

ABSTRAK

Skripsi dengan judul Implementasi Praktik Jual Beli *Mindring* dalam Meningkatkan Penjualan Prabotan Rumah Tangga Menurut Prespektif Etika Bisnis Islam Pada Toko Gerabah Ali pada Desa Bendiljati Kulon Kecamatan Sumbergempol Tulungagung ditulis oleh Jemy Irawan, NIM. 17402163320, Prodi Ekonomi Syariah, Jurusan Ekonomi, Fakultas Ekonomi dan Bisnis Islam, Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung yang dibimbing oleh Moh. Rois Abin, M.Pd.I.

Penelitian ini dilatarbelakangi praktek jual beli dengan cara kredit dan tunai sudah menjadi hal biasa di masa sekarang guna untuk mencari keuntungan yang lebih. Namun pada praktek jual beli dengan harga kredit atau *mindring* dan tunai masih belum sesuai dengan hukum Islam ataupun etika bisnis Islam dibuktikan dengan adanya dua akad dalam satu transaksi. Pemahaman dan kebiasaan masyarakat yang kurang memahami sistem transaksi jual beli membuat masyarakat lebih membeli dengan cara kredit dari pada tunai, walaupun sebagian ada yang membeli dengan cara tunai.

Fokus penelitian dalam penulisan skripsi ini adalah: (1) Bagaimana praktik akad jual beli *mindring* dalam meningkatkan penjualan menurut prespektif etika bisnis islam pada Toko Gerabah Ali? (2) Bagaimana syarat dalam praktik transaksi *mindring* dalam meningkatkan penjualan menurut prespektif etika bisnis islam pada Toko Gerabah Ali? (3) Bagaimana skema pembayaran transaksi *mindring* dalam meningkatkan penjualan menurut prespektif etika bisnis islam pada Toko Gerabah?.

Jenis penelitian yang digunakan adalah kualitatif dengan menggunakan pendekatan studi kasus. Teknik pengumpulan data melalui wawancara, observasi dan dokumentasi. Penyajian dan analisis data dalam penelitian kualitatif ini dilakukan secara deskriptif, berupa teks naratif berbentuk catatan atau kata-kata penjelasan tertulis, grafik, dan bagan. Teknik analisis data yang digunakan adalah model Miles dan Huberman yang meliputi kondensasi data, penyajian data, dan penarikan kesimpulan. Teknik pengecekan keabsahan data menggunakan triangulasi sumber dan triangulasi teknik.

Hasil dari penelitian menunjukkan bahwa (1) Praktik akad jual beli *mindring* pada Toko Gerabah Ali dengan cara pembeli memilih barang yang ingin dibeli terlebih dahulu, lalu kedua belah pihak yakni penjual dan pembeli sepakat untuk melakukan akad transaksi jual beli kredit dengan syarat dan ketentuan yang telah disepakati bersama (2) Syarat dalam praktik transaksi *mindring* pada Toko Gerabah Ali dalam jual beli tidak pernah mempersulit asalkan rukun dan syarat dalam jual beli tersebut terpenuhi. (3) Skema pembayaran transaksi *mindring* pada Toko Gerabah toko pak Ali dengan cara mengangsur sesuai dengan perjanjian yang telah dibuat dengan bisa datang langsung ke toko atau lewat karyawan marketing yang keliling di tiap tiap kecamatan.

Kata Kunci: praktik *mindring*, akad, Etika Bisnis Islam

ABSTRACT

Thesis with the title Implementation of Mindring Buying and Selling Practices in Increasing Sales of Household Furniture According to the Perspective of Islamic Business Ethics At Ali's Pottery Shop in Bendiljati Kulon Village, Sumbergempol District, Tulungagung was written by Jemy Irawan, NIM. 17402163320, Islamic Economics Study Program, Department of Economics, Faculty of Islamic Economics and Business, State Islamic University Sayyid Ali Rahmatullah Tulungagung who was supervised by Moh. Rois Abin, M.pd.I.

This research is motivated by the practice of buying and selling by credit and cash which has become commonplace nowadays in order to seek more profit. However, the practice of buying and selling at credit prices or mindring and cash is still not in accordance with Islamic law or Islamic business ethics as evidenced by the existence of two contracts in one transaction. The understanding and habits of people who do not understand the buying and selling transaction system make people buy more by credit rather than cash, although some of them buy by cash.

The focus of research in writing this thesis are: (1) How is the practice of buying and selling mindring contracts in increasing sales according to the perspective of Islamic business ethics at Ali Pottery Shop? (2) What are the requirements in the practice of mindring transactions in increasing sales according to the perspective of Islamic business ethics at Ali's Pottery Shop? (3) How is the mindring transaction payment scheme in increasing sales according to the perspective of Islamic business ethics at Pottery Shops?.

The type of research used is qualitative using a case study approach. Data collection techniques through interviews, observation and documentation. Presentation and analysis of data in this qualitative research was carried out descriptively, in the form of narrative text in the form of notes or words of written explanation, graphs and charts. The data analysis technique used is the Miles and Huberman model which includes data condensation, data presentation, and drawing conclusions. The technique of checking the validity of the data uses source triangulation and technical triangulation.

The results of the study show that (1) the practice of mindring buying and selling contracts in increasing sales according to the perspective of Islamic business ethics at the Ali Pottery Shop by means of the buyer choosing the goods he wants to buy first, then both parties namely the seller and the buyer agree to enter into a sale transaction contract buy credit with mutually agreed terms and conditions (2) Requirements in the practice of mindring transactions in increasing sales according to the perspective of Islamic business ethics at the Ali Pottery Shop in buying and selling are never difficult as long as the pillars and conditions in the sale and purchase are fulfilled. (3) The payment scheme for mindring transactions at the pottery shop, Pak Ali's shop, is by means of installments according to the agreement that has been made by coming directly to the shop or through marketing employees who travel around each sub-district.

Keywords: mindring practice, contract, Islamic Business Ethics