

ABSTRACT

M. Kholil Seikhoni, 10220088, 2014. **The Financing Partnership of Umrah Funds multi-services between Mitra Harmoni Sharia Rural Banks (BPRS) and Asbihu Tour and Travel Malang (Review of Sharia Economic Law Compilation Article 21)**. Thesis. Sharia Business Law Department, Sharia Faculty, the State Islamic University of Maulana Malik Ibrahim of Malang, Supervisor: H. Moh. Toriquddin, Lc, M.H.I.

Key words: Financing, multi-services, sharia rural banks (BPRS).

In the development, Islamic banks must be following the requirements of customers who are increasingly varied, which cause the rise of the kinds of new financial products. One of new financial products is a multi-service financing product. Multi-service Financing is financing agreement whereby the bank provides financing to customers in order to benefit of a service. The problem is how to multi-service of finance practiced in accordance with the applicable provisions, one of applicable provisions in the Compilation of Sharia Economic Law (KHES).

In this study, two formulations of the problem are: 1) how does the implementation of the cooperation of financing practice in umrah fund between BPRS Mitra Harmoni and Asbihu Tour and Travel Malang? 2) How to review Compilation of Sharia Economic Law (KHES) on does the implementation of the cooperation of financing practice in umrah fund between BPRS Mitra Harmoni with Asbihu Tour and Travel Malang? This study aims to determine the implementation of the cooperation of financing practice in umrah fund between BPRS Mitra Harmoni and Asbihu Tour and Travel Malang and to know the review of Compilation of Sharia Economic Law (KHES) on the implementation of the cooperation of financing practice in umrah fund between BPRS Mitra Harmoni and Asbihu Tour and Travel Malang.

This research is an empirical study, because this research stresses on the field practice. The research approach is a descriptive analytical approach. In this research the data analysis method used is qualitative data analysis.

The research results is the writer finds the cooperation between BPRS Mitra Harmoni Malang and Asbihu have each responsibility which has been agreed. The Implementation of cooperation practice is already undertaken in accordance with the Compilation of Sharia Economic Law (KHES), because the terms and harmonious cooperation in the agreement has been fulfilled. However, in the implementation practice is less legal force because only a verbal agreement, not written in the contract cooperation agreement sheet.