

ABSTRACT

Hilman Fajri,10220053, **Practices in Business Cooperatives *Murâbahah* Islamic Financial Services Unit Alhambra Branches Kedung Baruk No.58 Rungkut Surabaya (Fatwa Perspective No.4 National Islamic Council In 2000 The Clergy 'Indonesia)**. Skripsi, Majoring in Business Law Sharia, Sharia Faculty, State Islamic University Maulana Malik Ibrahim Unfortunate.

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Keyword : *Murâbahah* , Cooperatives Sharia

Between the contract of sale systems are quite practiced by Islamic financial institutions namely the sale of *murâbahah* . *Murâbahah* is the principle ba'i (buying and selling) in which the selling price consists of a base price plus the value of benefits (*ribh*) agreed. On *murâbahah* , delivery was made during the transaction while the payment is made in cash, tough, or in installments. Problem studied in this thesis is how to practice in business cooperatives *murâbahah* Islamic financial services unit of Alhambra Surabaya? and how the application of business cooperatives *murâbahah* in the Islamic Financial Services Unit of Alhambra Surabaya in reviews fatwa council Indonesian National Islamic Scholars?

This research method is a kind of empirical research, ie research with the data of field-data as the primary data source, such as interviews and observation data collection using the method of observation, interviews and documentation.

The results of this study indicate that The Financing Made Islamic Financial Services Unit of Alhambra using *murâbahah* contract may be used if the form of procurement of goods, but if that happens in the *murâbahah* contract not to procurement of goods, then it is not allowed and *murâbahah* contract held financial services unit sharia Alhambra Surabaya legal void in the absence of the Agreement when the goods carried, but disbursement of money, while the *murâbahah* contract is the procurement of goods, so this should be a contract *murâbahah* goods.