

ABSTRAK

Skripsi dengan judul “Penerapan Pembiayaan Akad Murabahah Jual Beli Pada KSPPS BMT Istiqomah dan KSPPS BMT Pahlawan Tulungagung” ini ditulis oleh Nofia Candra Desi, NIM 1240117551 pembimbing Dr. Syafrudin Arif Marah Manunggal.

Penelitian ini dilatarbelakangi oleh, ketika melakukan pembiayaan murabahah jual beli disini lembaga keuangan atau BMT tidak mungkin menyediakan semua barang nyata yang dibutuhkan nasabahnya, padahal dalam rukun akad ketika terjadi pembiayaan murabahah jual beli salah satu rukun akad yang harus dipenuhi adalah ada barang nyatanya. Lalu apakah jika tidak ada barang nyatanya kegiatan transaksi akad tersebut akan berjalan dengan sah. Dengan keadaan tersebut peneliti ingin meneliti penerapan pembiayaan murabahah di kedua lembaga keuangan tersebut.

Fokus penelitian dalam penulisan skripsi ini adalah (1) Bagaimanakah penerapan pembiayaan akad murabahah jual beli di KSPPS BMT Istiqomah dan KSPPS BMT Pahlawan Tulungagung? (2) Bagaimana model pengaplikasian transaksi pembiayaan akad murabahah jual beli di KSPPS BMT Istiqomah dan KSPPS BMT Pahlawan Tulungagung? (3) Bagaimana kedua BMT menyelesaikan pembayaran pembiayaan murabahah yang macet berdasarkan karakter anggota yang dibiayai?

Adapun tujuan penelitian adalah (1) Untuk mengetahui sejauh mana penerapan akad pembiayaan murabahah jual beli di KSPPS BMT Istiqomah dan KSPPS BMT Pahlawan Tulungagung (2) Untuk mengetahui bagaimana model pembiayaan akad murabahah jual beli pada KSPPS BMT Istiqomah dan KSPPS BMT Pahlawan Tulungagung (3) Untuk mengetahui cara menyelesaikan pembayaran pembiayaan murabahah yang macet berdasarkan karakter anggota yang dibiayai.

Dalam penelitian ini pendekatan yang digunakan adalah pendekatan kualitatif. Dengan menggunakan teknik pengumpulan data melalui wawancara secara rinci terhadap informan. Sumber data dalam penelitian ini adalah sumber data primer dan sumber data sekunder.

Hasil dari penelitian ini menunjukkan bahwa: (1) Penerapan Pembiayaan Akad Murabahah Jual Beli di KSPPS BMT Istiqomah dan KSPPS BMT Pahlawan Tulungagung (2) Model Pengaplikasian Transaksi Pembiayaan Akad Murabahah Jual Beli di KSPPS BMT Istiqomah dan KSPPS BMT Pahlawan Tulungagung (3) Kedua BMT Menyelesaikan Pembayaran Pembiayaan Murabahah Yang Macet Berdasarkan Karakter Anggota Yang Dibiayai.

Kata kunci : Pembiayaan Akad Murabahah

ABSTRACT

The thesis with the title "Implementation of Murabahah Sale and Purchase Financing at KSPPS BMT Istiqomah and KSPPS BMT Pahlawan Tulungagung" was written by Nofia Candra Desi, NIM 1240117551 supervisor Dr. Syafrudin Arif Angry Manunggal.

This research is motivated by, when doing murabahah financing of buying and selling here, a financial institution or BMT may not provide all the real goods needed by its customers, even though in the pillars of the contract when there is murabahah financing of buying and selling, one of the pillars of the contract that must be fulfilled is that there are real goods. Then, if there are no goods, in fact, the transaction transaction activities will run legally. Under these circumstances, researchers want to examine the application of murabahah financing in these two financial institutions.

The focus of the research in writing this thesis is (1) How is the implementation of murabahah buying and selling contract financing at KSPPS BMT Istiqomah and KSPPS BMT Pahlawan Tulungagung? (2) What is the application model for buying and selling murabahah financing transactions at KSPPS BMT Istiqomah and KSPPS BMT Pahlawan Tulungagung? (3) How do the two BMT settle the non-performing murabahah financing payments based on the character of the members being financed?

The research objectives are (1) To find out the extent to which the implementation of the murabahah financing contract of buying and selling at KSPPS BMT Istiqomah and KSPPS BMT Pahlawan Tulungagung (2) To find out how the financing model for buying and selling murabahah contracts at KSPPS BMT Istiqomah and KSPPS BMT Pahlawan Tulungagung (3) To find out how to complete the murabahah financing payment that is stuck based on the character of the member being financed.

In this study the approach used is a qualitative approach. By using data collection techniques through detailed interviews with informants. Sources of data in this study are primary data sources and secondary data sources.

The results of this study indicate that: (1) Application of Sale and Purchase Murabahah Contract Financing at KSPPS BMT Istiqomah and KSPPS BMT Pahlawan Tulungagung (2) Application Model for Transaction Financing Murabahah Sale and Purchase at KSPPS BMT Istiqomah and KSPPS BMT Pahlawan Tulungagung (3) The two BMT complete the payment of the murabahah financing that is stuck based on the character of the members being financed.

Keywords: Murabahah Contract Financing