

CHAPTER V

CONCLUSIONS AND SUGGESTION

A. Conclusion

After do some a series of activities conducted by researchers, such as research planning, do the research, and analyze the results of the research, it can be concluded as follows:

1. Implementation of *Murabahah Bil-Wakalah* financing in BRI Syariah Unit Genteng Banyuwangi done by Bank fully mandated to customers for the purchase of goods by way of dropping funds in advance and signing *murabahah* and *wakalah* instantly at the beginning of the agreement, Then purchase the goods receipt is submitted to the bank as proof of purchase of an item that has been done by the customer.¹
2. Based on research that has been researched, that the implementation of *murabahah bil wakalah* financing in BRI syariah Unit Genteng Banyuwangi not accordance with Regulation of Bank Indonesia article 9 point d, No.7/46/PBI/2005 about The Agreement and the Settlement Fund Raising For Banks Conducting Business Based on Sharia Principles (*Akad Penghimpunan dan Penyelesaian Dana Bagi Bank yang Melaksanakan Kegiatan Usaha Berdasarkan Prinsip Syariah*) Mentioned that, “The Bank represents to customers (*wakalah*) to purchase goods, then *Murabahah* Agreement must be made after the goods in principle belonging to the Bank

¹ Boby Hendrik A., *wawancara* (Banyuwangi, 15 Desember 2014).

(*wakalah* finished)". In next explanation of this regulation is mentioned that *wakalah* contract must be made separately from *murabahah* contract. The following definitions shall apply in principle of goods belonging to a bank in *wakalah* on *murabahah* agreement is the existence of the flow of funds devoted their goods suppliers or proven by purchase receipts. From the explanation above, it can be known that the implementation of *murabahah bil wakalah* financing not accordance to Regulation of Bank Indonesia Article 9 point d No.7/46/PBI/2005. Because indicated as a hybrid contract that not allow in Islam and not suitable with substance of regulation of Bank Indonesia article that mentioned “*wakalah* contract must be made separately from *murabahah* contract”. Although in its implementation the customer or the bank agrees (*antaradhin*) and neither party feels aggrieved both when *wakalah* or selling, this is still break the rules and not careful. But For receipt of goods purchase that submitted to the bank is legitimate or accordance with Regulation of Bank Indonesia, although researcher assume that bank is not careful and look like do not want to be bothered with some steps which felt to be longer to implement separating about *wakalah* and *murabahah* financing.

B. Suggestion

Based on the research that has been done, there are some suggestion that researcher need to convey, in order to create the implementation which suitable or accordance of related regulations, as follows:

1. Sharia bank have to always maintain the public trust both from the financial aspect also conformity to the sharia principle on which to base its operation.
2. Expected for BRI Syariah Unit Genteng Banyuwangi more cautious in implementing *murabahah bil wakalah* agreement and its implementation in accordance with Regulations of Bank Indonesia of Article 9 point d 7/46 / PBI / 2005 and purely in accordance with sharia principles.
3. Expected for the customers more understand and more careful in using *murabahah bil wakalah* financing, so that customers can better take into account or planning for use that financing, and so in the future there is no element of compulsion and losers.

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