ABSTRACT

Hilman Fajri, 10220053, Practices in Business Cooperatives Murâbahah
Islamic Financial Services Unit Alhmabra Branches Kedung Baruk
No.58 Rungkut Surabaya (Fatwa Perspective No.4 National Islamic Council In 2000 The Clergy 'Indonesia). Skripsi,
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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 Al
hambra 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.