

## **ABSTRAK**

Skripsi dengan judul “Pengaruh Pembiayaan Murabahah dan Mudharabah Terhadap Perkembangan Usaha Mikro Kecil dan Menengah Pada Nasabah Koperasi Serba Usaha Pantai Prigi Credit Union Unit Syariah Watulimo” ini ditulis oleh Imam Khoiri, NIM. 17401153436, pembimbing Dyah Pravitasari, SE., M.SA.

Penelitian ini dilatar belakangi oleh seberapa besar manfaat yang di dapatkan nasabah setelah menerima pembiayaan dari KSU Pantai Prigi Credit Union Unit Syariah Watulimo, sehingga dapat mengembangkan usaha yang dijalankan. Rumusan masalah dalam skripsi ini adalah (1) Apakah pengaruh pembiayaan murabahah terhadap perkembangan usaha mikro kecil dan menengah pada nasabah KSU Pantai Prigi Credit Union Unit Syariah Watulimo. (2) Apakah pengaruh pembiayaan mudharabah terhadap perkembangan usaha mikro kecil dan menengah pada nasabah KSU Pantai Prigi Credit Union Unit Syariah Watulimo. (3) Apakah pengaruh pembiayaan murabahah dan mudharabah terhadap perkembangan usaha mikro kecil dan menengah pada nasabah KSU Pantai Prigi Credit Union Unit Syariah Watulimo.

Penelitian ini dilakukan dengan penelitian langsung di lapangan dengan menggunakan pendekatan kuantitatif dan jenis penelitiannya asosiatif. Teknik pengumpulan data menggunakan teknik observasi, kuesioner dan dokumentasi. Untuk menguji keabsahan data digunakan uji validitas, uji reliabilitas, uji normalitas, uji asumsi klasik. Selain itu juga menggunakan uji regresi linier berganda yang meliputi uji t dan uji f, serta koefisien determinasi.

Hasil penelitian menunjukkan bahwa (1) Pembiayaan murabahah yang diterima nasabah KSU Pantai Prigi Credit Union Unit Syariah Watulimo dapat mengembangkan usaha mikro kecil dan menengah yang dijalankan. (2) Pembiayaan mudharabah yang diberikan kepada nasabah KSU Pantai Prigi Credit Union Unit Syariah Watulimo dapat meningkatkan usaha mikro kecil dan menengah yang dijalankan. (3) Pembiayaan murabahah dan mudharabah yang diberikan KSU Pantai Prigi Credit Union Unit Syariah Watulimo dapat meningkatkan usaha mikro kecil dan menengah yang dijalankan oleh penerima pembiayaan.

Kata kunci: *pembiayaan murabahah, pembiayaan mudharabah dan perkembangan UMKM.*

## ABSTRACT

The thesis entitled "The Influence of Murabahah and Mudharabah Financing on the Development of Micro, Small and Medium Enterprises in Customers The Prigi Coast Cooperative of the Watulimo Syariah Unit Credit Union" was written by Imam Khoiri, NIM. 17401153436, mentor Dyah Pravitasari, SE., M.SA.

This research is motivated by how much benefits the customer gets after receiving funding from the Watulimo Unit Syariah KSU Pantai Prigi Credit Union, so that it can develop the business being run. The formulation of the problem in this thesis is (1) What is the effect of murabahah financing on the development of small and medium micro businesses at customers of the Watulimo Unit Syariah KSU Pantai Prigi Credit Union. (2) What is the effect of mudharabah financing on the development of small and medium micro businesses at customers of the Watulimo Unit Syariah KSU Pantai Prigi Credit Union. (3) What is the effect of murabahah and mudharabah financing on the development of small and medium micro enterprises at the customers of the KSU Pantai Prigi Watulimo Syariah Unit Credit Union.

This research was conducted with direct research in the field using a quantitative approach and the type of research was associative. Data collection techniques using observation techniques, questionnaires and documentation. To test the validity of the data used the validity test, reliability test, normality test, classic assumption test. In addition, it also uses multiple linear regression tests which include the t test and f test, and the coefficient of determination. The results show that (1) Murabahah financing received by KSU Pantai Prigi customers at the Watulimo Syariah Unit Credit Union can develop small and medium-sized micro-businesses that are run. (2) Mudharabah financing given to KSU Pantai Prigi customers at the Watulimo Syariah Unit Credit Union can improve the small and medium micro businesses that are run. (3) The financing of murabahah and mudharabah provided by KSU Pantai Prigi of the Watulimo Sharia Unit Credit Union can increase the small and medium micro enterprises run by the financing recipient.

Keywords: **murabahah financing, mudharabah financing and the development of small and medium micro enterprises.**