ABSTRACT

The growth of Shariah banking in Indonesia is undeveloped because Indonesia Shariah banking has a lot of value-added tax deferred on their murabahah transaction. The Murabahah Agreement is purchase of goods and sales agreement between Shariah Bank and their customer, in which Shariah Bank served as mediator between Customer and Dealer/Producer to meet customer’s need (demand), by means Shariah banking buying the good demanded by the customer from Dealer/Producer then resell them appropriate with the prices added with return margin had previously agreed by Shariah Bank and Customer. Value-added tax levied on murabahah transaction to Shariah bank by tax officer, is not in advance by notifying Value Added Tax principles, that is Destination Principle and Origin Principle which emerge two times Value Added Tax on the same tax object, which is called Multiple Tax. Therefore it is necessary to make Value Added Tax restitution on Murabahah transaction, in order to avoid loss for Shariah Banks.

Base on Doctrinal Research, this thesis uses Conceptual Approach and Statute Research to give basic understanding about multiple tax levy criteria in murabahah finance and studying Value Added Tax return appropriate with taxation principles.

After reviewing several literatures, statute legislation and website, then multiple tax problems in murabahah finance of shariah bank have already been solved the solution. First from the characteristics of multiple tax levy in murabahah finance, it has been seen from two times Value Added Tax levy toward the same tax object on murabahah finance. The second, multiple Value Added Tax return is suitable with taxation principles because Value Added Tax return procedures is suitable with the effective statute legislation.