

ABSTRACT

Kurdi, Imam. 2013. THESIS. Title: “The Analysis of The Implementation of Mudharabah Financing Risk Management to Maintain Syariah Bank Liquidity (A Case study on PT Bank BTN Syariah, Malang Branch)”.

Advisor : Ahmad Fahrudin, A, SE., MM., Ak

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The dynamics of the development of Islamic banking in Indonesia grows rapidly. In the development, Islamic banks become a new phenomenon as financial institutions. Since its concepts and systems are different from conventional banks, Islamic banks become alternative financial solutions from various circles as a form of supporting a country's development with a stable and steady financial system. The difference of the concept lies in the banks' principle. Different with conventional banks, Islamic banks use Islamic principles and non-interest banking system within the operation. These differences make the Islamic banking business more complex, thus, the threat of risk can't be avoided. As intermediation institutions, Islamic banks should also be able to develop the real sector through financing activities. Since most banks still rely on financing business as the major income sources, the risk of financing in Islamic banks may be happened. It surely will affect the banks' liquidity level. Therefore, a system that can manage any risk in Islamic banks is needed in order to run bank properly. This research aims to analyze the implementation of Mudharabah Risk Management to Maintain Syariah Bank Liquidity.

This research is a qualitative research using descriptive approach. Therefore, observations, interviews and documentation are conducted before analyzing the data through data reduction, data presentation and conclusions making.

As the result of this research, descriptions of three important indicators are obtained: 1) As an effort to implement risk management systems, the Malang Branch of Bank BTN Syariah implement Enterprise Risk Management (ERM) system. It is a system that can identify and manage any potential event that affects Islamic banking entities. 2) Relates to the implementation of *mudharabah* Risk Management, the Malang Branch of Bank BTN Syariah do some efforts of problematic mudharabah financing rescue, namely: financing rescue, foreclosure guarantees, settlement through BASYARNAS and the district court, and also receivable book removal and deletion. 3) Based on the assessment of liquidity, the Malang Branch of Bank BTN Syariah is considered capable of maintaining liquidity levels within a safe limit. The evidence supports this statement is the CR assessments in 2010 and 2011 which are up to 260.68% and 227.68% (the minimum limit of BI 4.05%), RR 5.52% and 9.35% (the minimum limit of BI 5%), FDR amounted to 66.25% and 64.56% (the minimum limit of BI 110%), and FAR which are up to 43.10% and 42.45%.