

KEDUDUKAN BANK SYARIAH PADA PEMBIAYAAN MURABAHAH

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BANK AND BANKIN RELIGIOUS ASPECT-ISLAM

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Recently in Indonesia, the economic of Moslem society and the bank institution has been increasing and becoming one of the phenomena that needs to be solved without delay. The existing conventional banks propose the interest rate system that is prohibited in Islam since it is categorized as riba. On the other hand, Moslems need to be sure that their transaction with the bank will be profitable in line with the Islamic syariah. The essential of the Islamic banks is not only be lokked upon its riba-free system in all level of the transaction, but most importantly this system implies means that point human being in the right direction to contentment of inner self and the outhter world. One of operating business principles is the principle of selling and buying or transaction in marginal profit (al murabahah).

The purpose of this research is to know about the implementation of murabahah financing, benefit from the murabahah financing and also to know about the risks that happened upon the implementation of murabahah financing at syariah bank.

This research is normative juridicial research which complemented by field research and literature observation. Data that processed in research are primary and secondary data.

The results of the research show that the implementation of murabahah financing at syariah bank is starting from loan request applied by the customer and if its agried will be continued by providing an agreement between syariah bank with the customer and the supplier. Akad murabahah at syariah bank has to fulfill the principle of sharia law and the legal condition of the murabahah.the benefits for the bank beside the profit margin from selling goods is to help other that is the reflection of mutual cooperation between community and the customer can get the goods by installing.

The risks could be happened upon the implementation of murabahah financing at syariah bank are customer not accomplished their obligation,

customer has bad character, market fluctuation, customer rejected the ordered goods and there is force majeure. Conflict between them finished with discussion. If its not work then finished by BASYARNAS or religious court, in accordance with agreement between them when signing of murabahah financing.

