

ABSTRACT

Malihah, Rozinatul. 2014, THESIS. Title: "The Evaluation of Defrayal Accounting System of *Murabbahah* in Koperasi Syariah (Study in Koperasi Agro Niaga Indonesia Syariah, Kecamatan Dau, Malang.)"

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Keynotes : Evaluation, The System of *Murabbahah*, Accounting Defrayal, The Treatment *Murabbahah* Accounting and Koperasi Syariah

The goal of this research is to evaluate the system of *murabbahah* defrayal accounting that was be applied in Koperasi Syariah, especially in the implementation of defrayal and acceptance of *murabbahah* installment by comparing between the theory that was be said by the expert with the implementation in the cooperation and giving the emendation recommendation to the system of *murabbahah* defrayal accounting, and also accounting treatment in KANINDO Syariah, East Java.

This research uses the descriptive-qualitative approach. Its goal is to describe the research focus systematically. The research was be done by observing in research location, interviewing, and evaluating the document with *murabbahah* defrayal. The data is found in the form of AD/ART of Cooperation, brief cooperation profile, interviewing, the list form of defrayal, daily journals, billing code, internal policy, Standard Operational Procedure (SOP) of cooperation, and the other documents that's needed.

From the result of this research, from the side of internal controlling has showed the *murabbahah* accounting system has been well. But, there are some emendation has to be done, they are internal controlling to replacing the position of cashier several times if there is vacuity in the cashier division, the forming for the customer service, adjustment the defrayal document with apart position, organization structure and apart position, implementation of *murabbahah* procedure defrayal, duty separation for the accounting and cash division, also the treatment of accounting for *murabbahah* defrayal still not appropriate with PSAK No.102.