

## ABSTRACT

Maghfiroh, Fitrotul, 2014 Thesis. Title: "The Analysis of Financing Bai 'BitsamanAjil (BBA) In Financing Increase In BMTUGTSidogiri BranchKepanjen"

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The most Financing in demand by customers in BMTUGTSidogiri Branch Kepanjen is BBA financing. This provides many benefits to the BMT, one of which is a benefit that arises from the difference in selling price from the seller to the purchase price of the customer to Based on the results of interviews with managers BMT, BBA in finance value that fits the characteristics that most customers BMT micro entrepreneurs. Based on the authors conducted a study on BMTUGTSidogiri BranchKepanjen results are set forth in the thesis with the title "Analysis of Financing Bai 'BitsamanAjil (BBA) In Financing Increase In BMTUGTSidogiri BranchKepanjen".

This research is a qualitative descriptive approach that aims to describe the financing procedure of Bai 'BitsamanAjil (BBA) and BBA financial contribution in increasing the revenue of BMT. Model analysis of the data used in this study is the analysis of qualitative data collection, data selection, data presentation next draw conclusions and provide solutions to solve them.

This research Based onBMT has set funding procedures that must be met by each prospective customer begins with the filing of the petition till realization of the financing agreement and the information using the principles of financing analysis 5C. BBA financing contributes greatly to the revenue BMTUGT In a row. besides the BBA financing has contributed greatly to the revenue BMT seen from the analysis of profitability (NPM, ROA, ROE), because the analysis addressing that serve targeted profitability generated BMT experience a fluctuating (rising, falling incomes).