

ABSTRACT

Raudlatul Ilmi. 2014, Thesis. Title: “Murabahah Agreement Implementation Analysis On KPR Muamalat Financing Product (A Study on PT. Bank Muamalat Indonesia, Tbk Branch Office in Malang)”
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Key Words : Murabahah, Financing, KPR

To have our own houses is a dream by everybody, even more it is becoming the primary need of human being that must be fulfilled. In that case, Syariah Bank provides variety of Home Ownership Credit Sharia (KPRS) that can be selected according to the needs and free of interest. In the finance distribution, KPR of the Bank Muamalat Indonesia use two contracts which are musyarakah mutanaqisah and murabaha contract. This study aims to determine the implementation of the murabaha contract on Muamalat KPR Financing products made by Bank Muamalat Indonesia.

This research used the qualitative descriptive method. Retrieval of data in the form of primary data and secondary data, by means of interviews and observations, as well as study literature.

This study concluded that the implementation of the murabaha product contract that is applied to the product of KPR on Muamalat KPR Financing includes the following steps: Request financial matters, then the data collection and investigation of necessary documents. Furthermore, analyzing customer character, customer capacity to repay financial matters, building and economic conditions. After that, the approval (Committee) of Financing. Then the final disbursement of funds and monitoring. After, examine and analyzing it, it can be seen that the implementation of the murabaha product on Muamalat KPR Financing in accordance to the sharia compliance aspects and in analyzing the financing referring to the use of the principle of 5C and 4P. An advice would be given to the staff of KPR financing BMI could increase professionalism in terms of the product, service and its implementation in accordance to Sharia principles.