

ABSTRACT

Amaliyah, Rizqi. 2012. *Murabahah Financing Agreement Contribution to Raising Profitability of PT. BPRS Bhakti Sumekar Sumenep*. Minor Thesis. Department of Business Law of Syari'ah. Faculty of Syari'ah. State Islamic University of Maulana Malik Ibrahim Malang. Advisor: Drs. M. Nur Yasin, M.Ag.

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Financing by *Murabahah* agreement is a contract of sale of certain goods, which the seller said the purchase price of the goods to the buyer then sells to the purchaser by requiring the expected benefits by the amount specified. In a *Murabahah* contract, the seller sells goods by asking for the excess over the purchase price by selling price. *Murabahah* financing is financing which will be an important effect on bank profitability then the banks in providing credit or financing based on syari'ah principles, the bank will take ways that do not harm themselves and the interests of bank customers, in order to not harming the interests of both parties. The success and sustainability of the bank can be seen from the kinds of bank's performance in running and managing the success of his efforts primarily the business profit. Financing both financing based on sell-purchase and profit-share can determine the bank's financial performance, especially in a profit earning.

This study aims to determine applications of *Murabahah* financing as well as the contribution in BPRS Bhakti Sumekar to improve their.

This study includes non-doctrinal/sociological legal research of descriptive qualitative study used a form of evaluative research with research sites in PT. BPRS Bhakti Sumekar Sumenep. The research data consists of primary data through interviews and secondary data from scientific documents and literature related to the problem studied.

Based on this study can be concluded that the *murabahah* financing agreement that applied by PT. BPRS Bhakti Sumekar Sumenep is Working Capital Financing and Consumptive financing while in the financing analysis of PT. BPRS Bhakti Sumekar Sumenep using 5C analysis. The *murabahah* revenue contributions in PT. BPRS Bhakti Sumekar Sumenep years 2010-2011 able to improve profitability total amount of 496.388.562.000 of *murabahah* financing.