

ABSTRACT

This study aims to determine how to comparison murabahah use wakalah at Bank Syariah Mandiri KCP Bangkalan and Koperasi BMT UGT Sidogiri KCP Bangkalan. Do this on both the financial institution is in compliance with DSN NO: 04 / DSN-MUI / IV / 2000 regarding Murabahah financing and DSN NO: 10 / DSN-MUI / IV / 2000 regarding Wakalah. This research uses descriptive qualitative research. Where information obtained from interviews, observation, and documentation related to the things necessary.

Murabahah financing using wakalah is financing sale and purchase of goods in the form of assets, where the Islamic Financial Institutions (LKS) tells HPP and benefits to customers / members in accordance with the agreement of both parties, as well as customer / member is given power over the purchase of the goods. The results analysis of the murabahah financing use wakalah at Bank Syariah Mandiri KCP Bangkalan and Koperasi BMT UGT Sidogiri KCP Bangkalan that the agency provide power to customers / members to purchase the desired items independently. Not in spite of that, the agency still do survey. In case contract it, the first contract made by the Bank Syariah Mandiri KCP Bangkalan is murabahah contract then wakalah contract, while at Koperasi BMT UGT Sidogiri KCP Bangkalan is wakalah contract then murabahah contract after the goods have been purchased by the customer. However, in principle the property of the bank or cooperative. At these two institutions equally recorded no asset inventory because not having a warehouse to store them. So both Islamic Financial Institutions is in accordance with Sharia and fatwa MUI DSN although not completely.

Keywords: *Financing, murabahah, and power of attorney*