

PRODUKTIVE FINANCING PROBLEMS IN ISLAMIC BANKS, (Research at Universities in Indonesia : A Systematic Literature Review Analysis)

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ABSTRACT

This research is a systematic literature review study that aims to find out the extent of research conducted by students in Indonesia regarding the Problems of Productive Financing in Islamic Banks with an emphasis on the preparation of final assignments such as theses, theses and dissertations. The method used consists of three stages, namely collection, assessment, and presentation. The results of this study indicate that there are 16 final assignments that raise Productive Financing Problems in Islamic Commercial Banks. The writing final project began in 2018-2022, students of UIN Raden Intan Lampung and IAIN Padangsidempuan were most enthusiastic about making studies. The methods used are quantitative and qualitative, dominant the theme often raised is the analysis and influence of Earning Financing Assets. The results of the study concluded, Productive Financing in Islamic banks is still less desirable, due low public understanding. Some of the problems encountered in the development of productive financing are not only external but also internal factors of Islamic banking such as risks that are considered high, inadequate supervisory processes, inadequate quality and number of human resources, complicated and inefficient, lack of innovation and service development, regulation and the role of government which is considered not optimal.

Keywords: Problems, productive financing, Islamic banking, Systematic Literature Review Analysis

ABSTRAK

Penelitian ini merupakan studi literature review sistematis yang bertujuan untuk mengetahui sejauh mana penelitian yang dilakukan oleh mahasiswa di Indonesia mengenai Problematika Pembiayaan Produktif di Bank Syariah dengan penekanan pada penyusunan tugas akhir seperti skripsi, Tesis dan Disertasi. Metode yang digunakan terdiri dari tiga tahapan yaitu pengumpulan, penilaian, dan penyajian. Hasil penelitian ini menunjukkan ada 16 tugas akhir yang mengangkat Problematika Pembiayaan Produktif pada Bank Umum Syariah. Penulisan tugas akhir dimulai sejak tahun 2018-2022, mahasiswa UIN Raden Intan Lampung dan IAIN Padangsidempuan paling antusias dalam membuat kajian. Metode yang digunakan kuantitatif dan kualitatif, dominan tema yang diangkat adalah analisis dan pengaruh Aktiva Pembiayaan Produktif. Hasil penelitian menyimpulkan, Pembiayaan Produktif pada bank syariah masih kurang diminati, dikarenakan pemahaman masyarakat masih rendah. Beberapa permasalahan yang dihadapi dalam pengembangan pembiayaan produktif tidak hanya faktor eksternal tetapi juga internal dari perbankan syariah seperti risiko yang dianggap tinggi, proses pengawasan yang kurang, kualitas dan jumlah SDM yang kurang memadai, rumit dan tidak efisien, kurangnya inovasi dan pengembangan layanan, regulasi dan peran pemerintah yang dinilai belum optimal.

Kata Kunci: Problematika, pembiayaan produktif, perbankan syariah, Analisis Systematic Literature Review

A. INTRODUCTION

Islamic banks operate on the basis of sharia principles by using profit sharing and profit margin instruments as a differentiator from conventional banks which use interest system instruments. One of the functions of Islamic banks as an intermediary is a financial intermediary from people who have excess funds to people who

experience a lack of funds.¹ According to survey data conducted by the Financial Services Authority (OJK) Financial Literacy and Inclusion Survey (SNLIK) in 2022, the level of users of Islamic financial products and services in Indonesia is only 9.14%, while the Islamic financial literacy index is 12.12%.² The results of the 2022 SNLIK show that the financial literacy index of the Indonesian people is 49.68 percent, an increase compared to 2019 which was only 38.03 percent. While the financial inclusion index this year reached 85.10 percent, an increase compared to the previous SNLIK period in 2019, which was 76.19 percent. This shows that the gap between literacy levels and inclusion levels is decreasing, from 38.16 percent in 2019 to 35.42 percent in 2022.

One of the main functions of Islamic banks mentioned above is channeling financing. Distribution in the form of financing is the main business source and the main source of income for Islamic banks.³ Financing products at Islamic banks clearly refer to Murabahah, Mudharabah, Musyarakah and Ishtisna and Salam financing where these contracts are used in financing products that generate benefits for both parties.⁴

¹Sri Mulyani, "Analisis Manajemen Pembiayaan Pada Bank Syariah," *An-Nisbah: Jurnal Perbankan Syariah* 1, no. 2 (June 28, 2020): 2, <https://doi.org/10.51339/nisbah.v1i2.167>.

²OJK, "Infografis Hasil Survei Nasional Literasi dan Inklusi Keuangan Tahun 2022," *OJK-Otoritas Jasa Keuangan* (blog), November 2022, <https://www.ojk.go.id/id/berita-dan-kegiatan/info-terkini/Pages/Infografis-Survei-Nasional-Literasi-dan-Inklusi-Kuangan-Tahun-2022.aspx>.

³Dery Ariswanto, Zedra Warang, and Agung Wildan Azizi, "Pembiayaan Sindikasi Bank Syariah di Indonesia dalam Perspektif Hukum Ekonomi Syariah," *J-Alif: Jurnal Penelitian Hukum Ekonomi Syariah dan Budaya Islam* 6, no. 2 (December 7, 2021): 2, <https://doi.org/10.35329/jalif.v6i2.1893>.

⁴Sujian Suretno and Bustam Bustam, "Peran Bank Syariah Dalam Meningkatkan Perekonomian Nasional Melalui Pembiayaan Modal Kerja Pada UMKM," *Ad-Deenar:*

The value of financing disbursed by Islamic banking to the public has grown quite rapidly over time, both in total value and in the type of use. However, in the midst of rumors circulating among the public that it is difficult to access financing at Islamic banks which are relatively expensive, it turns out that this issue is also being discussed in academic circles.⁵ The difficulty of access to funds in financing, especially productive financing, is felt by MSME actors, this has triggered MSME actors to finally choose financing products from conventional banks which are felt to be able to provide cheaper and faster credit.

Islamic banks, which are actually embedded in their identity as Islamic financial institutions that support the real sector, especially in productive economic activities, are in fact not maximized in making themselves financing productive activities for MSME actors.⁶ Every financing has risks faced by banks and customers,⁷ The risks faced are also a problem faced by Islamic banking in financing products. Healthy financing is an important aspect of Islamic banking, a healthy financing process not only has implications for healthy bank conditions but also has implications for improving the performance of the real sector being financed.

Jurnal Ekonomi dan Bisnis Islam 4, no. 01 (March 25, 2020): 2, <https://doi.org/10.30868/ad.v4i01.752>.

⁵Sujian Suretno and Rivai Yusuf, "Mahalnya Pembiayaan di Bank Syariah," *Ad-Deenar: Jurnal Ekonomi dan Bisnis Islam* 5, no. 02 (October 6, 2021): 2, <https://doi.org/10.30868/ad.v5i02.1679>.

⁶Trimulato Trimulato, "Optimalisasi Pembiayaan Pada Sektor Produktif Mikro di Bank BTPN Syariah," *Ekonomi & Bisnis* 19, no. 2 (January 11, 2021): 3, <https://doi.org/10.32722/eb.v19i2.3399>.

⁷Muhammad Rifqi Hidayat and Parman Komarudin, "PENANGANAN NON-PERFORMING FINANCE DALAM AKAD MUSYARAKAH DI BANK KALSEL SYARIAH," *At-Taradhi: Jurnal Studi Ekonomi* 9, no. 1 (August 1, 2018): 1, <https://doi.org/10.18592/at-taradhi.v9i1.2086>.

From the data described above, productive financing has decreased in value from year to year due to the lack of public interest in choosing productive financing. If this continues, it will certainly hinder the development of Islamic banks in Indonesia. Therefore Islamic banks must pay attention to this problem.

Islamic bank as a financial institution is a business entity that cannot stand alone without the trust of the community where the institution operates. This trust cannot be separated from the role of sufficient public knowledge through increasing Islamic financial literacy which influences views of Islamic banks. Because low financial literacy will also have an impact on the low market share of Islamic banking.⁸

There are several studies on the Problem of Productive Financing in Islamic Banks such as Siti Khadijah's research which states that there have been ups and downs in the growth rate of total productive financing in the last 4 years and there are 5 (five) factors that cause low levels of productive financing (mudharabah and musyarakah), namely a crisis of confidence, financing risks, profit sharing, limited to customers who already have businesses and limited business sectors financed.⁹ Supported by Ricki Ariyanto's research. In analyzing the measurement of financing risk, the bank must know or predict the risks that will occur after the customer has been given financing, in this case the financing officer or BPRS is not careful in analyzing the principles

⁸Parman Komarudin and Muhammad Syarif Hidayatullah, "Alur Legislasi dan Transformasi Hukum Perbankan Syariah di Indonesia," *Mizan: Journal of Islamic Law* 5, no. 1 (June 18, 2021): 134, <https://doi.org/10.32507/mizan.v5i1.868>.

⁹Siti Khadijah, "Analisis Tingkat Pembiayaan Produktif Pada Bank Syariah (Studi Kasus Pt Bank Syariah Indonesia Kcp. Stabat)" (Skripsi, Universitas Islam Negeri Sumatera Utara Medan, 2021).

of providing financing to prospective customers. data regarding customer financing is not well documented, and also the causal factors are internal and external factors.¹⁰

Meanwhile Maulida Aulia stated that there were 8 (eight) factors that influenced the low level of productive financing at pt. BNI Syariah Banda Aceh, namely: crisis of confidence, financing risk, profit sharing, complicated financing process, bank risk apathy, lack of ability to monitor business, limited distribution of financing to customers who already have previous businesses, limited business sectors financed.¹¹

From some of these studies it is explained that there are problems or problems in productive financing caused by factors, both internal and external factors.

From the aspect of literacy, it is known that literacy and study factors greatly influence the development of Islamic banks in Indonesia, especially those related to productive financing. However, unfortunately, community literacy and socialization of productive financing are considered to be lacking, so it still needs to be improved.

Based on the studies above, it can be concluded that productive financing in general has great potential in helping the progress of the Indonesian economy in general and Islamic banking in particular, however, unfortunately, the problem of literacy is one of the most influential obstacles to this potential not being maximized. Therefore, this research is also related to literacy issues, where this research is a

¹⁰Ricki Ariyanto, "Analisis Pengukuran Risiko Pembiayaan Produktif Umkm Pada Bank Syariah Menggunakan Konsep 5c (Studi Pada Bank Pembiayaan Rakyat Syariah Bandar Lampung)" (Skripsi, Universitas Islam Negeri Raden Intan Lampung, 2020).

¹¹Aulia Maulida, "Analisis Tingkat Pembiayaan Produktif Pada Pt. Bni Syariah Banda Aceh" (Skripsi, Universitas Islam Negeri Ar-Raniry Banda Aceh, 2019).

systematic literature review which aims to find out how far the studies conducted by university students in Indonesia are related to productive financing problems in Islamic banking by focusing on the preparation of final assignments such as Thesis, Thesis, and Dissertation. This is important to do considering that it is the alumni of these tertiary institutions, especially Islamic tertiary institutions, which in the next few years are expected to be the main actors in the advancement of the sharia economy in Indonesia, including productive financing in sharia banking

B. LITERATUR REVIEWS

Definition of Productive Financing

Financing in general implies a collaboration between an institution and a customer to provide a certain amount of funds based on an agreement between the financial institution and another party which requires the party receiving the funds to return the money or form of a bill within a certain period of time.¹²

While productive financing is a form of financing that aims to expedite the course of the production process starting from collecting raw materials, processing to selling finished goods.¹³

¹²Mariya Ulpah, "Konsep Pembiayaan Dalam Perbankan Syariah" 3, no. 2 (2020): 3, <https://doi.org/10.51476/madanisyari'ah.v3i2.208>.

¹³Novia Adellia and Moh Faizal, "Analisis Dampak Pembiayaan Produktif Bermasalah Terhadap Kesejahteraan Karyawan Di Bank Sumsel Babel Syariah Kantor Cabang PIM Palembang Pada Tahun 202" 2, no. 2 (2021).

Types and Types of Productive Financing

According to the need for productive financing in Islamic banks is divided into two types namely:¹⁴

1. Working capital financing, namely financing to increase production both in quantity and quality or also for trade purposes to increase the utility of an item. The maximum period for working capital financing is one year but can be extended as needed. This financing extension was carried out on the basis of the results of an analysis of the debtor and the overall financing facility. Points that must be considered in conducting an analysis of the provision of financing, among others:
 - a. The type of business because the working capital needs of each business are different.
 - b. The scale of the business, the size of the working capital needs of a business is very dependent on the scale of the business they are running. The larger the scale of the business being operated, the greater the need for working capital funds required for the business
 - c. The level of difficulty of the business being run, such as production processes that require experts, provision of high-tech machines, availability of hard-to-find/rare raw materials to support the production process.

¹⁴Rahmat Ilyas, "Analisis Kelayakan Pembiayaan Bank Syariah," *ASY SYAR'ITYYAH: JURNAL ILMU SYARIAH DAN PERBANKAN ISLAM* 4, no. 2 (December 4, 2019): 4, <https://doi.org/10.32923/asy.v4i2.999>.

2. Investment financing, namely financing to meet the needs of capital goods and facilities related to the production process.¹⁵ Procurement of these goods which functions to carry out rehabilitation, business expansion or the establishment of new projects.

Sharia investment is the investment of funds with the intention of obtaining benefits and profits in the future which include several things including the following:¹⁶

- a. The expected returns from the investment are in the form of financial benefits.
- b. Business entities or LKS generally aim to gain profits while social agencies and other government agencies aim to provide social benefits (social benefits) compared to financial benefits.
- c. Business entities that obtain investment financing from Islamic banks must be able to benefit in order to continue to grow and fulfill their obligations to the bank.

There are four types of productive financing contracts that are common in Islamic banks, namely as follows:

1. Mudharabah

In short, mudharabah financing or investment is handing over capital money to a person who trades so that he gets a percentage of the profit. A mudharabah contract is also a form of equity financing but has a different form from musyarakah.¹⁷

¹⁵OJK, “Peraturan OJK Nomor 35 /POJK.05/2018 Tentang Penyelenggaraan Usaha Perusahaan Pembiayaan” (Otoritas Jasa Keuangan, 2018), 2.

¹⁶Ayu Citra Santyaningtyas, MH SH, and M. Kn, “Investasi Syariah” (Jember: UPT Percetakan & Penerbitan Universitas Jember, 2019).

¹⁷Nadia Nandaningsih and Yuli Dwi Yusrani Anugrah, “Konsep Pembiayaan Mudharabah dalam Perbankan Syariah,” *Muhasabatuna : Jurnal Akuntansi Syariah* 3, no. 1 (June 1, 2021): 3, <https://doi.org/10.54471/muhasabatuna.v3i1.1095>.

2. Musyarakah

Musyarakah is a profit-sharing contract when two or more entrepreneurs who own capital work together as business partners to finance new or ongoing business investments with the risk being shared.¹⁸ Through a musyarakah contract, two or more parties (including banks and financial institutions with their customers) can collect their capital to form a company (Syirkah al Inan) as a legal entity.¹⁹

3. Salam

Salam financing is a contract for financing an item by ordering and paying the price in advance under certain agreed conditions, while the delivery of goods is carried out in accordance with the agreement that has been made.²⁰ Salam financing can also be applied to procurement of financing for industrial goods such as garments where customers apply for financing for the manufacture of apparel.²¹

4. Istishna

Istishna financing, namely a sale and purchase contract in which the price of goods is paid in advance but can be paid in

¹⁸ Erlyna Damayanti, Sri Suartini, and Isro'iyatul Mubarakah, "Pengaruh Pembiayaan Mudharabah dan Pembiayaan Musyarakah Terhadap Profitabilitas Bank Umum Syariah di Indonesia," *Jurnal Ilmiah Ekonomi Islam* 7, no. 1 (March 8, 2021): 3, <https://doi.org/10.29040/jiei.v7i1.1856>.

¹⁹ Citra Intan Purnama Sari and Sulaeman Sulaeman, "Pengaruh Pembiayaan Murabahah, Pembiayaan Mudharabah dan Pembiayaan Musyarakah Terhadap Profitabilitas," *Al Maal: Journal of Islamic Economics and Banking* 2, no. 2 (January 12, 2021): 5, <https://doi.org/10.31000/almaal.v2i2.3111>.

²⁰ Nurlaili, *Menejemen Pembiayaan Bank Syariah* (Pekanbaru: Cahaya Firdaus, 2018), 38.

²¹ Syifa Haerunisa, Neneng Nurhasanah, and Yayat Rahmat Hidayat, "Pemetaan Masalah Dan Solusi Prioritas Pembiayaan Ba'i As-Salam Di Perbankan Syariah," *Spesia* 4, no. 2 (2018): 3, <http://dx.doi.org/10.29313/syariah.v0i0.10542>.

installments according to the time schedule and terms that have been mutually agreed upon while the goods produced and purchased are delivered later.²² In Islamic banking, in implementing istishna financing, the bank acts as a customer or buyer or both (manufacturer and buyer) while the customer acts as a producer or maker or contractor.

College

Higher education is a party that has considerable influence in determining policy. If it is included in the realm of public policy, then higher education can be categorized into an epistemic community. Higher education has professionals who have studies in solving a problem and this is needed by policy makers. To see the involvement of universities in international relations, especially regional integration, one can see the roots of international relations itself, namely political science. In addition, it can be seen the benefits for universities that take advantage of existing regional (even global) integration by internationalizing.²³

Systematic Literature Review

Systematic literature review, which is a research method that is carried out by collecting, evaluating, integrating, and presenting

²²Mister Candra and Anggreany Hustia, "Pengaruh Pembiayaan Qardh, Ijarah dan Istishna Terhadap Profitabilitas BPRS di Indonesia," *Jurnal Manajemen dan Keuangan* 8, no. 1 (May 31, 2019): 3, <https://doi.org/10.33059/jmk.v8i1.1183>.

²³Mahmud Yusuf, Abidir Rahman, and Parman Komarudin, "Bibliographi Cash Waqf Linked Sukuk (CWLS) Pada Perguruan Tinggi di Indonesia: Analisis Systematic Literature Review" 4 (2022): 56; Pati D and Lorusso L. N., "How to Write a Systematic Review of the Literature.," *HERD: Health Environments Research & Design Journal* 11, no. 1 (2018): 15–30; Triandini and dkk, "Metode Systematic Literature Review Untuk Identifikasi Platform Dan Metode Pengembangan Sistem Informasi Di Indonesia," *Indonesian Journal of Information Systems (IJIS)* 1, no. 2 (2019); Hariyati and Tutik sari RR, "Mengenal Systematic Review Theory Dan Studi Kasus," *Jurnal Keperawatan Indonesia* 13, no. 2 (n.d.): 2010.

findings from various studies related to certain topics. Therefore, this research consists of three stages, namely collection, assessment, and presentation. The collection stage is carried out using the Publish or Perish search engine with the Google Scholar database. The title words used are Productive Financing in Islamic banks with a period of 2018-2022.

Productive Financing Problems in Islamic Banking

According to the Financial Services Authority (OJK) for 2021, productive financing data is actually experiencing quite good growth, however, the growth portion is not as big as consumer financing. So that it must require effort and encouragement for Islamic banks to be more productive in financing productive activities.

Pembiayaan Berdasarkan Jenis Penggunaan

Jenis Penggunaan	Nominal (Rp Triliun)	Pertumbuhan 2021(yoy)	Pertumbuhan 2020 (yoy)
Konsumsi	212,10	13,88%	15,21%
Modal Kerja	117,97	-1,49%	4,14%
Investasi	91,79	3,57%	0,16%
Total	421,86	6,90%	8,08%

Source: OJK Sharia Financing Statistical Data 2021

From the table above, it can be seen that the growth in productive financing is low compared to consumption financing. MSME productive financing decreased in working capital financing by -1.49%, while MSME investment financing grew by 3.57%, meaning that the

distribution of financing was still dominated for consumption financing, not productive financing.

The lack of Islamic banking activities in carrying out the distribution of productive financing funds turns out to be different from what is stated in theory, namely that there are more activities in murabahah financing than mudharabah and musyarakah financing activities.²⁴ Extra efforts are needed on the part of Islamic banks to pay more attention to and be committed to contributing and involving themselves in the development of the real MSME sector, one of which is by increasing the portion of funding for productive financing, not consumptive financing.²⁵

According to Hidayat and Komarudin, citing a book written by Veithzal Rivai entitled *Islamic Financial Management*, there is a wrong assumption that problem financing is always caused by the fault of the debtor. Problematic financing can be caused by various things originating from the debtor, from external conditions, even from the bank that provides the financing. Bank mistakes that can lead to problematic financing start from the planning stage, the analysis stage, and the supervision stage. The factors that cause the emergence of problem financing need to be realized by the bank so that the bank can prevent or handle it properly.²⁶

²⁴Humaidi S, "Pembiayaan Bagi Hasil (Sektor Produktif) Antara Idealitas Dan Realitas," *Journal Of Institution And Sharia Finance* 1, no. 2 (2018): 10, <https://doi.org/10.24256/joins.v1i2.594>.

²⁵Wulanda Fuan Ertiyant and Fitri Nur Latifah, "Peran Bank Syariah Terhadap Pembiayaan UMKM di Masa Pandemi Covid-19," *Jurnal Tabarru': Islamic Banking and Finance* 5, no. 1 (May 18, 2022): 3, [https://doi.org/10.25299/jtb.2022.vol5\(1\).9398](https://doi.org/10.25299/jtb.2022.vol5(1).9398).

²⁶Hidayat and Komarudin, "PENANGANAN NON-PERFORMING FINANCE DALAM AKAD MUSYARAKAH DI BANK KALSEL SYARIAH," 4.

However, it turns out that there are problems faced by Islamic banks that seem reluctant to spend a lot of funds in the real sector for productive financing. Some of the problems faced by Islamic banks in productive financing are as follows:

1. High Risk

The existence of high risk is the main problem that becomes the problem of low productive financing in Islamic banking.²⁷ Research from Ahmad Fatkur Rohman stated that this was happening nationally in all banks in Indonesia. Therefore, many Islamic banks divert productive financing to consumptive financing.

Islamic banking companies that do too much financing or corporate financing, this can lead to higher financing risks.²⁸ This will certainly have an impact on the company's current ratio.

2. Fulfillment of Guarantees and Technical Requirements

The next obstacle is the absence of fulfillment of guarantees from customers because the amount borrowed is quite large and the customer himself does not pass the file requirements that have become standard in the requirements for submitting productive financing.²⁹ Research from Erwin Siregar, Abdul Malik and friends also states that there are unscrupulous and dishonest individuals

²⁷Fatkur Rohman Ahmad, "Analisis Kritis Atas Rendahnya Pembiayaan Berbasis Bagi Hasil Pada BMT di Jepara," *TAWAZUN: Journal of Sharia Economic Law* 3, no. 2 (September 30, 2020): 7, <https://doi.org/10.21043/tawazun.v3i2.8418>.

²⁸Mohamad Ismanandar, "Pengaruh Current Ratio, Quick Ratio dan Cash Ratio Terhadap Pembiayaan Produktif Bank Syariah," *INKLUSIF* 1, no. 2 (2016): 5, <https://doi.org/10.24235/inklusif.v1i2.1828>.

²⁹Erwin Saputra Siregar, Suchi Soumi Shinta, and Abd Malik, "Pembiayaan Usaha Mikro Kecil dan Menengah: Analisis di Bank Syariah Indonesia KCP Muara Bulian," *ATTIJARAH: Jurnal Penelitian Keuangan dan Perbankan Syariah* 3, no. 2 (n.d.): 12, <https://doi.org/10.52490/attijarah.v3i2.141>.

(customers) in providing data during the process of submitting requirements.

3. Financing Process Supervision

Transparency from the customer in reporting the results of the business they run. So that makes Islamic banks careful in spending large funds in productive financing products. This is in line with research by Muhammad Adnan and Didi Purwoko which makes Islamic banks not fully trust customers.³⁰

4. Inadequate Quality and Quantity of Human Resources

The lack of HR experience and expertise in the sharia field is due to the fact that almost the average analyst is not a graduate of the sharia economics field. Then the lack of Islamic banking HR who can handle profit sharing financing properly and correctly so that when customers come to apply for productive financing it is not immediately processed.

Human resources Empowered human resources in sharia banking according to data from the Indonesian Sharia Banking Directorate are only 40%.³¹ This of course has an impact on the pattern of thinking and influence in applying sharia values to sharia banking products.

5. Handling Production Financing Is Quite Complicated

Handling productive financing based on profit sharing is of course not as easy as handling consumptive financing (non-profit

³⁰Sigit Purwoko and Ngadirin Setiawan, "Analisis Penerapan Akuntansi Pembiayaan Mudharabah Berdasarkan PSAK 105," *Jurnal Profita: Kajian Ilmu Akuntansi* 5, no. 1 (2017): 9.

³¹Taufiq Risal, "Peningkatan Peran Perbankan Syariah Dengan Menggerakkan Sektor Riil Dalam Pembangunan," *Accumulated Journal* 1, no. 1 (2019): 4, <http://dx.doi.org/10.22303/accumulated.1.1.2019.36-47>.

sharing). Because in consumptive financing, Islamic banks are more certain in determining prices and the benefits they get. Whereas in profit-sharing-based financing, the role of Islamic banks is only as shahibul maal or owners of capital.

Maisarah and Ridwan also put forward this complicated financing handling in their research which revealed that banks are not allowed to own assets so that banks face difficulties in managing assets that are the object of financing.³² Because when the handling is complicated, it will automatically require a large handling fee as well.

6. Productive Financing Is Considered Less Efficient

The reluctance of Islamic banks to distribute productive financing funds (profit sharing scheme system) is not efficient and incentives are not compatible.³³ This is due to the high cost factor of supervision and verification in applying costs to the financing of the profit sharing scheme system which is the implication of a moral hazard problem. The need for an optimal profit-sharing scheme design on productive financing is a way that is considered effective and efficient to encourage public interest in running a business through productive financing.

7. Product and Service Innovation

The lack of product development and profit-sharing financing services has resulted in this profit-sharing financing always being an

³²Maisarah and Ridwan, "Pengaruh Analisis Akutansi Pembiayaan Ijarah Pada Baitul Qiradh Bairurrahman Di Kota Banda Aceh," *Jurnal Ilmiah Mahasiswa Ekonomi Akuntansi* 2, no. 1 (n.d.): 6.

³³Agus Saroni, "Analisis Problem Pembiayaan Mudharabah Serta Solusinya," *Diponegoro Private Law Review* 4, no. 1 (2019): 7.

abandoned option compared to consumer financing, consumptive financing besides being easier to handle is also more certain in generating profits on the part of Islamic banks.

Technological developments are an opportunity for all industries, including the financial industry, especially the sharia fintech industry, to revolutionize conventional activities into innovative digital services and products that make it easier for people to access them.³⁴

8. Low Community Understanding and Interest

It turns out that the MSME community is easier and more interested in becoming customers at conventional banks because they think the percentage of interest they get is more promising as well as the lottery and convenience offered to them.

There is also an understanding of the public who think that the system in Islamic banks does not fully cover sharia principles.³⁵ They are of the view that it is still obligatory for customers to provide collateral in the form of objects as one of the conditions for approval in the process of mudharabah financing to Islamic banks. Meanwhile, in Islam, in a mudharabah contract, the shohibul maal (sharia bank or sharia financial institution) is not allowed to ask for any collateral.

³⁴Zakiah Saidah Fitri and Ibnu Qizam, "Linkage Bank Syariah dan Fintech Syariah Penyaluran Pembiayaan Berbasis Digital dan Risiko Pembiayaan," 8 8, no. 2 (2022): 6, <http://dx.doi.org/10.29040/jiei.v8i2.4902>.

³⁵Marina Zulfa, "Analisis Persepsi Masyarakat Industri Kecil Terhadap Pelaksanaan Pembiayaan Bagi Hasil Bank Riau Kepri Cabang Syariah Pekanbaru," *Jurnal Tabarru': Islamic Banking and Finance* 2, no. 1 (May 1, 2019): 9, [https://doi.org/10.25299/jtb.2019.vol2\(1\).3206](https://doi.org/10.25299/jtb.2019.vol2(1).3206).

9. Regulation and Role of Government

The orientation to Islamic banking in Indonesia is not only limited to the pursuit of profit, there is a social mission that continues to be pursued by Islamic banking to support good social lives, and of course free from all elements of usury which until now has been claimed by conventional banks to apply the principle of usury.³⁶

Lack of support from related parties (regulators) is one of the problems faced by Islamic banking in financing productive financing. Lack of support from related parties to make regulations and institutions because there is no uniform operational procedure between Islamic financial institutions.³⁷ The government's role is also one of the problems faced in productive financing. Such as unfair taxation in terms of profit as a tax object while interest is tax-free and unclear regarding ownership rights because profit loss sharing in mdharabah financing requires clear and efficient ownership.

C. RESEARCH METHODS

This research is a type of library research using the systematic literature review method, which is a research method that is carried out by collecting, evaluating, integrating, and presenting findings from

³⁶Mahmud Yusuf and Parman Komarudin, "BANK DIGITAL SYARIAH DI INDONESIA: TELAHAH REGULASI DAN PERLINDUNGAN NASABAH" 13, no. 2 (2022): 278; Ali M.M et al., "Islamic Financial Inclusion Determinants in Indonesia: An ANP Approach.," *International Journal of Islamic and Middle Eastern Finance and Management.*, 2020.

³⁷Tuti Kurnia and M Si, "Alternatif Solusi Atas Problematika Pembiayaan Mudharabah," *JURNAL SYARIKAH: JURNAL EKONOMI ISLAM* 3, no. 1 (2017): 7.

various studies related to certain topics.³⁸ Therefore, this research consists of three stages, namely collection, assessment, and presentation.

The collection stage is carried out using the Publish or Perish search engine with the Google Scholar database. The title words used are "Productive Financing of Islamic Banks" with a time span of 2018-2022. The early year of 2018 was chosen as the research timeframe so that the last 5 years are the renewal value of a research. The search results are then selected to find the final assignment in the form of a Thesis, Thesis, or Dissertation that addresses the problem of Productive Financing Problems.

The assessment phase is oriented towards questions and objectivity as follows:

Question	objective
When will the study of Productive Financing Problems in Islamic Banking be carried out?	Knowing the development of the number of studies on Productive Financing Problems in Islamic Banking.
Which tertiary institutions study the Problems of Productive Financing in Islamic Banking?	Finding Universities that are most responsive to the issue of Productive Financing Problems in Islamic Banking
What methods are used in research or final assignments at universities?	Know the research methods that are used in research or final assignments in tertiary institutions.
What themes are raised from student research or final	Know the themes most often raised in research or student final assignments at tertiary institutions.

³⁸Pati, D., & Lorusso, L. N. (2018). How to write a systematic review of the literature. *HERD: Health Environments Research & Design Journal*, 11(1), 15-30. Triandini, dkk. (2019). "Metode Systematic Literature Review untuk Identifikasi Platform dan Metode Pengembangan Sistem Informasi di Indonesia". *Indonesian Journal of Information Systems (IJIS)* Vol. 1, No. 2. Hariyati, RR. Tutik Sri. (2010). "Mengenal Systematic Review Theory dan Studi Kasus". *Jurnal Keperawatan Indonesia*. Vol 13, No 2.

assignments in tertiary institutions?	
What problems exist in Productive Financing in Islamic Banking?	Knowing what problems exist in Productive Financing in Islamic Banking.

The results of the assessment will then be integrated and concluded at the presentation stage in order to present a comprehensive picture of the study of Problematics and the development of Productive Financing in Islamic Banking by University students in Indonesia.

D. RESULT AND DISCUSSIONS

Study of Productive Financing at Bank Syariah in Universities in Indonesia

Based on data collection conducted using the Publish or Perish search engine with the Google Scholar database, 48 studies were found which were then sorted according to the appropriate study theme resulting in 16 final assignments discussing the topic of Productive Financing in Islamic Banking.

The screenshot shows the Publish or Perish software interface. The search terms are 'pembiayaan produktif bank syariah'. The search results table is as follows:

Search terms	Source	Papers	Cites	Cites/y...	h	g
pembiayaan produktif bank syariah [title] from ...	Google S...	48	30	6.00	2	4
Pembiayaan Produktif Perbankan Syariah [title]...	Google S...	1	10	2.00	1	1
Pembiayaan produktif syariah [title] from 2018 t...	Google S...	50	40	8.00	3	5
Pembiayaan qard [title] from 2010 to 2022	Google S...	38	35	3.50	3	4
Pembiayaan qardh [title] from 2010 to 2022	Google S...	146	213	19.36	8	13

The citation metrics for the top result are: Publication years: 2018-2022; Citation years: 5 (2018-2023); Papers: 48; Citations: 30; Cites/year: 6.00; Cites/paper: 0.63; Authors/paper: 1.52; h-index: 2; g-index: 4; H_i name: 2; h_i annual: 0.40; h_a index: 1; Papers with ACC >= 1, 2, 5, 10, 20: 3, 1, 0, 0, 0.

Of the 16 studies, 10 final assignments examine Productive Financing in Islamic Banking in general and 6 pieces which have a theme related to the problems of Productive Financing in Islamic Banking, which the author then presents in two tables below, namely as follows:

Table 1. Results of Productive Financing Studies in Islamic Banking at Universities in Indonesia

University	Author	Type	Year	Title	Method	Keyword
Universitas Andalas Padang	Rabbiatul Sovia Annisa	Tesis	2020	Completion of Productive Murabahah Financing for Medifarma Employees at Bank Syariah Mandiri Depok Cimanggis branch ³⁹	Kualitatif	Dispute Resolution, Murabahah Financing, Islamic Banks Independent
Institut Informatika Dan Bisnis Darmajaya Bandar Lampung	Nuri Safitri	Tesis	2019	Analysis of Productive Financing at Bank Btpn Syariah Using the AHP and Topsis Method "Case Study: Pt. Bank Btpn	Kuantitatif,	Financing Analysis, AHP, Topsis

³⁹Rabbiatul Sovia Annisa, "Penyelesaian Pembiayaan Murabahah Produktif Bagi Karyawan Medifarma Pada Bank Syariah Mandiri Cabang Depok Cimanggis" (Tesis, Universitas Andalas Padang, 2020).

				Syariah Central Lampung” ⁴⁰		
Uin Sunan Gunung Djati	Ilman Muhammad Asodiq	Skripsi	2018	Analysis of Islamic Economic Law on Margin Mechanisms in Small Business Productive Financing Ib Hasanah at Bank BNI Syariah Bandung Branch ⁴¹	Kualitatif	Financing, Murabahah, Margin, Libor .
Iain Padangsidempuan	Nurhanifa	Skripsi	2019	The Influence of Productive Asset Quality, Inflation and Financing on the Profitability of Islamic Commercial Banks	Kuantitatif	Earning Asset Quality, Inflation, Financing, Profitability

⁴⁰Nuri Safitri, “Analisis Pembiayaan Produktif Pada Bank Btpn Syariah Menggunakan Metode Ahp Dan Topsis ‘Studi Kasus : Pt. Bank Btpn Syariah Lampung Tengah’” (Tesis, Institut Informatika Dan Bisnis Darmajaya Bandar Lampung, 2019).

⁴¹Ilman Muhammad Asodiq, “Analisis Hukum Ekonomi Syariah Terhadap Mekanisme Margin Pada Pembiayaan Produktif Usaha Kecil Ib Hasanah Di Bank Bni Syariah Cabang Bandung” (Skripsi, Uin Sunan Gunung Djati, 2018).

				and Business Units Sharia Period 2015-2017. ⁴²		
Lukmanul Hakim Hasibuan	Skripsi	2018	The Influence of Productive Asset Quality and Problematic Financing on Profitability in Indonesian Sharia People's Banks for the 2011-2017 Period. ⁴³	Kuantitatif	(Kap) (Npf) Return On Assets (Roa) and Indonesian Sharia People's Financing Bank	
Mhd Syahwali Ramadhan	Skripsi	2018	The Effect of Earning Assets on Return On Equity (Roe) at Islamic People's Financing	Kuantitatif	Productive Activities and Roe	

⁴²Nurhanifa, "Pengaruh Kualitas Aktiva Produktif, Inflasi Dan Pembiayaan Terhadap Profitabilitas Bank Umum Syariah Dan Unit Usaha Syariah Periode 2015-2017." (Skripsi, Iain Padangsidempuan, 2019).

⁴³Lukmanul Hakim Hasibuan, "Pengaruh Kualitas Aktiva Produktif Dan Pembiayaan Bermasalah Terhadap Profitabilitas Pada Bank Pembiayaan Rakyat Syariah Indonesia Periode 2011-2017." (Skripsi, Iain Padangsidempuan, 2018).

				Banks (Bprs) for the 2015-2017 Period ⁴⁴		
Universitas Islam Negeri Raden Intan Lampung	Ahmad Khairuman	Skripsi	2018	Optimization of the Grameen-Based Qardh Financing Function Banks And Productive Ziswaf And Their Influence Against the Profitability of Indonesian Sharia Commercial Banks (Period 2012-2016 AD) ⁴⁵	Metode Campuran (Kuantitatif-Kualitatif)	Qardh Financing, Grameen Bank (Fig), Productive Ziswaf (Zwf), And Return On Assets (Roa)
Institut Agama Islam Negeri Tulungagung	Alfina Fitria Nitarom	Skripsi	2021	Effect of Earning Assets Quality And Profit Sharing Financing	Kuantitatif	Kap, Profit Sharing Financing, Earning After Tax

⁴⁴Mhd Syahwali Ramadhan, "Pengaruh Aktiva Produktif Terhadap Return On Equity (Roe) Pada Bank Pembiayaan Rakyat Syariah (Bprs) Periode 2015-2017" (Skripsi, Iain Padangsidempuan, 2018).

⁴⁵Ahmad Khairuman, "Optimalisasi Fungsi Pembiayaan Qardh Berbasis Grameen Bank Dan Ziswaf Produktif Serta Pengaruhnya Terhadap Profitabilitas Bank Umum Syariah Indonesia (Periode 2012-2016 M)" (Skripsi, Universitas Islam Negeri Raden Intan Lampung, 2018).

				Against Earning After Tax on Bank Syariah Mandiri ⁴⁶		
Uin Syarif Hidayatullah Jakarta	Elis Sri Ramdani	Skripsi	2018	Measurement of the Productive Financing Risk of MSMEs in Islamic Commercial Banks and Sharia Business Units Using the Value At Risk Method ⁴⁷	Kuantitatif	Risk, Return Value At Risk, Wcf Of Umkm, Investment Finance Of Umkm, Bus, Uus
Institut Agama Islam Negeri Salatiga	Lilik Fitriani	Skripsi	2019	Capital Influence Analysis, Quality Productive Assets and Operational Efficiency Against Profitability With Risk	Kuantitatif	Car, Kap, Bopo, Npf and Roa

⁴⁶Alfina Fitria Nitarom, "Pengaruh Kualitas Aktiva Produktif Dan Pembiayaan Bagi Hasil Terhadap Earning After Tax Pada Bank Syariah Mandiri" (Skripsi, Institut Agama Islam Negeri Tulungagung, 2021).

⁴⁷Elis Sri Ramdani, "Pengukuran Risiko Pembiayaan Produktif Umkm Pada Bank Umum Syariah Dan Unit Usaha Syariah Dengan Menggunakan Metode Value At Risk" (Skripsi, Uin Syarif Hidayatullah Jakarta, 2018).

				Financing as a Moderating Variable in Islamic Commercial Banks for the 2015-2018 period ⁴⁸		
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Table 2. Study Results of Productive Financing Problems in Islamic Banks at Universities in Indonesia

Univercity	Author/Type/Year/Method/Keyword	Title	Problematic
Universitas Islam Negeri Raden Intan Lampung	Ardi Khoirul Asnan/Skripsi/2019/Kualitatif/Arrum Bpkb Financing, Revenue, Qualitative Rahn Contract/	Productive Financing Analysis (Ar-Rum) Against Increase in Domestic Trader Customer Income Islamic Economic Perspective (Study on Sharia Pawnshop Arif Rahman Hakim	Problem: ar-rum BPKB pawnshop sharia financing products, 25% of customers do not experience an increase in profits, and 10% of customers say their profits are seasonal. In terms of an increase in employees from 20 customers, 40% of customers did not experience an increase, 20% of customers did not have employees. Strategy: in the implementation of ar-

⁴⁸Lilik Fitriani, “Analisis Pengaruh Permodalan, Kualitas Aktiva Produktif Dan Efisiensi Operasional Terhadap Profitabilitas Dengan Risiko Pembiayaan Sebagai Variabel Moderating Pada Bank Umum Syariah Periode 2015-2018” (Skripsi, Institut Agama Islam Negeri Salatiga, 2019).

		Bandar Lampung) ⁴⁹	rum BPKB products at sharia pawnshops, Arif Rahman Hakim is expected to determine the cost of ijarah or rent so that it is lighter than conventional banks. It is expected to provide assistance or conduct periodic surveys with the aim of Know the development of the customer's business and to overcome so that the ar-rum BPKB financing funds are not used for consumptive needs
Universitas Islam Negeri Ar-Raniry Banda Aceh	Maulida Aulia/ Thesis/ 2019/ Qualitative/ Productive Financing, Mudarabah, Musyarakah, Murabahah .	Productive Financing Level Analysis At Pt. BNI Syariah Banda Aceh ⁵⁰	Problem: while there are 8 (eight) factors that affect the low level of productive financing at pt. BNI Syariah Banda Aceh, namely: crisis of trust, financing risk, profit sharing, complicated financing process, bank risk apathy, lack of AO capabilities in monitoring business, limited distribution of financing to customers who already have

⁴⁹Ardi Khoiril Asnan, “Analisis Pembiayaan Produktif (Ar-Rum) Terhadap Peningkatan Pendapatan Nasabah Pedagang Dalam Perspektif Ekonomi Islam (Studi Pada Pegadaian Syariah Arif Rahman Hakim Bandar Lampung)” (Skripsi, Universitas Islam Negeri Raden Intan Lampung, 2019).

⁵⁰Maulida, “Analisis Tingkat Pembiayaan Produktif Pada Pt. Bni Syariah Banda Aceh.”

			<p>previous businesses, limited business sectors financed.</p> <p>Strategy: then there are several strategies that can be used by pt. BNI Syariah Banda Aceh in an effort to increase productive financing for mudarabah and musyarakah, namely: education, increasing the capacity of bank account officers, working with other partners to provide guidance to debtors, and this training must be carried out on an ongoing.</p>
<p>Institut Agama Islam Negeri Tulungagung</p>	<p>Nofi Erina/ Thesis/2019/ Quantitative/ Core Capital, Third Party Funds, Non Performing Financing, Allowance 1 for Writing off Earning Assets, Disbursed Financing</p>	<p>The Influence of Core Capital, Third Party Funds, Non Performing Financing, and Allowance for Earning Assets Losses Financing Distributed</p>	<p>Problem: non-performing financing has a negative and insignificant effect on the financing channeled to PT Bank BRI Syariah. This means that non-performing financing does not have an effect on the financing channeled to PT Bank BRI Syariah. Because problem financing in Islamic banking is relatively small compared to conventional banking where conventional</p>

		Pt Bank Bri Syariah ⁵¹	banks are more sensitive to derivative instruments while Islamic banks will be more sensitive if the real sector experiences a shock because in channeling funds activities it tends to finance businesses in the real sector. Strategy: even though non-performing financing (NPF) does not affect the distribution of financing, non-performing financing must be maintained so that the soundness level of the bank does not exceed the limit set by Bank Indonesia. To control the risk of non-performing financing, banks must form management who have good competence, such as knowledge of financing, assessing guarantees and supervising Funding that has been provided.
Universitas Islam Negeri	Ricki Ariyanto/ Thesis/2020/Q	Analysis of MSME Productive	Problem: in analyzing the measurement of financing risk, the

⁵¹Nofi Erina, “Pengaruh Modal Inti, Dana Pihak Ketiga, Non Performing Financing, Dan Penyisihan Penghapusan Aktiva Produktif Terhadap Pembiayaan Yang Disalurkan Pt Bank Bri Syariah” (Skripsi, Institut Agama Islam Negeri Tulungagung, 2019).

Raden Intan Lampung	ualitative/ Sharia People's Financing Bank, Measurement Analysis The Risk of Productive Financing for MSMEs Using the 5c Concept	Financing Risk Measureme nt In Islamic Banks Using the 5c Concept (Studies in Bandar Lampung Islamic People's Financing Banks) ⁵²	bank must know or predict the risks that will occur after the customer has been given financing, in this case the financing officer or BPRS is not careful in analyzing the principles of providing financing to prospective customers, data regarding customer financing is not well documented, and also the causative factors are both internal and external factors. Strategy: efforts to resolve problem financing at BPRS Bandar Lampung are using a rescheduling or rescheduling system, a reconditioning system or changing requirements again and restructuring or rearrangement.
Universitas Islam Negeri Sumatera Utara Medan	Siti Khadijah/ Thesis/2021/Q ualitative/ Productive Financing, Mudharabah,	Analysis of Productive Financing Levels in Islamic Banks (Case Study	Problem: going up and down levels Total productive financing growth in the last 4 years and there are 5 (five) factors that cause low

⁵²Ariyanto, “Analisis Pengukuran Risiko Pembiayaan Produktif Umkm Pada Bank Syariah Menggunakan Konsep 5c (Studi Pada Bank Pembiayaan Rakyat Syariah Bandar Lampung).”

	Musyarakah, Murabahah.	of Pt Bank Syariah Indonesia Kcp. Stabat) ⁵³	<p>levels of productive financing (mudharabah and musyarakah), namely a crisis of confidence, financing risk, profit sharing, limited Customers who already have a business and limited business sectors financed</p> <p>Strategy: in increasing productive financing (mudharabah and Musyarakah) at pt. Bank Syariah Indonesia kcp stabat namely education, increasing the capacity of the bank's micro head unit (uhm), working with other partners to provide guidance to debtors, and this coaching must be carried out on an ongoing basis. It is very important for pt. Indonesian sharia bank is stable so that it has the potential to generate profits which will affect the level of profit obtained by the bank.</p>
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⁵³Siti Khadijah, "Analisis Tingkat Pembiayaan Produktif Pada Bank Syariah (Studi Kasus Pt Bank Syariah Indonesia Kcp. Stabat)" (Skripsi, Universitas Islam Negeri Sumatera Utara Medan, 2021).

Uin Antasari Banjarmasin	Siti Rahmah/ Thesis/2018/Q ualitative/ Problems, Management, Productive Financing	Problems in Managing Financing Products Productive At Pt. State Savings Bank Banjarmasi n Sharia Branch Office. ⁵⁴	Problem: problems or problems that occur in the management of productive financing products at pt. State savings bank Banjarmasin sharia branch office, namely the developer (developer) just ran away without the knowledge of the bank, the project was abandoned by the developer (developer), the sales received were not selling well, the allotment of construction funds for yasa griya (kyg) was not appropriate, and land disputes from developer side. The causes of the problems that occur in the management of productive financing are due to external factors and internal factors. Strategy: pt. State savings bank Banjarmasin sharia branch office seeks first to minimize risk, by avoiding operational (internal)
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⁵⁴Siti Rahmah, "Problematika Dalam Pengelolaan Produk Pembiayaan Produktif Pada Pt. Bank Tabungan Negara Kantor Cabang Syariah Banjarmasin." (Skripsi, Uin Antasari Banjarmasin, 2018).

			<p>risks, namely complete administrative checks, data and information collected must be correct and verified, supervision (monitoring) at least once every 3 months. Meanwhile, to minimize credit risk (external), namely maximizing the 5 c principle in analyzing financing, providing guidance, not letting customers remain silent when there are problems, helping each other in running their business. Then if the customer is no longer able to continue financing, then the final form of settlement by the bank is, first, try to find new investors from fellow developers or acquaintances from the bank's own employees so that the ongoing business can be continued. . Second, the bank will conduct an auction.</p>
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Analysis of Productive Financing Studies at Bank Syariah at Universities in Indonesia.

Based on the data above, it appears that in the last 5 years the writing of final assignments related to Productive Financing in Islamic Banks started in 2018 with 6 pieces, then in 2019 there were 6 pieces, decreased quite a lot in 2020 where there were only 2 pieces, things happened in 2021 as many as 2 pieces, and there will be no research in 2022. Thus, in the last 5 years 16 final projects have been written related to Productive Financing in Islamic Banks, with details of 14 Thesis, 2 Thesis, and none found Dissertation discussing Productive Financing in Islamic Banks. As for those that contain the theme of productive financing problems in Islamic banks, there is 1 study in 2018, then an increase in 2019 by 4, then there is 1 research each in 2020 and 2021, and no research in 2022 related to financing problems Productive in Islamic Banks.

Students from Raden Intan Lampung State Islamic University and Iain Padangsidempuan made the study of Productive Financing in Islamic Banks the most as their final assignment with 3 pieces each, followed by the Tulungagung State Islamic Institute as their final assignment with 2 pieces, Then Universities or Institutes that made Study of Productive Financing at Islamic Banks of 1 each, namely Andalas University Padang, Darmajaya Institute of Informatics and Business Bandar Lampung, Uin Sunan Gunung Djati, Uin Syarif Hidayatullah Jakarta, State Islamic University of North Sumatra Medan, State Islamic Institute of Salatiga, Islamic University Negeri Ar-Raniry Banda Aceh, Uin Antasari Banjarmasin.

In terms of research methods, the majority of the final assignments used qualitative and quantitative methods with a total of 8 quantitative pieces followed by 7 quantitative ones and the remaining 1 used a mixed qualitative-quantitative method.

In terms of themes, issues related to Analysis and the influence of Earning Financing Assets are the most popular with a total of 7 studies (Nofi Erina, 2019; Nurhanifa, 2019; Lukmanul Hakim Hasibuan, 2018; Mhd Syahwali Ramadhan, 2018; Ahmad Khairuman, 2018; Alfina Fitria Nitarom, 2021; Lilik Fitriani, 2019). Then followed by issues related to productive financing analysis of 4 pieces (Ardi Khoirul Asnan, 2019; Maulida Aulia, 2019; Siti Khadijah, 2021, Nuri Safitri, 2019), 1 Productive Financing Risk Measurement Analysis (Ricki Ariyanto, 2020), Internal Problems Management of 1 productive Financing Product (Siti Rahmah, 2018), Completion of 1 Productive Murabahah Financing (Rabbiatul Sovia Annisa, 2020), and finally 1 Sharia Economic Law Analysis of Margin Mechanisms in Productive Financing (Ilman Muhamad Asodiq, 2018).

In terms of the problems found in the study of writing the final assignment, namely ar-rum BPKB pawnshop sharia financing products, 25% of customers did not experience an increase in profits, and 10% of customers said their profits were seasonal. In terms of an increase in employees from 20 customers, 40% of customers did not experience an increase, 20% of customers did not have employees (Ardi Khoirul Asnan, 2019). There are 8 (eight) factors that influence the low level of productive financing at pt. BNI Syariah Banda Aceh, namely: crisis of trust, financing risk, profit sharing, complicated financing process, bank risk apathy, lack of ability to monitor business,

limited distribution of financing to customers who already have previous businesses, limited business sectors financed (Maulida Aulia, 2019). Non-performing financing has a negative and insignificant effect on the financing channeled to PT Bank BRI Syariah. This means that non-performing financing does not have an effect on the financing channeled to PT Bank BRI Syariah. Because problem financing in Islamic banking is relatively small compared to conventional banking where conventional banks are more sensitive to derivative instruments, while Islamic banks will be more sensitive if the real sector experiences a shock because in channeling funds it tends to finance businesses in the real sector (Nofi Erina, 2019). In analyzing the measurement of financing risk, the bank must know or predict the risks that will occur after the customer has been given financing, in this case the financing officer or BPRS is not careful in analyzing the principles of providing financing for prospective customers, data regarding customer financing is not documented well, and also the causal factors are internal and external factors (Ricki Ariyanto, 2020). There have been ups and downs in the growth rate of total productive financing in the last 4 years and there are 5 (five) factors that have contributed to the low level of productive financing (mudharabah and musyarakah), namely a crisis of trust, financing risk, profit sharing, limited customers who already have businesses and limited sectors. financed business (Siti Khadijah, 2021). Problems or problems that occur in the management of productive financing products at pt. The state savings bank of the Banjarmasin sharia branch office, namely the developer (developer) just ran away without the knowledge of the bank, abandoned projects from the developer (developer), sales received were not selling well, allotments

of construction funds yasa griya (kyg) were not appropriate, and land disputes from the developer. The causes of the problems that occur in the management of productive financing are due to external factors and internal factors (Siti Rahmah, 2019).

D. CONCLUSION

Productive financing (profit sharing system) in Islamic banks is still relatively low and less desirable than consumptive financing. From year to year the profit value in Islamic banking has a decreasing effect. Even though through the financing of the profit-sharing system it is considered capable of moving and developing community MSMEs.

Some of the problems faced in the development of productive financing are not only external but also internal factors from the Islamic banking itself. Some of them are the risks that are considered high, the lack of supervision process, the understanding and interest of the public which is still small in the perception of sharia financing, the inadequate quality and number of human resources, profit-sharing financing is considered complicated and inefficient, the lack of innovation and service development compared to conventional banks and so on. regulations and the role of the government which are considered not optimal.

This research can provide a major contribution from the aspect of literacy, and also for future researchers. It is known that literacy and study factors greatly influence the development of Islamic banks in Indonesia, especially those related to productive financing. Because productive financing in general has great potential in helping the progress of the Indonesian economy.

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