

ABSTRAK

Sikrillah, Lailatul. Thesis 2014. Title : "Analysis of Murabahah Selling Price Determination In Islamic Financial Institutions Banks and Non-Bank
(Study on PT. BRISyariah Branch Kepanjen-Malang, PT. BPRS Bumi Rinjani Kepanjen and UJKS El-Dinar Malang)

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Keywords : Murabahah, Determination of Selling Price, Margin Calculation System Advantage.

The development of Islamic financial institutions in Indonesia to use Islamic principles. One of the products of Islamic financial institutions are among the most popular today is the murabaha financing. This study aims to determine the selling price of murabaha financing application and calculation of profit margins on BRISyariah, BPRS Bumi Rinjani and UJKS El-Dinar.

The research method used is a qualitative research method with a descriptive approach. Where data is the primary data obtained in the form of interviews with the parties concerned and secondary data in the form of data processing can be accounted for from a reliable source to conduct library research, interviews and internet

The results of this study found that setting the selling price on BRISyariah murabahah financing, BPRS Bumi Rinjani and UJKS El-Dinar that use the same basic price plus a profit margin. As for determining the profit margin that the bank sets its own and equally consider five factors determining the margin is the profit margin on average Islamic bank (Direct Competitor's Market Rate/DCMR), the interest rate the average conventional banks (Indirect Competitor's Market Rate/ICMR), the results of third-party funds (Competitive Expected Return for Investors/ECRI), Overhead Cost, profit targets taking into account inflation and interest rate markets. In a benefit margin calculations using a flat (fixed).