

ABSTRACT

Farihah, Laili. 2015. Thesis. Title : Analysis of the Value Added Tax Treatment Over Murabaha Agreement with Bank Syariah (Case Study at Bank BTN Syariah Malang)

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Murabaha contract is one of the products of Islamic banks before 1 April 2010 subject to twice the value-added tax. Problems of double taxation imposed on Islamic banks actually issue a very long time, and this time again bustling diperdebatkan tax due to be paid to the director general of a larger tax. With provisions like this, the sharia will assume less competitive with conventional bank financing primarily to the product. After government legislation latest VAT No. 42 of 2010, murabahah no longer subject to twice. Investigators therefore conducted an analysis on the treatment of KCS Bank BTN Syariah Malang.

This research is research qualitative with descriptive approach, which describes a situation systematically. The data used are primary and secondary data, field studies with research techniques are interviews and documentation.

The results showed that the Bank BTN Syariah Malang KCS on contract murabaha charged once before and after the Law No. 42 of 2009.