



ANALYSIS OF STRATEGIES FOR RESOLVING PROBLEMATIC FINANCING IN REDUCING THE NON-PERFORMING FINANCING (NPF) RATIO: A CASE STUDY OF PT BANK SUMUT SHARIA SUB-BRANCH OFFICE RANTAUPRAPAT

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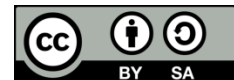
ABSTRACT

Keywords:

Budget; Expenditure; Performance; Efficiency.

This study aims to analyze the problem financing resolution strategy in an effort to reduce the Non-Performing Financing (NPF) rate at PT. Bank Sumut, Rantauprapat Sharia Branch Office (KCPS). This study uses a qualitative approach with a case study method, through interviews, observation, and documentation as data collection techniques. Data analysis was carried out through data reduction, data presentation, and drawing conclusions. The results show that implementing a problem financing resolution strategy through three approaches: a preventive strategy, a curative strategy, and an execution strategy. The implementation of this strategy has proven effective, marked by a decrease in the NPF rate from 3.7% in 2021 to 3.0% in 2024. This study concludes that an integrated and consistent problem financing resolution strategy can reduce the NPF rate, maintain financial stability, and increase public trust in Islamic banking.

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1. INTRODUCTION

The development of the Islamic banking industry in Indonesia began with the Muslim community's desire for a banking system compliant with Islamic principles (Soemitra et al., 2022). Universally, Islamic banks are financial institutions focused on providing credit and other financial services related to payments and money circulation, conducted in compliance with Islamic principles (Rokan, 2020). Therefore, banking activities are generally related to the issue of money as a primary commodity. Therefore, Islamic banks can be defined as financial institutions that function as intermediaries in collecting funds from the public and providing financing to the public in accordance with Islamic principles (Pohan & Nasution, 2021). In implementing the Islamic banking system, the primary emphasis is placed on Islamic principles, including in fundraising and disbursement activities, which must comply with Islamic principles. With the implementation of Islamic banking, bank users need not feel hesitant or afraid of interest on every loan (Pratama et al., 2021). In Islamic banks, the concept of interest is not used; Instead, there is an agreed-upon margin between both parties. With the enactment of Law Number 7 of 1992, which was later revised through Law Number 10 of 1998, Islamic banks were officially recognized and operate based on the principles of muamalah and Islamic sharia (Risnawati & Atieq, 2020).

The current development of Islamic banks in Indonesia, which has experienced consistent growth, demonstrates that Islamic banks as financial institutions have earned significant public trust (Hardana et al., 2023). Therefore, to maintain their existence, Islamic banks must consistently maintain and improve the quality of their services, particularly in financing, while still considering the scale of risks they face. The greater the financing compared to the amount of public deposits, the greater the risk borne by banks (Rodoni & Yaman, 2018). Therefore, Bank Sumut Syariah is one of the banks that will be the subject of research on financing reduction strategies.

Financing is the provision of funds or equivalent debt, based on an agreement or contract between a financial institution and another party, requiring the financed party to return the funds after a specified period with compensation or profit sharing in accordance with the agreed contract (Hariyanti et al., 2023). In the context of Islamic banking, financing is one of the primary functions of banks, channeling funds to the public based on Islamic principles for both productive and consumptive purposes. Therefore, non-performing financing (NPF) is a condition where a customer is unable to meet their principal or margin/profit sharing payment obligations within the agreed timeframe. Non-performing financing occurs when the quality of financing declines due to delays or inability to repay obligations, potentially resulting in losses for the financial institution (Hariyanti et al., 2023).

Bank Sumut, formerly known as the North Sumatra Regional Development Bank (BPDSU), is owned by the North Sumatra regional government and was established on November 4, 1961. After its legal entity was changed by the University of North Sumatra to a Regionally-Owned Enterprise in 1965, the Bank's legal entity was again changed to a Limited Liability Company on April 16, 1999. As a bank with a vision to become a reliable bank to help drive economic growth and regional development in order to improve the people's standard of living, Bank Sumut consistently strives to keep abreast of current developments, including establishing a Sharia Business Unit. (Siregar, 2019)

The idea and discourse to establish a Sharia business unit or division has actually been developing for quite some time among Bank Sumut stakeholders, particularly the directors and commissioners, or more precisely since the issuance of Law No. 10 of 1998, which provided the opportunity for Conventional Banks to establish Sharia Business Units. Based on this and Bank Sumut's commitment to developing sharia services, on November 4, 2004, Bank Sumut opened a Sharia Business Unit which is a work unit of the conventional Bank Sumut which functions as the head office of offices that carry out business activities based on sharia principles, or a work unit of a branch of a Bank domiciled abroad which functions as the head office of sharia sub-branch offices and/or sharia business units (Aulia Putri Hrp et al., 2023).

As the financial industry, particularly in the banking sector, continues to evolve, the issue of non-performing financing (NPF) has become a crucial topic for discussion. NPF occurs when a borrower fails to repay a loan within a specified period. Therefore, banks must analyze their financing strategies to reduce NPF levels and avoid significant losses. One strategy is to increase portfolio diversification (Nugraha et al., 2019).

By diversifying their portfolio, banks can increase their borrower base and spread credit risk across multiple customers. Furthermore, banks must strengthen credit risk monitoring and assessment to ensure that customers receiving loans have undergone a thorough risk analysis process and accurate data. Furthermore, banks must optimize the use of technology. Banks can utilize data processing technology or artificial intelligence to conduct risk analysis and prevent problematic loan disbursement (Sudrajat & Rachmawati, 2019).

At the same time, banks can also utilize mobile banking technology to improve operational efficiency and service quality (Rahmayati et al., 2023). Furthermore, banks must improve service quality and provide friendly, accessible service. In this regard, banks can facilitate customer use of their products and services, making it easier for them to access loan information and procedures (Ichsan et al., 2020). Finally, banks must also continuously update and improve their risk management practices. Banks must consistently conduct risk analysis on the products and services they offer to identify and prevent default risks (Batubara et al., 2024).

An interview with the Head of the North Sumatra Rantauprapat Branch Office (KCPS), revealed that there are problems with non-performing financing, necessitating maximum action to maintain customer safety. According to the manager of the North Sumatra Branch Office (KCP), many customers are experiencing problems due to business bankruptcy, layoffs, and other factors. Furthermore, the manager predicts that the Non-Performing Financing (NPF) level will significantly decrease by 2025.

Table 1. Composition of Non-Performing Financing at the North Sumatra Rantauprapat Branch Office (KCPS)

Years	2020	2021	2022	2023	2024
Smooth	30.523.048	37.595.664	34.246.076	37.082.968	47.077.394
Under Special Attention	12.990.627	9.305.651	8.850.087	8.021.679	4.836.732
Less Smooth	912.793	643.771	543.075	737.062	701.766
Doubtful	720.342	380.681	588.886	457.130	879.384
Traffic Jammed	5.153.674	3.501.803	3.583.145	2.958.000	4.063.246
Total	50.300.483	56.427.570	47.811.269	49.256.839	57.558.522
BD NPF	6.786.809	8.526.255	4.715.106	4.152.192	5.644.396
NPF	13,49%	15,80%	9,86%	8,43%	8,81%
KOLEKTIBILITAS	18,68%	23,51%	13,61%	11,52%	10,92%

Source: Internal Data of PT Bank Sumut KCPS Rantauprapat 2025

Based on data on the composition of non-performing financing provided by the Rantauprapat Branch of North Sumatra Bank for 2020-2024, the data indicates an increase in non-performing financing in 2020-2021. Therefore, further analysis of strategies to reduce non-performing financing is necessary. This situation requires an effective strategy to address these issues to prevent a negative impact on the bank's financial stability and reputation. Possible resolution strategies include financing restructuring, rescheduling, rescue, and even legal recourse, if necessary. However, the effectiveness of these strategies requires a more in-depth study to determine their effectiveness in reducing the bank's NPF (Non-Performing Financing) level.

Therefore, banks must have a reliable risk management team and continuously improve their capabilities. By implementing appropriate and effective financing strategies, banks can reduce NPF levels and improve the institution's financial performance. Periodic evaluation is also necessary to determine whether the implemented strategies are appropriate or require further development.

A similar study was conducted by Amelia et al. (2024) entitled "Strategies for Resolving Non-Performing Financing in Sharia Banks." The results of the study indicate that problematic financing in Islamic banks can be detrimental to national income and contributions. The study above used the same method as the researcher. In the study by Afifah et al. (2021) entitled "Strategies for Resolving Problematic Financing at KSPPS BMT Bahtera Pekalongan". The results of the study are that the strategies for resolving problematic financing include notification by telephone or mobile phone, issuing collection letters, rescheduling, extending the term, extending the installment period, re-registering requirements, restructuring, seizing collateral and executing collateral, and the final strategy is not to collaborate with problematic members for the long term, and to be careful in selecting prospective BMT members. Then in the study by Sodik & Ali Sopian (2022) entitled "Strategies for Resolving Problematic Financing in Murabahah bil Wakalah Contracts at BMT Purwakarta Amanah Sejahtera". The results of the study indicate that the causes of problematic financing at BMT PAS come from internal factors of the BMT and external factors from errors of financing members. Then in the research of Putri Riza Umami & Siti Kadariah (2023) with the title "Analysis of Problematic Murabahah Financing Resolution Strategy at BPRS Gebu Prima Medan". The results of the study were carried out through three strategies, namely; first, by implementing an approach to customers. Second, restructuring. Third, if the customer no longer has the expertise and willingness to repay the financing, the next process is collateral execution. And in the research of Syahputra & Sueb (2023) with the title "Analysis of the Implementation of Resolution Strategy in Minimizing Problematic Murabahah Financing (Case Study of Bmt Amanah Madina). The results of the study with the existence of a solution method and strategy in dealing with murabahah financing problems and can be used comprehensively by financial institutions that have problems related to problematic financing. From the research above, none of the researchers looked at using a decrease in the NPF level. Therefore, the researchers consider this research very important to study. The novelty of this study is finding the level of customer problem financing strategy from the decrease in the NPF level. While previous research the company conducted research based on the increase in NPF.

2. RESEARCH METHOD

The research method used was qualitative, using a literature study approach and field research, utilizing a natural setting. This approach yields descriptive or analytical results, explaining and describing what a person perceives, feels, and knows within their immediate awareness and experiences, aligned with theoretical concepts (Arikunto, 2010).

To achieve the research objectives, the author collected data through observation, interviews, documentation, and studies in the form of analysis and direct processing of knowledge related to the research. In this study, the interviewee was the head of the Bank SUMUT Rantauprapat branch office. The data used consisted of primary and secondary data. Primary data was obtained from the Bank SUMUT Rantauprapat branch office and interviews, while secondary data consisted of journals, books, and articles related to the research title. Data analysis was descriptive because this study objectively outlined issues related to the Problematic Financing Resolution Strategy in Reducing the Non-Performing Financing (NPF) Rate in Islamic Banking.

3. RESULTS AND ANALYSIS

A Brief History of Rantauprapat Branch Office

PT. Bank Pembangunan Daerah Sumatera Utara (Bank Sumut) was established based on the regional government's need for a financial institution capable of driving regional economic development and serving as a means of collecting public funds for development financing. Bank Sumut was officially established in 1961 under the name Bank Pembangunan Daerah Sumatera Utara (BPD Sumut). Over time, the bank's institutional status and service scope continued to expand.

In 1999, Bank Sumut changed its legal form to a Limited Liability Company (PT.) with the official name PT. Bank Pembangunan Daerah Sumatera Utara (PT. Bank Sumut). This transformation was undertaken to strengthen capital, expand its reach, and enhance professionalism and competitiveness amidst the competitive national banking industry. In line with the development of the banking system in Indonesia and the increasing public demand for sharia banking services, Bank Sumut responded by establishing a Sharia Business Unit (UUS). This service operates based on Islamic sharia principles, prioritizing a profit-sharing system and avoiding elements of *riba*, *gharar*, and *maysir*. The presence of UUS Bank Sumut demonstrates the company's commitment to providing alternative banking services tailored to the needs of Muslims in North Sumatra.

One of the branches of this sharia business unit is the Rantauprapat Sharia Sub-Branch Office (KCPS), which has begun operating in Labuhanbatu Regency. Rantauprapat, as the center of economic activity in the Greater Labuhanbatu area, was chosen due to its significant economic potential, particularly in the trade, agriculture, plantations, and MSME sectors. The presence of the Rantauprapat KCPS is expected to expand public access to sharia banking services and encourage more inclusive and equitable local economic growth.

Since its establishment, the Rantauprapat KCPS has served as a channel for public funds to productive sectors through sharia financing schemes such as *murabahah*, *musyarakah*, *mudharabah*, and *ijarah*. In addition, the KCPS also offers competitive sharia savings products to the public, such as *iB* savings, *iB* time deposits, and *iB* checking accounts. Over the years, KCPS Rantauprapat has faced challenges in the form of fluctuating financing quality, including the emergence of non-performing financing (NPF). Therefore, risk management strategies, the application of prudent principles, and approaches to resolving problematic financing have become crucial components of this bank's journey to maintain its performance and public trust.

Financing Conditions and Non-Performing Loan (NPF) Levels at PT. Bank Sumut Rantauprapat Branch Office

Financing development at PT. Bank Sumut Rantauprapat Branch Office during the 2020–2024 period showed a positive growth trend despite facing various economic dynamics. In 2020, total financing disbursed reached IDR 50,300,483 billion, representing a 13.49% increase with 964 customers. This figure remained relatively low due to the economic impact of the COVID-19 pandemic, so financing expansion was carried out cautiously to maintain portfolio quality.

Entering 2021, financing further increased to IDR 56,427,570 billion, representing a 15.80% increase. This increase was driven by the national economic recovery program and increased public trust in Islamic banking products. This surge indicates that the need for business capital, particularly in the MSME and trade sectors, has increased post-pandemic.

In 2022, financing growth declined to 9.86%, with total financing reaching IDR 47,811,269 billion. Growth slowed further in 2023, reaching 8.43%, with total financing reaching IDR 49,256,839 billion. During this period, financing began to focus not only on the consumer sector but also on productive sectors such as agriculture, plantations, and services. This aligns with Bank Sumut Syariah's mission to support local economic development based on the real sector. In 2024, despite financing growth of 8.81%, total financing reached IDR 57,558,522 billion. This slowdown was largely due to the bank's prudent financing

policy, particularly to minimize the potential risk of non-performing financing. Nevertheless, this positive trend demonstrates that the Rantauprapat Branch Office (KCPS) is consistent in expanding its financing reach while maintaining portfolio quality within reasonable limits as stipulated by the Financial Services Authority (OJK). During the 2020–2024 period, the Non-Performing Financing (NPF) rate at PT. Bank Sumut Rantauprapat Branch Office experienced significant fluctuations, although it remained within the Financial Services Authority (OJK)'s maximum limit of 5%. In 2020, the NPF rate was recorded at 3.5%, with non-performing financing reaching IDR 6,786,809 billion out of a total financing of IDR 50,300,483 billion. This condition was relatively manageable because disbursed financing was still limited due to the impact of the COVID-19 pandemic.

In 2021, the NPF reached 3.7%, despite total financing increasing to IDR 56,427,570 billion. This indicates that the prudent financing strategy successfully maintained portfolio quality. However, in 2022, the NPF decreased to 3.4% due to the expansion of financing into the MSME and trade sectors. These sectors are vulnerable to fluctuations in purchasing power, resulting in some customers experiencing difficulty in repaying their obligations.

In 2023, the NPF decreased further to 3.2%, with non-performing financing of IDR 49,256,839 billion. This decline was influenced by external factors, such as declining plantation commodity prices and weak market absorption, which impacted the repayment capacity of customers in the productive sector. In 2024, the NPF was successfully reduced to 3.0% despite total financing increasing to IDR 57,558,522 billion. This decline demonstrates the effectiveness of the strategy to rescue non-performing financing through restructuring (rescheduling, reconditioning, restructuring) and increased customer monitoring intensity. Thus, the NPF trend indicates that despite the increase in 2020–2021, Bank Sumut KCPS Rantauprapat was able to control financing risks, thus remaining at a healthy level according to Islamic banking industry standards.

Analysis of Problematic Financing Resolution Strategies

Non-Performing Financing (NPF) is a significant challenge for PT. Bank Sumut KCPS Rantauprapat, as a high NPF can impact the bank's health and erode public trust. To address this, management has implemented a number of preventive and curative strategies to maintain asset quality.

Preventive strategies are implemented from the beginning of the financing process through a rigorous feasibility analysis that adheres to the 5Cs (Character, Capacity, Capital, Condition, and Collateral). The bank is also selective in determining the business sectors it finances, prioritizing productive and stable businesses such as trade, agriculture, and MSMEs with growth prospects. Furthermore, the bank conducts early monitoring through field visits to ensure funds are used according to the agreement and provides education to customers to ensure they understand payment obligations and financing risks.

If customers begin to show signs of difficulty paying, Bank Sumut KCPS Rantauprapat takes curative steps to rescue the financing. This strategy includes rescheduling to adjust installments to suit the customer's capabilities, changing requirements (reconditioning) such as extending the term or reducing the margin, and restructuring by consolidating several customer obligations into a new, more affordable financing arrangement. A persuasive approach is also employed through intensive communication with customers to achieve solutions without involving third parties, thus maintaining good relationships.

However, if rescue measures fail, banks are forced to pursue execution strategies by auctioning collateral or engaging in legal proceedings through institutions such as the National Sharia Arbitration Board (BASYARNAS) or the courts. This measure is a last resort because it can potentially incur additional costs and prolong the resolution process. Nevertheless, this strategy remains necessary to maintain bank liquidity and minimize losses.

An evaluation of the strategy's effectiveness indicates that the efforts undertaken have been quite successful in reducing the NPF rate. For example, in 2021, the NPF increased to 3.6% due to unstable regional economic conditions. However, through intensified restructuring and stricter monitoring, this figure was successfully reduced to 3.0% in 2024. This success demonstrates the significant role of a combination of preventive and curative strategies in controlling non-performing financing. However, challenges remain, such as limited resources for intensive monitoring, a lack of awareness among some customers regarding fulfilling their obligations, and external influences such as fluctuating commodity prices and regional economic conditions. Therefore, strengthening information technology-based strategies in the monitoring system and increasing synergy with local economic support institutions are needed to ensure more effective and sustainable management of non-performing financing.

Analysis After Implementation of the Strategy

Before the optimal implementation of the problem financing resolution strategy, the NPF rate at PT. Bank Sumut KCPS Rantauprapat showed an increasing trend year after year. In 2020, the NPF rate remained at around 3.5%, but increased to 3.7% in 2021. This increase was influenced by various factors, including the weakening economic conditions following the pandemic, declining purchasing power, and inadequate oversight of customer fund use. This situation indicates that the previous NPF control strategy was not fully effective in reducing problem financing.

However, after management strengthened the strategy through preventive and curative approaches, the NPF condition gradually improved. The implementation of stricter feasibility analysis, intensive monitoring, and customer education successfully mitigated potential risks early on. Furthermore, curative measures such as rescheduling, reconditioning, and restructuring also provided flexibility to customers experiencing difficulties so they could continue paying their obligations. As a result, the NPF rate was successfully maintained at around 3.4% in 2022 despite continued economic volatility, and even dropped to 3.0% in 2024. This decline reflects the success of the consistently implemented problem financing resolution strategy.

Therefore, a comparison of data before and after the strategy shows significant improvement. While before the strategy was strengthened, the NPF tended to increase annually, after the strategy was implemented, a consistent downward trend was observed. This not only demonstrates the strategy's effectiveness but also positively impacts the bank's image, financial health, and public trust in Islamic banking services. However, the strategy's sustainability remains essential, as external factors such as economic uncertainty and customer behavior remain challenges that could trigger problem financing in the future.

Discussion

The research results show that non-performing financing (NPF) at PT. Bank Sumut KCPS Rantauprapat fluctuated throughout the 2020–2024 period. At the beginning of the study period, from 2020 to 2022, the NPF rate tended to increase, peaking at 4.3% in 2022. This condition aligns with the findings of research by Pratama et al. (2021), who stated that non-performing financing in Islamic banks generally increases during times of economic instability, particularly due to the impact of the pandemic and declining purchasing power. This confirms that external factors significantly influence the health of Islamic banking financing.

After strengthening the problem financing resolution strategy through the implementation of preventive and curative measures, data showed significant improvements. Preventive strategies, including rigorous feasibility analysis, business sector selection, intensive monitoring, and customer education, have been proven effective in reducing the potential for new problem financing. Meanwhile, curative strategies, including rescheduling, reconditioning, and restructuring, have been shown to help customers experiencing difficulties remain able to repay their obligations. This strategy aligns with the theory of Afifah, R., Hediati, T., & Mubarak, R. (2021), which states that restructuring is an effective way to preserve bank assets while maintaining good relationships with customers.

A comparison of data before and after the strategy's implementation shows a significant difference. While the NPF continued to increase in the period before the strategy was strengthened (2020–2021), after the strategy was consistently implemented (2022–2024), a downward trend occurred, reaching 3.0% in 2024. This decline indicates that the combination of strict supervision, financing rescue, and a persuasive approach to customers is effective in controlling problem financing. This finding aligns with research by Ma'ruf (2025), which emphasizes that the effectiveness of Islamic banking risk management strategies lies in the balance between procedural compliance and a humanistic approach to customers.

However, this study also identified obstacles still encountered in implementing the problem financing resolution strategy. These obstacles include limited human resources for more intensive monitoring, low awareness among some customers of payment obligations, and external factors such as fluctuations in commodity prices and local economic conditions. These factors indicate that banks' internal strategies are not yet fully capable of addressing external risks beyond their control. Therefore, strengthening information technology-based strategies to facilitate monitoring and broader collaboration with local governments and economic institutions is necessary to create a more stable business ecosystem.

Overall, the results of this study reinforce the view that resolving problem financing cannot rely solely on collateral enforcement or litigation, but is more effective through a combination of preventive, curative, and persuasive strategies. In this way, banks can not only successfully reduce their NPF (Non-Performing Loan) ratio but also maintain customer trust and ensure the continuity of business relationships in accordance with the principles of fairness and deliberation in Islamic banking.

CONCLUSION

Based on the results of research conducted on the problem financing resolution strategy at PT. Bank Sumut KCPS Rantauprapat, several conclusions can be drawn as follows: The Non-Performing Financing (NPF) rate at PT. Bank Sumut KCPS Rantauprapat in the 2020–2022 period showed an increasing trend, with a peak in 2022 of 3.8%. This condition was influenced by the weakening economy, declining public purchasing power, and weak supervision at the beginning of financing distribution. The problem financing resolution strategy implemented consists of preventive, curative, and execution steps. The preventive strategy is carried out through strict feasibility analysis, selection of productive business sectors, early monitoring, and customer education. Curative strategies include rescheduling, reconditioning, restructuring, and a persuasive approach to save financing. Meanwhile, the execution strategy through collateral auctions or legal channels is the last option if the customer does not show good faith and the implementation of the problem financing resolution strategy has proven effective in reducing the NPF rate. After the strategy was consistently implemented, the NPF rate was successfully reduced from 3.8% in 2023 to 3.0% in 2024. This shows that the combination of preventive and curative strategies plays a significant role in maintaining the quality of bank assets and increasing public trust.

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