ABSTRACT


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Key Word: Murabahah Financing

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Murabahah is one of financing products which exists in Koperasi Agro Niaga Indonesia (KANINDO) Syari’ah Malang. Murabahah financing quite dominates the society interest compared to other financing products. In fact, in the practice, it is found sometimes that the costumer breaks the responsibility toward KANINDO Syari’ah related to the agreement they have coincided before. That situation either done in deliberately or accidentally, it causes a problem for the financing in which the costumer does the default to KANINDO Syari’ah Malang.

The method used in this study is a descriptive qualitative with the purpose to describe and explain the data collected. This study uses observation, direct interview to the staffs of Financing and Costumers of KANINDO Syari’ah Malang, and documentary study. Furthermore, this study is supported by primary data and secondary data which are obtained from reviewing literatures related to the problem.

The result of the study indicates that factors causing the problem in financing by customers KANINDO Syari’ah are customers’ financial condition, unstable business, deadness, and the inaccurate analysis from KANINDO Syari’ah itself. KANINDO Syari’ah uses proper ways such as visiting, assisting, rescheduling, warning, and sequestration in handling the problems.