



SWOT Analysis of Account Officer Performance in BMT Mandiri Artha Syariah Bojonegoro

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ARTICLE INFO

Article history:

Received 16 June 2022

Revised 21 Nov 2022

Accepted 5 Dec 2022

Available online

<http://journal.iaialhikmah tuban.ac.id/index.php/JSE>

Keywords:

Customer Service;

Islamic Bank;

Customer;

Service Quality.

ABSTRACT

Unfriendly and rude members faced by Account Officers in serving customers. Account Officers are required to think quickly in analyzing problems and must have a persuasive speaking style so members can feel safe. This study uses a type of qualitative research. This study uses data collection methods through interviews, observation, and documentation of the subject. The results of this study are Swot Analysis of the account officer's performance in increasing the number of members, namely the strengths of providing financing to members, providing good promotions to members. The Occount Officer's threats to weaknesses are bad loans, opportunities for BMT are macroeconomic growth, the market is still open, supportive government policies, inter- and inter-agency cooperation for BMT, and public accountability for BMT. and threats, there is a lot of competition between bank and non-bank institutions. Existing competition includes Mandiri Syariah BANK, East Java BANK, Syariah Partner BANK, BMT Bina Insan Mandiri, and other financial institutions.

Turabian style in citing this article :

Shinta Abdul Rahman“
SWOT Analysis of Account
Officer Performance in BMT
Mandiri Artha Syariah “
Journal of Sharia Economics
4, no. 2 (dec 2022): 1-20,
2022

<https://doi.org/10.35896/jse.v4i1.331>

Keywords: Swot Analysis, Account Officer, Number of Members

INTRODUCTION

Non-bank Islamic Financial Institutions have many institutions including *Baitul Maal Wa Tamwil* (BMT) or also called "Sharia Cooperative" consisting of two terms, namely: *Baitul Maal* and *Baitul Ta-Tamwil*. *Baitul Maal* is more directed at efforts to collect and distribute non-profit funds, such as zakat, infaq and shadaqoh, while *Bat Ta-tamwil* is a commercial fundraising and channeling business. These efforts are an integral part of BMT as an institution supporting small community economic activities based on sharia principles. BMT *Baitul Maal Wa Tamwil* has a basis for people's economic activities with a philosophy that is, from members, by members, and for members. According to RI Law No. 25 of 1992, BMT has the right to use cooperative legal entities. BMT basically has the same role as Islamic Banks, namely collecting funds from members and prospective members (customers) and channeling them to the halal and profitable economic sector. Now the public is aware of the development of Islamic financial institutions in Indonesia¹, especially the development of Islamic.²

With public awareness of non-bank Islamic financial institutions BMT now that BMT Syariah is starting to emerge, business people use efforts to retain existing customers, much better than finding new customers. In the management of *Baitul Maal Wa Tamwil* in order to avoid the accumulation of wealth among some people, what is the word of Allah SWT in Al-Quran Al-Hashr verse 7. This means: "What are the spoils (fai-i) that Allah gave to His Messengers who originating from the inhabitants of the cities, it is for Allah, the Messenger, the relatives of the Apostle, orphans, the poor and people on the way, so that wealth does not circulate only among the rich among you. What the Apostle gives you, accept him. And what he forbids you, then leave it, and fear Allah. Verily, Allah is severe in punishment.

Therefore BMT (*Baitul Maal Wa Tamwil*) can carry out an activity as a financial intermediary (financial intermediary) by collecting funds from people who have excess funds (surplus funds) through savings and time deposits and channeling them to those in need (deficit funds) through several sectors of business activity and small or medium

¹ Jurnal Ilmu Komputer and Manajemen Jikem, "Jurnal Ilmu Komputer, Ekonomi Dan Manajemen (JIKEM)" 2, no. 1 (2022): 923-926.

² Adinna Astrianti, Mukhamad Najib, and Bagus Sartono, "Quality of Work Life, Organizational Commitment and Turnover Intention in Account Officer of Micro Finance Company," *Sosiohumaniora* 22, no. 1 (2020): 17.

scale or channeling it through savings and loans, channeling funds in the form of ZIS. The general role of BMT is to provide guidance and funding based on the Sharia system.

Guidance carried out by BMT through training activities on Islamic methods of transactions, for example, so that there is evidence of transactions, it is prohibited to cheat in weighing goods, and be honest with consumers and so on. This role emphasizes the importance of Sharia principles in the economic life of society. As an Islamic financial institution that has direct contact with the lives of low-income people who are sufficient in knowledge or materials, BMT has an important task in developing Islamic missions in all aspects of people's lives. Islam in all aspects of people's lives is not only about how to have an economy in accordance with Sharia but also in carrying out the life of neighbors and society. Islam also teaches to help each other in goodness.

In line with global challenges in the economic field, humans must help each other. As a real example, which is more prominent in the economic field, namely *mu'amalah* (transactions). Because in transactions it is impossible for someone to be able to transact by himself. There must be a second party as the opposite of the transaction, the need to enter into a contract or agreement for the fulfillment of basic needs or other things that must be met. Meanwhile, we are not able to meet all the needs we need with our own abilities because of the limitations of each individual's abilities. An Account Officer is an employee or employee in a bank or non-bank financial institution who is in the financing supervisor section who is tasked with processing prospective customers (financing) or financing applications so that they become customers.

Account Officers have a dual function. On the one hand, Account Officers are bank personnel who must work under the rules and objectives of the bank so that they can provide results to the bank. On the other hand, Account Officers are required to provide the best conditions for customers. therefore, an Account Officer must be able to optimize both sides of these interests. Basically an Account Officer is the spearhead of Islamic banking in marketing its products, therefore an Account Officer must have adequate salesmanship to market the products offered. In addition to the roles and functions.

LITERATURE REVIEW

Account Officer

Account officer³ (AO) is a management apparatus or bank officer who is assigned to assist the board of directors in handling tasks, especially those related to marketing and financing. Account officers (AO) are required to have expertise and skills, both technical and operational, as well as having mastery of theoretical knowledge. A good account officer (AO) is familiar with various items that are commonly used for analysis, knows how to analyze, has adequate knowledge of economic, financial, management, legal and technical aspects, and has broad insight into financing principles. This is in accordance with the word of Allah SWT in the Qur'an, Surat al-Nisa' Verse: 135.

﴿يَا أَيُّهَا الَّذِينَ آمَنُوا كُونُوا قَوَّامِينَ بِالْقِسْطِ شُهَدَاءَ لِلَّهِ وَلَوْ عَلَىٰ أَنفُسِكُمْ أَوِ الْوَالِدِينَ وَالْأَقْرَبِينَ ۚ إِن يَكُنْ عَنِيًّا أَوْ فَحِشًّا فَإِنَّهُ أُولَىٰ بِهِمَا ۚ فَلَا تَتَّبِعُوا الْهَوَىٰ أَنْ تَعْدِلُوا ۚ وَإِنْ تَلَوَّا أَوْ تَعَرَّضُوا فَإِنَّ اللَّهَ كَانَ بِمَا تَعْمَلُونَ خَبِيرًا ۝١٣٥﴾ (النساء/4: 135)

135. you who believe, be upholders of justice and witnesses for Allah, even if the testimony incriminates yourself, your parents or your relatives. If he (who is being accused in testimony) is rich or poor, Allah is more deserving of knowing (the benefit of) both of them. So, do not follow your desires because you want to deviate (from the truth). If you twist (words) or turn away (reluctant to be a witness), surely Allah is All-Aware of everything you do.

(An-Nisa'/4:135)

In addition, the Account Officer (AO) has a dual function. On the one hand, Account Officers are bank personnel who must work under the rules and objectives of the bank so that they can provide results to the bank, and on the other hand, they are required to provide the best conditions for their customers, which are generally reflected in the costs that must be incurred by the customer. therefore an Account Officer (AO) is required to optimize both sides of these interests. Account Officer (AO) is an officer who performs financing marketing, performs financing analysis. An Account Officer starts by making a plan, what businesses are eligible to be financed in their area, and approximately how much funds are needed to distribute the financing. Then the Account Officer will pay a visit to the customer's business, conduct interviews, explore what the customer actually needs so that he can make a decision, whether the financing application submitted by the prospective debtor or debtor is appropriate to be financed. know that the customer needs a loan, but it is not clear how much and for what purpose. Therefore, the expertise of an

³ Ahmad Syakir, "Peran Account Officer Dan Perkembangan Pembiayaan Pada Perbankan Syariah" (2012), <https://www.mendeley.com/viewer/?fileId=1b2d58e4-f817-bef1-65c8-eda83f32fa3f&documentId=5a91f9d9-d058-3b99-9029-2a418bb2176e>.

Account Officer is needed to conduct an investigation, so that the loan needs are in accordance with the needs of the customer. Here the Account Officer guides the customer in order to be able to make an approximate balance of the customer's business, as well as cash flow ability to pay it. Basically the roles and functions of an Account Officer (AO) are:

1. Managing Accounts An Account Officer (AO) has a role in fostering customers in order to obtain efficiency and optimization of every financial transaction carried out without leaving their responsibilities as bank personnel.
2. Managing products An Account Officer (AO) must be able to bridge the possibility of using various products according to the needs of its customers.
3. Managing credit Account Officer (AO) has a role in monitoring loans given to customers so that customers always fulfill their loan commitments. To do this, an AO Account Officer must have sufficient knowledge of the customer's business.
4. Managing sales An Account Officer (AO) is basically the spearhead of a bank in marketing its products, so an Account Officer (AO) must also have adequate salesmanship to be able to market the products offered.
5. Managing profitability An Account Officer (AO) also plays a role in determining the profit that a bank gets.

Thus, it must be sure that everything it does is in a condition that benefits the financial institution. In addition, the account officer also uses several financing analyzes, so that the financing runs smoothly, the account officer must analyze the 5 C,

1. Character, aims to determine the nature or character of the prospective customer.⁴
2. Capacity, to determine the customer's ability to run their business and the process of returning financing.
3. Capital, aims to determine the working capital needs of customers.
4. Condition, to determine business conditions or future prospects.
5. Collateral, to find out the value of the collateral offered whether it has covered the amount of financing.

As for an Account Officer, there are regulations that must be considered in increasing the level of competition between financial institutions and pressure from

⁴ Agus Wahyu Irawan, "Analisis Kualitas Produk Untuk Meningkatkan Kepuasan Nasabah," *Tasyri` : Jurnal Tarbiyah-Syari`ah-Islamiah* 27, no. 2 (2020): 1-10.

financial institution management to increase the profitability of financial institutions. The following are important rules for an Account Officer to know and pay attention to.

1. In every credit application as a challenge and opportunity not as a job.
2. Do not conduct early Assessment and evaluation, but listen attentively, intelligently, understandingly and sympathetically.
3. Must master a knowledge that is not known or something that is still not fully known.
4. Make ourselves not focus on details so we don't see the credit as a single unit.
5. In giving a loan, that is not as easy as asking how good it is but also how liquid it is.
6. The Account Officer must have a job as perfect as possible in credit committee meetings or financial institution management.

ACCOUNT OFFICER ROLE

The Account Officer's role in increasing the number of members is a process that must occur. Because the Account Officer's role is very important in increasing the number of members, an Account Officer must be able to communicate well with its members, must understand the needs of members, be friendly to candidates and BMT members. The general role of the Account Officer is:⁵

1. Finding and obtaining potential customers, planning visits to prospective customers
2. Selling financing products to prospective customers
3. Implement the principle of "Know Your Customer" in relation to customers, Make regular reports on customer visits
4. Collecting and researching customer data and information in order to process financing grants
5. Supervise the disbursement of financing funds and repayment of financing
6. Maintain good relations with customers
7. Offering products for financial institutions
8. Marketing products and services
9. Develop new products and services
10. Manage commercial business or exchange goods, services with money.

⁵ W Agus Wahyu Irawan, "Peranan KSPPS Bina Syariah Ummah Untuk Meningkatkan Kesejahteraan (Studi Kasus Inovasi Produk Pembiayaan SPBU Mini Di KSPPS Bina Syariah Ummah Kec ...)" (2019): 1-150, <http://digilib.uinsby.ac.id/35054>.

11. Approve or reject requests for new or extended financing according to analysis using credit approval package forms, propose and recommend restructuring of an application if necessary to reduce risk
12. Monitor the financing portfolio that is under his responsibility and find any problems as early as possible through computer output regarding exception reports for overdraft accounts or opportunities for potential problems to arise
13. Prepare timely reports and statistics.

The strategy to increase the number of customers carried out in the banking⁶ sector aims to increase the deposit of funds from the public. To attract as many customers as possible, the bank must take strategic steps in promoting services with the aim that people will flock to the bank's office to register themselves as customers⁷. The level of the number of customers will also determine the amount of profit that will be obtained by a company, as well as BMT Usaha Artha Sejahtera whose activities are channeling or saving and borrowing money. As for the reasons why customers leave the bank, either temporarily or permanently. So that this incident does not happen again, a bank employee, especially an Account Officer, must know the reasons why customers leave the bank.

Marketing

According to William J. Stanton stated that marketing is an overall system of business activities aimed at planning⁸, determining prices, promoting, and distributing goods and services that satisfy the needs of both existing buyers and potential buyers. There are 4P concepts in strategy in marketing a product including:⁹

1. Products Products are goods that can be marketed to meet consumer demands. To fulfill the wants and needs for products, consumers must sacrifice something in return for their services, for example by purchasing.
2. Price Pricing is very important in marketing activities because price determines whether banking products and services behave or not. Pricing is an important aspect

⁶ R Andespa, "Analisis Sikap Nasabah Terhadap Perbankan Syariah Di Sumatera Barat," *Maqdis: Jurnal Kajian Ekonomi Islam* (2018), <http://journal.febi.uinib.ac.id/index.php/maqdis/article/view/160>.

⁷ Arif Pujiyono, "Peluang Dan Tantangan Baitul Maal Wat Tamwil Untuk Memberdayakan Industri Mikro, Kecil, Dan Menengah Di Jawa Tengah," *Semnas Fekon: Optimisme Ekonomi Indonesia 2013, Antara Peluang dan Tantangan* (2013): 1-9.

⁸ Sumar'in Sumar'in and Juliansyah Juliansyah, "Strategi Manajemen Risiko Pembiayaan Murabahah Studi Kasus Di Btn Syariah Yogyakarta," *Asy Syar'Iyyah: Jurnal Ilmu Syari'Ah Dan Perbankan Islam* 1, no. 1 (2016): 173-195.

⁹ I Made Adi Pranata and Gede Sri Darma, "Jurnal Manajemen Dan Bisnis," *Jurnal Manajemen dan Bisnis* 15, no. 1 (2018): 15-18.

of marketing activities. Price is very important to pay attention to, considering that price determines whether banking products and services behave or not. Wrong in determining the price will be fatal to the product offered later.

3. Location (place) Location is the place where banking products are traded. The first step in marketing planning is location determination. Location has a very important role and supports the development of the company and location also determines the success of a company.
4. Promotion is the most powerful tool to attract and retain customers. Broadly speaking, there are four kinds of promotional tools that can be used by banks, namely:

Personal Ethics in Advertising in General, Sales Promotion (Sales Promotion) Syariah marketing is a strategic business discipline that directs the process of creating, offering and changing value from an initiator to its stakeholders, which in the whole process is in accordance with the contract and principles of muamalah (business) in Islam. In addition, in Islam, the concept of muamalah is the most basic, namely "*al-ashlu fi al mu'amalati al ibaha illa an yadulla daliilun 'ala tahriimihaa*".

SWOT (Strengths, Weaknesses, Opportunities, And Threats)

SWOT (strengths, weaknesses, opportunities, and threats) analysis is a framework used to evaluate a company's competitive position and to develop strategic planning. SWOT analysis assesses internal and external factors, as well as current and future potential. SWOT analysis is designed to facilitate a realistic, fact-based, data-driven look at the strengths and weaknesses of an organization, initiatives, or within its industry. The organization needs to keep the analysis accurate by avoiding pre-conceived beliefs or gray areas and instead focusing on real-life contexts. Companies should use it as a guide and not necessarily as a prescription. Every SWOT analysis will include the following four categories. Though the elements and discoveries within these categories will vary from company to company, a SWOT analysis is not complete without each of these elements:¹⁰

1. Strengths describe what an organization excels at and what separates it from the competition: a strong brand, loyal customer base, a strong balance sheet, unique

¹⁰ M Muslih, A W Irawan, and ..., "Swot Analysis Of Implementation Of Mutlaqoh Muḍarabah Contract On Pension Saving Products At Indonesian Sharia Bank Kc Bojonegoro," *Enrichment: Journal ...* 12, no. 7 (2022), <https://www.enrichment.iocspublisher.org/index.php/enrichment/article/view/773%0Ahttps://www.enrichment.iocspublisher.org/index.php/enrichment/article/download/773/609>.

technology, and so on. For example, a hedge fund may have developed a proprietary trading strategy that returns market-beating results. It must then decide how to use those results to attract new investors.

2. Weaknesses stop an organization from performing at its optimum level. They are areas where the business needs to improve to remain competitive: a weak brand, higher-than-average turnover, high levels of debt, an inadequate supply chain, or lack of capital.
3. Opportunities refer to favorable external factors that could give an organization a competitive advantage. For example, if a country cuts tariffs, a car manufacturer can export its cars into a new market, increasing sales and market share.
4. Threats refer to factors that have the potential to harm an organization. For example, a drought is a threat to a wheat-producing company, as it may destroy or reduce the crop yield. Other common threats include things like rising costs for materials, increasing competition, tight labor supply. and so on.

Analysts present a SWOT analysis as a square segmented into four quadrants, each dedicated to an element of SWOT. This visual arrangement provides a quick overview of the company's position. Although all the points under a particular heading may not be of equal importance, they all should represent key insights into the balance of opportunities and threats, advantages and disadvantages, and so forth. The SWOT table is often laid out with the internal factors on the top row and the external factors on the bottom row. In addition, the items on the left side of the table are more positive/favorable aspects, while the items on the right are more concerning/negative elements.

METHOD

This was a qualitative research. Qualitative research can be understood as a research procedure that utilizes descriptive data, in the form of written or spoken words from observable people and actors. Qualitative research is conducted to explain and analyze phenomena, events, social dynamics, attitudes, beliefs, and perceptions of a person or group towards something. The data used in this research were secondary data from various sources. Then, the data were analyzed by document analysis

RESULTS AND DISCUSSION

SWOT Analysis of Account Officer Performance in Increasing the Number of Members at BMT Mandiri Artha Syariah Bojonegoro

Based on research conducted by researchers at BMT Mandiri Artha Syariah Bojonegoro, an account officer is a term for BMT employees whose job is to find members and be responsible for the members they get. So the account officer is not only tasked with finding members, but must be able to be responsible for the financing that has been disbursed to its members. Indeed, the account officer's duties are different from the account officer in the bank, the account officer here actually has a central role. SWOT analysis in this research is to find out how deep the opportunities, challenges and threats are in the account officer's performance:

Strengths

Offering Superior Products An account officer must know the superior products that exist in financial institutions. As with account officers who are at BMT Mandiri Artha Syariah Bojonegoro, they must understand and master what products are owned by BMT Mandiri Artha Syariah Bojonegoro. BMT Mandiri Artha Syariah Bojonegoro in marketing its products, the employees of the Account officer section offer products that suit the needs of the environment. Account officer employees are required to be able to adjust to the needs of prospective members, because most around BMT Mandiri Artha Syariah Bojonegoro are traders in the market. Diki Prayoga as the account officer of BMT Mandiri Artha Syariah Bojonegoro, by introducing the products at BMT Mandiri Artha Syariah Bojonegoro, it will make it easier for consumers to find out about BMT Mandiri Artha Syariah Bojonegoro products. The superior product for savings is Muamalah savings, Muamalah savings are the transfer of funds from the shohibul maal (fund owner) to the mudhorib (manager) to be used in a halal business, where profits will be shared according to a mutually agreed ratio.

This product is superior because when opening an account, it is only Rp. 10,000 and subsequent deposits are a minimum of Rp. 5,000, then withdrawals can be made at any time during working hours. The type of Muamalah savings, namely SIRELA savings (Save Voluntary Current Savings) are deposits made by members, prospective members and the general public at BMT Mandiri Artha Syariah Bojonegoro which aims to make it easier for people to set aside a portion of their income for savings, in preparation for facing

the eventuality will happen later. SIRELA (Sumpanan Voluntary Current) is the right choice for people who want to put their funds in place which can be withdrawn at any time during working hours. From these advantages, this product is a product that is in demand by the public. The leading financing products at BMT BMT are Murabahah financing and Bai Bitsaman Ajil financing. Murabahah financing is a financing contract for selling goods to members, by means of the cost price plus an agreed margin or mark up and the method of payment is deferred (due). Bai Bitsaman Ajil financing is a financing agreement for the sale and purchase of goods to members by means of principal plus the agreed margin or mark up and paying it in monthly installments. This second product is superior because this product is in accordance with the type of use of financing members, the majority of whom are from the agricultural sector. And for the purchase of fertilizers and other agricultural equipment, so that these two products are suitable for binding contracts.

Providing Financing:

1. Initial stage Before the account officer's employees carry out promotions to prospective members, the initial stage is that the manager provides direction and education or guidance to the account officer's employees regarding programs, BMT products and what are the criteria for prospective members who are eligible for financing. By providing education or guidance to prospective members, prospective members will know the advantages of doing BMT financing. The account officer will provide an explanation regarding the financing procedures that must be passed by prospective members when applying for financing. Submission of this financing application must be accompanied by the documents required by the officer.
2. BMT financing stage BMT certainly does not want to make mistakes in financing, so the account officer employees carry out the standardization set by BMT.

The financing carried out by BMT is based on 5C, namely: Character or character, when a prospective member submits for financing, what we have to do for the account officer in charge of surveying members is to assess the character of the prospective customer. Character assessment is very important because knowing someone is good or bad can be a benchmark for the BMT in minimizing the risk of non-return of money loaned to members or mandatory financing. The obstacle in assessing the character of members is that there is no BI checking, so that the BMT cannot find out whether members already

have debts with parties. Here the BMT only has the capital to trust the customer concerned.

Capacity or ability, in this case the employee of the account officer at BMT must know the member's ability to repay the financing. By looking at the business income that is run by members which includes business development, place of business, and the number of buyers. The income earned at BMT comes from business profits managed by members so that the size of BMT income from murabahah financing is very dependent on the ability of members to manage their business so as to provide maximum benefits for all parties. Capital or capital, what is meant here is the availability of initial capital for members before applying for financing. For example, like murabahah financing for purchasing motorbikes, BMT asks for a down payment in advance as proof of the seriousness of the prospective customer in financing. Capital or capital, what is meant here is the availability of initial capital for members before applying for financing. For example, like murabahah financing for purchasing motorbikes, BMT asks for a down payment in advance as proof of the seriousness of the prospective customer in financing. used in financing BPKB motor vehicles, members who have savings or deposits at BMT and land certificates. In this case the guarantee must really be seen if the BPKB letter exists and is still active, and from the BMT it has checked its existence, the financing process can be continued.

Condition Of Economy is a political, social, economic and cultural situation and condition that affects the smooth running of the prospective member's business. In assessing the economic condition of the members, therefore the account officer's employee conducts a member's business survey to find out the conditions and circumstances of the member's business, knowing the family background is necessary to see the circumstances and conditions of the family which can help members to repay the financing if the member cannot pay off the financing the.

Establishing good relations with members Maintaining good relations with members is not an easy thing to do. Establishing and managing good relations from various aspects can also help maintain the good name of a financial institution. It is this good communication that is used by officers, especially account officers, in approaching prospective members who are in the market or at home in promoting superior products and products at BMT Mandiri Artha Syariah Bojonegoro. To establish good relations

between members, employees must be able to empathize and sympathize with our members, here also apply 3S (Greetings, Smiles, and Greetings) when meeting members both in the office and outside the office, also asking about news, health, and business development. So as to create a family atmosphere between the Institute and members. In empathy, we also often give a small contribution to members when they are sick or affected by a disaster.

Weaknesses

Bad credit, Before carrying out a transaction between the BMT and the previous member, make an agreement that is approved by both parties with this agreement, both parties are bound in a financing agreement, either for Murabahah financing or Bai Binsaman Ajil. Thus, both of them are automatically bound by the agreements and laws that have been made together. However, in practice, breaches of contract are sometimes found by members who do not carry out their obligations to BMT according to the previously agreed agreement, either intentionally or unintentionally. Based on the results of the interview with Diki Prayoga as the account officer, there are several ways to deal with bad loans at BMT Mandiri Artha Syariah Bojonegoro:

Rescheduling (rescheduling) Namely when a financing is included in bad credit, we offer to reschedule the financing so that it becomes a new contract with a long number of installments and maturity. Usually, BMT Mandiri Artha Syariah Bojonegoro provides an extension of time for payments without adding margin. This is because the member's business conditions have decreased both in terms of turnover and stock of goods, if in the agreement the time given is one year, but because the member's business conditions are declining, the BMT provides an extension of time to two years according to the ability of the member.

Reconditioning (re-conditioning) Namely when financing has entered bad credit, we try to re-acquaint it by adding the amount of financing with the aim that the business will have additional capital in the hope that the wheels of the economy will return smoothly which will have an impact on smooth installments. The provision of these re-conditions provided by the BMT Mandiri Artha Syariah Bojonegoro aims to overcome the risk of further financing, by increasing the period for returning members' loan funds, the risks and responsibilities will be greater than before.

Restructuring (rearrangement) That is when the financing has entered bad credit, we try to re-contract by reducing the financing balance first. After that, we reschedule that balance so that the amount of financing and the installment rate becomes light. He said that usually additional business capital from BMT Mandiri Artha Syariah Bojonegoro whose goal is to help members recover their businesses. This is because customers experience natural disasters such as fires, floods, and so on which cause their business conditions to decline. To overcome this, it is necessary to provide additional capital to stabilize the member's business. The second possibility is that the implementation of non-performing loan restructuring will fail. If there is a failure in the restructuring process, the next step taken by BMT is to settle credit amicably by selling the collateral that has been submitted by the borrower to BMT to take payment of the debt from the borrowing customer (debtor).

Opportunities

Opportunities for BMT are macroeconomic growth, the MSME market that is still open, supportive government policies, inter- and inter-agency collaboration between BMT, and public accountability to BMT.

Threats

Competition between financial institutions Competition is a social process in which individuals or groups of people try to beat other parties without using threats or violence. Competition between business and business actors is a must that must be faced by all business and business actors, the purpose of competition is to achieve something more than the others, both in the form of property and in the form of popularity. From the results of interviews conducted by researchers, the obstacle to BMT Mandiri Artha Syariah Bojonegoro is the large amount of competition between bank and non-bank institutions. Existing competition includes Mandiri Syariah BANK, East Java BANK, Syariah Partner BANK, BMT Bina Insan Mandiri, BMT Mandiri Artha Sejahtera (MAS) and other financial institutions.

In competition among BMT, we prioritize competitiveness in terms of the benefits obtained by members from the savings side, where the profit sharing for our savings is higher compared to other BMT. Then in terms of service speed we are superior because we never delay members when there is a withdrawal of deposits or in other words it is easy to withdraw deposits. On the financing side, we put forward a quick response, that is,

when a prospective member submits a financing request, we respond as quickly as possible.

We record the files we receive in the financing application book, we schedule the survey day after that we analyze it and make a decision at ACC or be rejected. In competition among BMT, we prioritize competitiveness in terms of the benefits obtained by members from the savings side, where the profit sharing for our savings is higher compared to other BMT. Then in terms of service speed we are superior because we never delay members when there is a withdrawal of deposits or in other words it is easy to withdraw deposits. On the financing side, we put forward a quick response, that is, when a prospective member submits a request for financing, we respond as quickly as possible, we receive the file, we record it in the financing application book, we schedule the survey day, after that we analyze it and make a decision at ACC or reject it. officers distributed flyers to the sub-districts of Sumberrejo, Balen, Bouerno and to markets.

Each financial institution Account officer has its own work system, including the Account officer at BMT Mandiri Artha Syariah Bojonegoro which has been well implemented and directed. This can be seen from the large number of members obtained and members who are loyal to BMT Mandiri Artha Syariah Bojonegoro. If the work system at BMT Mandiri Artha Syariah Bojonegoro does not run optimally for its employees, what is meant here is an account officer who does not have skills, adequate abilities and an educational background that is not in accordance with the standards set at BMT Mandiri Artha Syariah Bojonegoro, because however the account officers played an important role in increasing the number of members at BMT Mandiri Artha Syariah Bojonegoro. To increase the number of members, it is necessary to have a good role from the account officer in marketing the product.

Another research was conducted by Ifah Latifa entitled "The Role of an Account Officer in Suppressing Problematic Financing" with a case study at PT. BPR Syariah Artha Insan Karimah. The results of the research conducted by Ifah Latifa were almost the same as the research conducted by researchers, the research conducted by Ifah Latifa showed that Account Officers at PT. BPR Syariah Artha Insan Karimah places more emphasis on problematic financing, therefore the Account Officer always monitors the business developments of the customers who have been financed, by conducting visits to the customer's house at least once a month, monitoring each financing provided so that it is

more accurate in analyze financing, and apply the principles so that non-performing financing occurs. While this study uses a role theory approach that studies individual or group behavior in exercising their rights and obligations. The role itself has a relationship between advanced or not BMT.

As for part of the account officer's role in increasing the number of members. Offering Featured Products, introducing and offering various products owned by BMT Mandiri Artha Syariah Bojonegoro to the public, especially for people with middle to lower economic levels, besides that the account officer also shows members and prospective members the superior products available at BMT Mandiri Artha Syariah Bojonegoro . With that, the account officer launching Muamalah deposits is expected to be able to help traders (members and prospective members) save their money. Because the way to join is quite easy, by opening an account of only Rp. 10,000 and a subsequent deposit of at least Rp. 5,000, then withdrawals can be made at any time during working hours. Products that are superior in BMT Mandiri Artha Syariah Bojonegoro are Muamalah savings, Murobahah financing, and Bai Bitsaman Ajil financing. For both Murobahah financing, and Bai Bitsaman Ajil financing are superior because this product is in accordance with the type of use of financing members, the majority of whom are from the agricultural sector. And for the purchase of fertilizers and other agricultural equipment, so that these two products are suitable for binding contracts. Good management. Before the account officer carries out his duties, the manager provides direction and education or guidance to the account officer's employees regarding programs, BMT products and what are the criteria for prospective members who are eligible for financing. So that management can run well and financing can run in accordance with procedures, what is applied at BMT Mandiri Artha Syariah Bojonegoro is the 5C analysis, namely character, capacity, capital, collateral, and condition of economy.

Explained how we are careful in doing all actions. Establishing good relations with members, good relations with the community make it easier for financial institutions to market their products. In marketing BMT Mandiri Artha Syariah Bojonegoro products, it is necessary to establish good relations between account officers and members and prospective members. To build a communication network is needed both to offer or introduce products owned by BMT Mandiri Artha Syariah Bojonegoro. Through this communication, interest in the products offered will arise. The method used by employees

of the account officer section in communicating is through greetings, smiles, and greetings. In addition, also empathize and sympathize with members.

Good communication is also a benchmark for BMT Mandiri Artha Syariah Bojonegoro because good communication will create an extensive network. Every account officer of a financial institution must have problems in increasing the number of members, especially at BMT Mandiri Artha Syariah Bojonegoro, one of which is: Bad credit, the existence of bad credit is usually caused by a default made by the member not carrying out obligations to BMT UAS according to the agreement made It was agreed beforehand, either because there was a lot of competition between financial institutions, in the competition for BMT Mandiri Artha Syariah Bojonegoro prioritizing competitiveness in terms of the benefits that members get.

Then from the BMT Mandiri Artha Syariah Bojonegoro service, for example, withdrawal of deposits is done easily and never delays members making deposits. For financing BMT Mandiri Artha Syariah Bojonegoro, it prioritizes quick responses. This is done so that prospective members who apply for financing respond as quickly as possible. Good service is used by BMT Mandiri Artha Syariah Bojonegoro in attracting people to join as members at BMT Mandiri Artha Syariah Bojonegoro. This promotion was carried out by employees of the account officer section but in carrying out this promotion there were also obstacles, namely the large number of BMT in the Sumberrejo area made competition even tighter, and this resulted in a lack of promotion to this community due to the lack of distribution of brochures to promote BMT Mandiri Artha Syariah Bojonegoro products, therefore Account officer employees must have skills in promoting products at BMT Mandiri Artha Syariah Bojonegoro, as well as being able to win the hearts of the community and foster member intimacy.

The lack of promotion for prospective members is due to the BMT Mandiri Artha Syariah Bojonegoro account officer who prioritizes approaches to prospective members rather than conducting promotions and also due to a lack of distribution of brochures for prospective members. Account officer of BMT Mandiri Artha Syariah Bojonegoro Prioritizes the approach because in reality the people who become members are on average people who are familiar with the Account officer of BMT Mandiri Artha Syariah Bojonegoro. Because doing promotions will cost a lot of money, and it will be detrimental to the bank. Funds used for promotion can also be used to develop BMT Mandiri Artha

Syariah Bojonegoro, both products and others. Based on the findings that researchers did at BMT Mandiri Artha Syariah Bojonegoro with Noel Chabannel Tohir's theory, that the role of the account officer has a difference, if the theory is more focused on surveying customer needs, so that they can determine the customer financing to be financed.

Meanwhile, at BMT Mandiri Artha Syariah Bojonegoro, the focus is more on employees in the Account Officer section in handling or dealing with members who have problem loans. The most common problem is arrears, members are sometimes difficult to contact, especially if the due date is over, even though the BMT is willing to take installments to the members' homes. so that no one is in arrears, but the members are hard to find. As for the advantages of the Account Officer, the Account Officer's advantages at BMT Mandiri Artha Sejantera, the Account Officer's employees are able to carry out a dual role, namely the Account Officer must be able to find members and also be able to resolve problem loans for the members he gets.

CONCLUSION

Swot analysis of the account officer's performance in increasing the number of members is the strengths of providing financing to members, providing good promotions to members. The Account Officer's threats to weaknesses are bad loans, opportunities for BMT are macroeconomic growth, the MSME market is still open, supportive government policies, inter- and inter-agency cooperation for BMT, and public accountability for BMT. and threats, there is a lot of competition between bank and non-bank institutions. Existing competition includes Mandiri Syariah BANK, East Java BANK, Syariah Partner BANK, BMT Bina Insan Mandiri, and other financial institutions.

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