

ABSTRACT

Fida' Nur Oktafia. 2015. Thesis. Title: "Analysis of Cooperative Financing Linkage with the principle of Mudharabah At Bank BRI Syariah, Branch of Malang".

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When the global economic development increases, the fulfillment of the society's needs have also increased. Many small business sectors experience difficulties in terms of capital. To deal with this case, the government urges *Bank Umum Syariah* to implement the program linkage. The cooperation has not fully understood about the system and what steps should be done towards this financing with principle of profit sharing. So, the purposes of this study were to determine the procedure to be performed before performing linkage cooperatives, and to know how the application of the results conducted by *Bank BRI Syariah*, Malang. From this background, the research was conducted in titled "*Analysis of Cooperative Financing Linkage with the Principle of Mudharabah at Bank BRI Syariah, Branch of Malang*".

This study used descriptive qualitative approach where this research will explain and describe a systematic procedure of linkage cooperative financing request and the application of the results. The subjects of the study were three people. The way of collecting data was through observations, interviews and documentations. Data analysis was performed by arranging interviews and associated with documents and by triangulation method as the way of interpreting so that, it is easy to read. Analysis of the data through three stages: data reduction, data presentation and conclusion.

The result showed that the financing procedure was done in good measures, such as request, the fulfillment of data, document analysis, financing decision followed by contract, the search and monitoring financing. Financing process is done very quickly and easily. And in the application of the results is done in accordance with government regulations as well as the MUI and there are no additional costs in the financing of the cooperative linkage to the *Bank BRI Syariah*, Branch of Malang.