

ABSTRAK

Skripsi dengan judul “Mekanisme Pembiayaan Murabahah Pada Koperasi Syariah Al-Mawaddah Ngunut Dan BMT Istiqomah Karangrejo Tulungagung” ini ditulis oleh Gebby Anggriani PramestiNingrum NIM. 12401173491, dengan pembimbing Ahmad Budiman, M.S.I.

Persaingan antar lembaga keuangan menyebabkan pengelolaan dana semakin berkembang. Implikasi dari persaingan tersebut mengakibatkan lembaga keuangan harus beradaptasi dan memperbaiki mekanisme produk pembiayaan sehingga mampu bersaing dengan lembaga keuangan konvensional. Lembaga keuangan syariah menerapkan akad pembiayaan sesuai syariat agama islam. Salah satu bentuk akad pembiayaan dalam lembaga keuangan syariah adalah akad murabahah. BMT Istiqomah dan Koperasi Syariah Al-Mawaddah merupakan lembaga keuangan syariah yang menerapkan akad murabahah.

Adapun tujuan penelitian ini adalah untuk: 1) Mendeskripsikan mekanisme pembiayaan murabahah pada Koperasi Syariah Al-Mawaddah Ngunut 2) Mendeskripsikan mekanisme pembiayaan murabahah pada BMT Istiqomah Karangrejo Tulungagung dan 3) Mendeskripsikan perbandingan mekanisme pembiayaan murabahah pada Koperasi Syariah Al-Mawaddah Ngunut dan BMT Istiqomah Karangrejo Tulungagung.

Penelitian ini merupakan penelitian kualitatif dengan pendekatan deskriptif dengan teknik pengumpulan data wawancara, observasi dan dokumentasi. Analisis data menggunakan teknik analisis kondensasi data, penyajian data dan penarikan kesimpulan. Pengecekan keabsahan data menggunakan triangulasi sumber, triangulasi metode, triangulasi teori.

Hasil penelitian adalah 1)Mekanisme pembiayaan murabahah BMT Istiqomah diawali dengan kelengkapan administrasi nasabah sebelum pengajuan pembiayaan,selanjutnya dilakukan survei untuk menetapkan kelayakan pembiayaan, setelah survei dilakukan akad pembiayaan.2)Mekanisme Pembiayaan Murabahah Koperasi Syariah Al-Mawaddah diawali proses kelengkapan administrasi calon anggota disetujui, setelah pengajuan pembiayaan pihak koperasi akan melakukan survei kelayakan. Jika usaha calon anggota layak diberikan pembiayaan dilanjutkan untuk membuat perjanjian dan akad. 3)Perbandingan mekanisme pembiayaan kelengkapan administrasi di koperasi syariah Al-Mawaddah dapat mengajukan pembiayaan jika terdaftar sebagai anggota koperasi, sedangkan di BMT Istiqomah tidak terdapat syarat tersebut. Pengamanan jaminan agunan di BMT Istiqomah diletakkan di brankas besar,sedangkan di koperasi syariah Al-Mawaddah tidak disebutkan dengan alasan privasi. Penyediaan barang di BMT Istiqomah memberikan kepercayaan seutuhnya tanpa verifikasi, sedangkan koperasi syariah Al-Mawaddah memberikan syarat perjanjian tertulis. Margin keuntungan BMT Istiqomah bersifat rahasia dan berpedoman pada dinas koperasi dan PINBUK, sedangkan koperasi Al-Mawaddah menetapkan persentase akad awal yaitu 25% bagi koperasi dan 75% bagi nasabah.

Kata kunci : Baitul Mal Wal Tamwil, Koperasi Syariah, Pembiayaan Murabahah

ABSTRACT

Thesis with the title "Murabahah Financing Mechanism at the Al Mawaddah Ngunut Sharia Cooperative and BMT Istiqomah Karangrejo Tulungagung" was written by Gebby Anggriani PramestiNingrum NIM 12401173491, with mentor Ahmad Budiman, M.S.I.

Competition between financial institutions causes fund management to develop. The implication of this competition is that financial institutions must adapt and improve the mechanism of financing products so that they are able to compete with conventional financial institutions. Islamic financial institutions implement financing contracts according to Islamic religious law. One form of financing contract in Islamic financial institutions is a murabahah contract. BMT Istiqomah and the Al-Mawaddah Sharia Cooperative are Islamic financial institutions that implement murabahah contracts.

The purposes of this study are (1) to explain how the mechanism of murabahah financing in the Al-Mawaddah Ngunut sharia cooperative (2) to explain how the murabahah financing mechanism at BMT Istiqomah Karangrejo Tulungagung (3) to explain the obstacles in the application of murabahah financing to the al-Islamic cooperative Mawaddah Ngunut and BMT Istiqomah Karangrejo Tulungagung and explain the solution.

This research is a qualitative research with a descriptive approach with data collection techniques interview, observation and documentation. Data analysis used data condensation analysis techniques, data presentation and conclusion drawing. Checking the validity of the data using source triangulation, method triangulation, theory triangulation.

The results of the study are 1) The financing mechanism for BMT Istiqomah murabahah begins with the completeness of customer administration before submitting financing, then a survey is carried out to determine the feasibility of financing, after the survey is carried out a financing contract. After applying for financing, the cooperative will conduct a feasibility survey. If the prospective member's business is eligible for financing, it will continue to make agreements and contracts. 3) Comparison of the administrative completeness financing mechanism in the Al-Mawaddah sharia cooperative can apply for financing if registered as a member of the cooperative, while at BMT Istiqomah there is no such requirement. The collateral security at BMT Istiqomah is placed in a large safe, while at the Al-Mawaddah sharia cooperative it is not mentioned for reasons of privacy. The provision of goods at Istiqomah BMT provides complete trust without verification, while the Al-Mawaddah sharia cooperative provides written agreement conditions. The profit margin of BMT Istiqomah is confidential and is guided by the cooperative service and PINBUK, while the Al-Mawaddah cooperative determines the percentage of the initial contract, which is 25% for cooperatives and 75% for customers.

Keywords: Baitul Mal Tamwil, Murabahah Financing, Sharia Cooperative