ABSTRACT


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Keywords: KPRS financing system, Murabaha agreement, PT. Bank Muamalat Indonesia Malang, descriptive qualitative.

The purpose of this research is to analyze the murabaha-based KPRS financing system implemented in Muamalat Bank, especially in the financing grant system, the installments payment, and the management of bad debt credit. This study aims to compare the experts’ theories with their implementation in Bank Muamalat.

This research uses descriptive qualitative approach to describe clearly, completely, and systematically about the focus of the research procedures on financing grant system, the installments payment, and the management of bad debt credit. Research subjects are the staffs of KPRS financial payment marketing division of Bank Muamalat. This research is conducted for two months. The data for the research consists of primary and secondary data. The research is done by observation, interview, and documentation. Then the researcher takes notes, analyses, concludes the result and proposes recommendation.

The result shows that the murabaha-based KPRS financing system has run quite well. However, several aspects need improvement, such as the adjustment of the organization structure as well as its job description in the division of Relationship Manager Remedial, human resource development, financing operational, and general division. The job description needs to give a clear explanation on their position in the organization structure and it needs to be evaluated in order to improve the implementation of financing system and its procedures.