

ABSTRAK

Kenaikan *Non Performing Financing* merupakan hal yang harus diperhatikan, karena jika tidak ditangani dan terus mengalami kenaikan akan mempengaruhi kesehatan bank. Perkembangan NPF pada bank syariah masih terbilang stabil meskipun pada bulan Januari dan Februari NPF cukup tinggi dibanding bulan yang lainnya, hal ini disebabkan oleh berbagai faktor. Namun bank syariah mampu mmeperbaikinya, selain itu *account officer* harus lebih berhati-hati dan menguasai saat akan mewawancarai nasabah pembiayaan. Serta pengoptimalan strategi penanganan pembiayaan bermasalah.

Dalam penelitian ini bertujuan untuk mengetahui proses penanganan pada pembiayaan bermasalah di bank BRISyariah KCP Citarum, melalui teknik observasi dan wawancara, serta literature yang berkaitan dengan masalah tersebut.

Kata kunci: Penanganan Kenaikan NPF Bank BRISyariah Citarum

ABSTRACT

Increase in Non Performing Financing is something that must be considered, because if not handled and continues to rise will affect the health of banks. NPF developments in Islamic banks is relatively stable despite the months of January and February NPF is quite high compared to other months, this is caused by various factors both factors of its own customers, governments and banks. However, Islamic banks are able mmeperbaikinya, besides the account officer should be more careful and controlled current financing will be interviewing customers. And optimization of financing problems coping strategies.

In this study aims to also learn the process of handling the problem in the bank financing BRISyariah KCP Citarum, through observation and interview techniques, as well as literature related to the problem.

Keywords: *Handling Increase NPF in Bank BRISyariah Citarum*