

**ANALYSIS OF THE FACTORS CAUSING PROBLEMATIC
FINANCING AT BANK SYARIAH INDONESIA MAGELANG
SINGOSARI SUB-BRANCH OFFICE**

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Abstract

Indonesian Islamic banks are banks in Indonesia engaged in Islamic banking in financial institutions that meet the public's needs for financing transactions. Bank Syariah Indonesia Magelang Singosari Sub-Branch Office is having problems with financing. Factors that cause problematic financing come from internal factors and external factors. This research aims to find out what factors cause problematic funding at Indonesian Sharia banks, the Magelang Singosari Sub-Branch Office and to find out how to deal with ineffective financing at the Indonesian Sharia Bank, the Magelang Singosari Sub-Branch Office. This research method uses qualitative data types. The data in this study were collected and organized, and sorted in a certain pattern so that the data is determined and sorted according to the research discussion. The causes of unfavorable financial conditions are internal factors and external factors at Bank Syariah Indonesia Sub-Branch Office Magelang Singosari, internal factors the bank does not delve into in the analysis of prospective customers, external factors in particular 1) the possibility that the customer wants to pay before maturity but cannot pay it off due to a disaster the customer does not have the income to pay for the financing that is due 2) the intentional factor of the customer intentionally delaying payment of funds that are due.

Keywords: Bank Syari'ah Indonesia, External Factors, Financing Problems, Internal Factors

1. INTRODUCTION

Indonesia now has more banking options due to the existence of Islamic banks that offer financial and investment products in a different way from conventional banks that existed before. According to Ningsih (2021), conventional banks are banks that carry out ordinary business activities in providing services in the flow of payments, conventional bank profits are based on the method of setting interest rates, and certain nominal fees such as in business. activities in general. here, because the majority of Indonesia's population is Muslim. The presence of Islamic banks was very desirable before Indonesia's independence, because Indonesia is a Muslim-majority country and it is clear that banks that use sharia law and principles will be more desirable.

Sharia banking is a banking system whose implementation is based on Islamic law Cookson & Stirk (2019). The formation of this system is based on the Islamic prohibition to lend or collect loans by charging interest rates. Meanwhile, conventional banks implement a moneylender system with interest calculations, both for savings products and loans that are not in accordance with Islamic law. Islamic banks do not implement an interest rate system but apply a profit sharing system, namely the fund management system in Islamic economics. The calculation of profit sharing is based on an agreement

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between the bank and the customer who invests his money in an Islamic bank. Currently, Bank Syariah Indonesia has been established as a result of a merger with other Sharia banks.

Bank Syariah Indonesia is the result of a merger between PT Bank Rakyat Indonesia Syariah Tbk, PT Bank Syariah Mandiri and PT Bank Negara Indonesia Syariah. The Financial Services Authority (OJK) officially granted merger permits to three Islamic banking companies on January 27, 2021 using the numbers SR3/PB.1/2021. In addition, on January 1 and 2, President Joko Widodo inaugurated the presence of Bank Syariah Indonesia. This merger brings together the advantages of the three Islamic banks, thus providing more comprehensive services, wider coverage, and better capital capacity. Supported by business synergy and government commitment through the Ministry of SOEs, Islamic banks in Indonesia are encouraged to compete globally (Ekonomi, F., & Bisnis, 2018).

Islamic banks transfer money to customers in the form of financing. Among the forms of financing channeled by Islamic banks, the products most in demand by the public are *Mudharabah* and *Murabahah* grants. The definition of Islamic finance is an activity in which the bank provides money or goods to customers in return after a certain period of time based on an agreement between the bank and the provider of funds. A form of profit sharing, Sharia-based finance is widely used by customers for various needs. Start by giving away your house, car, school fees, etc. However, from an operational perspective, there are financial differences between Islamic banks and conventional banks, but the problem of sending money to the public is still the same as the financing problem until the sponsor is declared inactive.

Cookson & Stirk (2019) Financial performance that is underperforming is classified as underperforming finance if the financial quality it has is not current, or bad. Non-performing financing is an integral part of the name of financial institutions, especially Islamic financial institutions. The possibility or absence of financing can be due to errors or negligence of Bank Syariah Indonesia or customers, or unavoidable circumstances. In the event of a funding failure, the bank has the right to sell the collateral used as collateral when issuing a loan. Collateral is sold as a source of payment. Collateral is important because it is charged to the bank with collateral as a source of payment when the customer does not fund Sharia.

Based on previous research by Purnomo & Santoso (2015), Bank BRI Syariah, Bandar Jaya Sub-Branch Office has seen an increase in funding for inactive activities year on year. Therefore, in dealing with banks and customers with inefficient financial resources, they all consider and offer the right solutions. Another research was conducted regarding the analysis of solutions to solving funding problems in *Murabahah* Sharia Bank products at Bank Muamalat Indonesia Banda Aceh (Ibrahim & Rahmati, 2017). ineffective funding. Another study entitled Analysis of the Factors Causing Funding Problems at KSPPS Surya Sekawan Kudus (Sari, 2017). The results of this study are the factors causing funding problems by intentional and unintentional members. KSPPS Surah Human Sudden Funding Strategies to minimize financial inactivity is to take the following actions: Providing reminders to the debtor, through a warning letter (hereinafter referred to as SP), the visit to the debt (*Silahturahmi*), the supporting assistance is used to reduce the inability of the financial intention to apply the precautionary principles by analyzing the funding providing qualifications with approaches (characteristics,

capabilities, captivity, collateral, requirements and syariah), limiting fundalization of the fund (hereinafter referred to as BMPD), and ensure administration and field surveillance on debtors.

The Effect of Credit Analysis on Non-Operating Finance at PT Bank Pembinaan Syariah Artha Madani Cikarang Bara Java (Rangkuti, 2018). The results of the analysis carried out show that the credit carries a closing value, the contribution of variable A to variable B is 52,99%. This value shows where credit analysis contributes quite a lot, namely 52,99% for grant agreements 47,01% for other influencing variables.

The similarity with this research is the research subject, namely the analysis of non-performing funding in Islamic banks. While the difference between this research and other research is to find out the factors that cause problem financing at Bank Syariah Indonesia Magelang Singosari Sub-Branch Office. In general, inefficient financing is provided to customers who have not met their payment due dates and do not meet contractual requirements.

2. LITERATURE REVIEW

2.1. Definition of Indonesian Sharia Bank

Mukti (2013), Indonesia Sharia Bank are public financial institutions that provide credit and other services in the flow of payments and circulation of money operating according to Sharia or Islamic principles. To achieve its goals, Islamic banks have the function of identifying, mobilizing, encouraging and developing the potential and capacity of their customers' savings. Bank Syariah Indonesia Magelang Singosari Sub-Branch Office has the following tasks: a. Providing access to Indonesian sharia financial solutions. b. To be a big bank that provides the best value for its shareholders. Compared To be the company of choice and the pride of Indonesia's best talents. Bank Syariah Indonesia Magelang Singosari Sub-Branch Office has thirteen employees and consists of the following divisions: Branch Manager, Branch Operations and Service Manager, Cashier, Customer Service, Financial Officers and Transactions, Stock Evaluation Commitment, Operational Staff.

Mukti (2013), Financing is a provider of money or bills that can be equated with it, based on an agreement between the bank and another party that requires the party being financed to return funds or bills after a certain period of time in return, or profit sharing. Meanwhile, according to Nasution (2016), finance is one of the main tasks of Bank Sariah Indonesia, namely providing a means of providing capital to meet the needs of parties running a unit deficit.

Bank Syariah Indonesia Magelang Singosari Sub-Branch Office applies various forms of funding according to Purnomo & Santoso (2015): a. *Murabahah* financing is BSI as the seller and the customer as the buyer. Items shipped promptly and paid for easily. And customers pay in installments according to a certain price and time. b. *Wadiah* The principle of this *wadiah* contract refers to a pure amount of money. This deposit is in the form of a deposit from one party to another. c. The principle of the *mudharabah* contract discusses more about the principle of cooperation that exists between the holder of capital and the manager. The amount of profit obtained by both parties has been agreed beforehand at the beginning of the agreement. d. *Musarakah* contract is a contract signed by the owner of the *shohibul* fund or shopping center which can be two or more people. The purpose of this *Akad* is to build a joint venture, where the magnitude of the profits

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based on the initial agreement.

According to Syahit (2022) several types of loans in Islamic banks, namely; a. BSI Kur stands for people's business credit, this loan is given as a capital business loan. b. BSI Kur Farmers Loans to support farmers by working with Indonesian farmers. compared to BSI Micro Enterprises, as the name implies, BSI micro enterprises offer loans ranging from IDR 5 million to IDR 200 million with a term of up to 60 months to finance micro businesses.

2.2. Previous Research

As for the results of previous research became the basis in this research :

Table 1. Previous Research

Year / Title	Authors	Results
<i>Analisis faktor-faktor yang mempengaruhi kredit macet pada lembaga keuangan mikro syariah Baitul Maall Watamwil Surya Madani Boyolali Tahun 2013-2014</i>	Puput Wijayanti	There is no influence of the role of BMT on bad loans is unacceptable. It is based on multiple linear regression analysis. There is an acceptable influence on customers' intentions to default. It is based on multiple linear regression analysis.
<i>Analisis faktor Faktor-Faktor Dibalik Inefisiensi Keuangan dan Penanganannya pada Bank Syariah Penelitian di BPRS Bandar Lampung Tahun 2020</i>	Yuni Yunarti	The results of this study by rescheduling programming, renovating, restructuring.
<i>Analisis solusi permasalahan keuangan pada bank syariah untuk produk murabahah di Bank Muamalat Indonesia Banda Aceh 2017</i>	Azharsyah Ibrahim	There is a policy to improve payment quality and reduce NPF from detention to ineffective financial settlement efforts.
<i>Prosedur pembayaran keuangan mikro yang bermasalah di PT Bank Syariah Mandiri 2013</i>	Komang Tri Wahyuni, urged Nyoman Sri Werastuti	The non-performing funding solutions used are appropriate, as well as the rather selective analysis of funding requests to avoid non-performing loans.

<p><i>Pengaruh analisis kredit terhadap pembiayaan bermasalah pada PT. Bank Pembiayaan Syariah Artha Madani Cikarang Jawa Barat 2018</i></p>	<p>Tavitri Rangkuti</p>	<p>The results of the analysis carried out show that credit contributes 52,99% to variable X to variable Y. The value shows that credit analysis makes a sizable contribution of 52,99% to give approval and 47,01% indicates that there are other variables that influence.</p>
<p><i>Analisis Implementasi Pengelolaan Hibah Mudharabah Pada KSPPS BMT Cabang Bina Ummat Sejahtera Mijen Kudus Tahun 2017</i></p>	<p>Fuad Riyanti & Sri Puji Lestari</p>	<p>The results of this study are rescheduling, namely changes in credit terms that are only related to payment schedules or terms, including: changing class levels, changing payment schedules, changing time periods, and changing the number of payment terms, (2) A waiver of installments is given to BMT BUS for the purpose of returning the capital distributed by the <i>shahibul</i> horse after a predetermined period cannot be repaid, provisions for exemption of installments and reductions to make it easier for members to return to the principal after the due date specified during the call. (3) BMT Bina Ummat Sejahtera Branch Mijen Kudus has sought this guarantee with the aim that the funds distributed can be returned and can deter members so that something similar does not happen again in the future</p>
<p><i>Analisis akar penyebab kinerja keuangan yang buruk dan solusi untuk produk pendanaan multi-layanan ijarah Tahun 2017</i></p>	<p>Tiara Agustin</p>	<p>The results of the Research on Inefficient Financial Performance of Ijarah Mutijasa Financial Products at BPRS Bandar Lampung use an adjustment or rescheduling system, a repacking system or further modification of requirements</p>

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		demand and refactor or rearrangement. By using these three systems, BPRS Bandar Lampung can reduce losses incurred or suffered by BPRS Bandar Lampung in providing financing.
		The results of the study show that internal factors are caused by a lack of analysis of prospective debtors and the existence of family relationships between cooperatives and prospective debtors. While external factors are caused by the loan not being used optimally and the debtor's needs factor.
<i>Pembiayaan bermasalah (Non Performing Financing) PT. Bank Syariah Mandiri Tahun 2016</i>	Lailani Qodar	Based on the results of this study, the causes of PT Bank Syariah Mandiri's financial inefficiency (NFE) are the lack of strict regulations in business units, client business activities, and reduced lateral flows. For payments made by Bank PT Syariah Mandiri for non-performing finance, namely making periodic withdrawals, restructuring, margin discounts, auctions and insurance claims.
<i>Analisis faktor-faktor penyebab pembiayaan bermasalah di KSPPS surya sekawan kudus Tahun 2017</i>	Sari Qur'anah	The results of this study are financial problems caused by intentional and unintentional factors from members. The strategy for solving the financial problems of KSPPS Surya Sekawan Kudus to mitigate unfavorable financial performance is to take the following actions: Give warnings to debtors through Warning Letters (SP), Home Visits Another effort taken to reduce financial inefficiency is to

		<p>apply the precautionary principle by conducting screening by analyzing the feasibility of the next financial provision (Characteristics, Capabilities, Capital, Collateral, Requirements, and Sharia), by limiting capital distribution (BMPD), and providing administrative and field monitoring of debtors.</p>
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3. RESEARCH METHODS

The type of data used in this research method used data analysis with income of Sugiyono (2018), which means that a qualitative assessment was more suitable for this type of research that investigates societal phenomena from the perspective of participants. In summary, it can also be understood as research that was more appropriate to use to see the circumstances or situation of the research subject. By using qualitative data, the data obtained from PT. Bank Syariah Indonesia Magelang Singosari Sub-Branch Office.

The source of data in this study used primary data. Primary data was data obtained directly from respondents or from the subjects studied. Background data on factors causing problematic financing and how to overcome them at Indonesian Islamic banks through interviews with Indonesian Islamic bank employees. The research data was collected and sorted, arranged in a certain pattern so that the data was identified and organized according to the research discussion.

All of this data was analyzed qualitatively, namely by explaining the quality of income or respondents' responses, then explaining completely and thoroughly the various aspects related to this research topic and drawing conclusions based on an inductive approach. Therefore, this analysis can draw conclusions with broad and specific research problems and objectives.

3.1. Factors Causing Problem Financing

Cookson & Stirk (2019) explains that the cause of problematic financing is that it is too easy for banks to lend or invest because they are forced to take advantage of excess liquidity. As a result, the valuation of financial resources is less conservative in anticipating possible risks to the companies it funds.

The several factors that cause problematic financing at Bank Syariah Indonesia Magelang Singosari Sub-Branch Office are as follows: In this study there are two factors that influence problematic financing at financial institutions, namely internal factors and external factors. According to Jihan Zulmi (2008: 34) in Wijayanti & Ahyani (2014), internal factors are all factors that affect aspects of capital or credit originating from the financial institution itself, including: a. The role of BSI Poerwa Darminta (1986: 32) The role of BSI is something that lies or holds a leadership role, especially when an incident or event occurs. b. Customer Intent Poerwa Darminta (1986: 33) Customer intention is a

belief, or firm will. Therefore, the intention of the customer must be high to be able to fulfill his installment obligations for the financing provided to him.

4. RESULTS AND DISCUSSION

4.1. An Analysis of the Factors Causing Problematic Financing at the Indonesian Sharia Bank Magelang Singosari Sub-Branch Office

According to Purnomo & Santoso (2015), Indonesian Islamic banks are Islamic banks that operate based on Sharia principles and their procedures are based on the provisions of the Qur'an and Hadith. Bank Syariah Indonesia Magelang Singosari Sub-Branch Office experienced capital problems. Basically, this financing is important because it can affect the life of BSI. Bank Syariah Indonesia Magelang Singosari Sub-Branch Office in providing financing still hopes that the financing will run smoothly, the customer will fulfill what was promised in the agreement and will pay in full at maturity. However, it is possible that during the funding period, customers experience difficulties in paying due to losses for Islamic banks. Any financing made by Bank Syariah Indonesia Magelang Singosari Sub-Branch Office, regardless of the form of financing, is always based on an agreement between Bank Syariah Indonesia Magelang Singosari Sub-Branch Office and the customer. Agreements in the Islamic banking system are often referred to as Contracts (Jobson, 2011; Sutan Remy Sjahdeini, 2018).

The contract comes from the Arabic “*al-aqdu*” according to Fathurrahman Djamil *al-aqdu* which can be identified with the term agreement. In *muamalah* (business transactions), the term most commonly used is *al-aqdu*, every transaction must have a commitment arising from an agreement in an agreement made by the parties involved. According to Abdoerrauf, commitment (*al-aqdu*) occurs in three stages, namely agreement, agreement, and engagement. Each agreement will give rise to rights and obligations for the parties entering into the agreement. In implementing the agreement, the obligation to achieve must be fulfilled by everyone. If the debtor fails to carry out his obligations according to the contents agreed in the agreement, then it can be said that the debtor breaks a promise, breaking a promise in civil law is divided into four conditions, namely: a. The debtor does not perform services at all. b. The debtor failed to perform the services as promised. compared to Debtors lagging behind in completing achievements. c. The debtor commits an act that is not in accordance with the agreement (Ascarya, 2015).

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The efforts of Bank Syariah Indonesia Magelang Singosari Sub-Branch Office in dealing with problem financing can be done in various ways, including saving problem financing. Responses to financial inefficiencies can be achieved through financial rescue

through financial restructuring. There are two ways to deal with Financial Inactivity through Settlement of Financial Inactivity, namely through the courts (legality) and out of court (legality).

Good bank management with minimal operations Management is carried out as follows: a) Restructuring financing for customers who have experienced a decrease in their ability to pay but are still considered to have a business outlook and have the ability to pay after restructuring. b). The implementation of financial restructuring must still pay attention to sharia principles in addition to referring to the universal precautionary principle that applies to the banking industry. c. In addition, the necessary aspects and compliance with the development of sharia banking are taken into consideration in improving the provisions for financial restructuring of Bank Syariah Indonesia Magelang Singosari Sub-Branch Office. Financial restructuring is a bank's efforts to help customers fulfill their obligations, including through: Rescheduling, namely changing the customer's payment schedule or period. Repackaging, namely changing all or part of the financing requirements that do not add to the remaining principal obligations of the customer to the Bank, but not limited to: a. Change payment schedule. b. Change the amount of payment c. Change of timeframe. d. Changes in the ratio of financing.

In addition, using restructuring is an attempt to avoid problems by changing funding requirements, including: a. Additional capital for bank financing facilities. b. The financial contract agreement is prepared based on the customer's condition and includes a chronology of the previous financial agreement in the new financial contract by following the provisions stipulated in Bank Indonesia regulations regarding the application of Sharia principles. c. convert capital into medium-term sharia securities. The implementation of financial restructuring with medium-term sharia transition is carried out with a financing agreement. Indonesian Sharia Banks are required to have medium-term Sharia securities in an amount equal to the customer's obligations. d. Turning Finance into temporary equity investments in client companies, which may be accompanied by rescheduling or readjustment. Temporary capital changes in the implementation of financial restructuring can be carried out if this conversion is carried out for customers in the form of legal entities conducting business activities in the form of a limited liability company.

5. CONCLUSION

Based on research conducted, it can be concluded that Legal arrangements related to financial activities in Islamic banks in accordance with Islamic banking law can resolve problems through legal channels or resolve problems outside the court. Factors causing poor financial performance at Bank Syariah Indonesia Magelang Singosari Sub-Branch Office originate from the fact that customers who use the wrong financial sources, customers have skills that are less than optimal due to natural factors and inaccurate information.

According to the results and conclusion, we suggest that customers of Bank Syariah Indonesia Magelang Singosari Sub-Branch Office who use this financing must fulfill their loan repayment obligations and without delay in repaying loans to Bank Syariah Indonesia Magelang Singosari Sub-Branch Office. The existence of sharia banking law, the court's authority to resolve sharia banking disputes, is not only the authority of the religious courts, but also the authority of the general courts. This requirement will

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certainly increase the possibility of disputes over the jurisdiction of the judiciary, especially between religious courts and general courts. Hence, it is necessary to make changes to the Islamic banking law, especially the provisions of Article 52 paragraph (2).

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