the research.

Limitations in this research include that the research object is only focused on the KPR Ib Barokah product and in the data collection process it only takes the casual factors and strategies in financing problems at the Bank Jatim Syariah Jombang. In connection with research result, the researchers provide several suggestions, such as to resolve problematic financing, banks must be more observant in looking at existing problems and immediately take steps to deal with them before the financing becomes problematic as well as regular monitoring. Researchers hope that future research can be more detail in analyzing the resolution of problematic financing. This research also has important implications, for readers' information, customers, and banks in their efforts to handle problematic financing so that the banking system continues to run well

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