

ABSTRACT

Rahmi Aulia Fitria, 0922069. *Comparison of the Implementation between Conventional Leasing and Sharia on Honda Motor Credit International Institution (FIF) in Gresik* . Thesis. Department of Business Law Shariah, Faculty of Sharia Islamic University of Maulana Malik Ibrahim Malang. Supervisor: Ahmad Izzuddin, M.HI

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Leasing is a form of financing that has reached kind of objects such as apartments, offices, phones, cars, motorcycles, computers, and even the buildings and factory equipment. Leasing concept is similar to the concept of conventional and Islamic banking. Honda Motorcycle credit International Institution (FIF) in Gresik has two products namely conventional and sharia. Beside Motorcyle credit International Institution (FIF), in Gresik, actually there are several other institutions that also provide two models namely leasing products such as conventional and Islamic finance in ADIRA, but the researcher prefers to study at this institution FIF because many people like it.

This study aims to determine the application of conventional and Islamic financing as well as to find out the similarities and differences from the application of conventional credit financing and implementation of sharia that two products contain in Honda motorcycle credit international institutions (FIF).

From the title, There are some problems are found by researcher. This study is is empirical research because the data are presented in real terms by going directly to Honda motorcycle credit international institutions (FIF) in Gresik. Empirical research aims to describe and explain the characteristics of something more closely and determine the process of something happen.

Contract which is used in FIF is *murabaha* contract. *Murabaha* contract is purchase contract of certain goods which the seller mention its goods and price clearly to the buyer as well as the benefits are taken. And conventional uses loan or borrowing contract.