

## ABSTRACT

Saifinnuha, Muhammad Alfian, 09220027, 2013. **Implementation of Agreement and Default Prevention Study On Products *Murabaha* Syariah Mandiri Bank Soekarno-Hatta Malang in Fiqh Perspective.** Thesis. Department of Business Law Shariah, Faculty of Sharia Islamic University of Maulana Malik Ibrahim Malang.  
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Keywords: Implementation, *Murabaha*, Default.

One of the products are widely used in Islamic banking is *Murabaha* financing products. In the process, these products grow quite rapidly. *Murabaha* financing are widely used in the productive sector, consumer and real sectors. However, in the banking business sector, there is implication that must be loss among banks because of default. Many banks are experiencing NPF (non-performing financing) which is not health bank condition because of the default. Thus, in this research study about how does bank minimize the default, which will bring the revenue contribution in the banking sector itself

This study focuses on the implementation about *Murabaha* in BSM CFBO at Soekarno-Hatta Malang, which Sharia principles relate to in fiqh perspective muamalah is. In addition, the way to know how to prevent default Islamic bank depends on *murabaha* financing products in muamalah fiqh perspective. This study is an empirical research. This study relies on two sources of data, namely primary data and secondary data which use descriptive analysis. Primary data are obtained from interviews with researcher BSM employees at CFBO Soekarno-Hatta Malang. From the interview, the researcher obtained data about how Mandiri Syariah Banking Malang CFBO *Murabaha* and how does the came use implements the prevention against default. Secondary data research obtained brochures, written by reports from Bank Syariah Mandiri, and other appropriate literatures with the purpose of writing.

From this study it was found that BSM CFBO Soekarno-Hatta Malang. In practice. *Murabaha* financing especially for new and old house is appropriate with Sharia principles in muamalah. Object of *murabaha* financing on home renovations or ready for building and home construction has been modified in *murabaha* contract with encloses offering letter, So that its in accordance with muamalah and DSN-MUI Fatwa No.4/2000 on *Murabaha*. In addition, the prevention of default, Mandiri Syariah Banking implements some aspects: firstly, apply full policy/rules Bank Indonesia in the minimum DP 30% for home financing over 70 types. Secondly, the perfect contract by paying insurance. Third, the full requirements in certificate process by giving APHT (Deed Granting Mortgage) by Notary. In addition, the prevention of default has appropriated with Sharia principles in muamalah.