

INTRODUCTION

In general, three main functions must be carried out by a bank, namely lending money, receiving deposits, and providing delivery services.

Money. In addition, the bank is also an intermediary institution. The meaning is that apart from having a role as a party to help distribute money and transactions to the public. The bank function as a forum for collecting funds from the public to guarantee the improvement of the community's economy and the country's development (Ghozali & Wahyu, 2016)

In general, Islamic financial institutions have three main areas, namely fund collectors, fund distributors, and financial services. Bank Syariah Indonesia (BSI) KCP Bangkalan Trunojoyo has a financing product with a murabaha contract scheme. Murabahah contracts are the main product of Bank Syariah Indonesia and are the place for financing applications that are most in demand by most Indonesian customers. The birth of the financing of the Murabahah contract scheme has the aim of helping and easing the burden on customers in advancing MSME businesses in general. According to Aldi, murabahah financing for customers is short-term financing to meet the community's need for certain goods and basic needs. Two main aspects become the main principles of a Murabaha contract, namely financing related to the margin of the purchase price (Kalsum, 2016)

The practice of implementing Islamic banking for customers who carry out financing checks the eligibility and absence of one person in making a murabahah application. Then the Islamic Bank surveys to find out the condition of the customer by requesting the customer with several documents which include signatures and documents related to Murabaha. After the stage, the Islamic Bank provides the funds submitted, then the customer is asked to find and submit the required items (Chaidir Iswanaji, Aziz Muslim, 2022)

On February 1, 2021, the Sharia Banks under the auspices of BUMN merged into one and became Bank Syariah Indonesia (BSI). This bank is a combination of three Sharia Banks namely BRI Syariah, Bank Syariah Mandiri, and BNI Syariah. The joining of the three banks has made Islamic banking services in Indonesia more complete and have a wider reach in terms of capital and better capacity. The synergy of BRI, Mandiri, BNI, and the Ministry of BUMN can give birth to Bank Syariah Indonesia (BSI), with the same goal, namely to develop the national economy and the welfare of the Indonesian people in general. The birth of Bank Syariah Indonesia is a new energy in the world of Islamic banking in Indonesia with the concept of Rahmatan Lil 'Aalamiin, modern and universal. According to Ghozali, (2018), the Murabaha contract is a sale and purchase, where profits are added to the cost of goods. A Murabaha contract is a contract for the purchase of goods where the selling price is equal to the acquisition cost plus the profit agreed by the customer so that the seller must express the purchase related to the acquisition cost.

According to Damayanti, (2017), a murabahah contract is a process of buying and selling goods at the same price as goods sold with a certain price difference in the profit value obtained from the customer. Based on the purchase price, the amount of profit can be determined in the form of a percentage or nominal terms. Another term for a murabahah contract is the sale of goods at a certain price plus an agreed profit. Murabaha contract transactions are often carried out by the Prophet and his companions. Broadly speaking, a murabahah contract is an agreement to purchase goods between the two parties in which the profits and acquisition costs are mutually agreed upon.

A change contract is a form of natural certainty contract because the determination of change is based on the profit that has been obtained or the required rate of profit (Istiqomah, 2021)

Ibnu Abidin explained that a murabahah contract is an activity of selling prices with the cost of goods being added together with the provision of a common margin. In addition to the goods being sold, namely as qimi property or *mitsli* property with full ownership of the seller, and also clearly explaining the margin (Abidin, 1992). Based on Law Number 21 of 2008 concerning Islamic banking, it is stated in article 19 "Murabaha contract" that the buyer pays it at a higher price as an agreed profit. In the DSN MUI Fatwa No. 04/DSN-MUI/IV/2000 concerning Murabahah, is selling an item by confirming the purchase price to the buyer and the buyer pays it at a higher price as profit (Ghozali & Wahyu, 2016).

Strategy is an effort made to achieve goals and win. Strategy is a science or art that is used to develop strength so that predetermined goals can be achieved. The determination of the strategy to be carried out is adjusted to the resources and capabilities of each individual (Nasution et al., 2018). Turmudi, (2017), explains strategy as the best step in utilizing power and costs so that it can be by changing demands and objectives that have been set in the environment. Strategy is a series of maneuvers, plans, and methods to achieve predetermined results and goals. Dayat, (2019), defines strategy in 5P, namely position, perspective, planning, deception (secret deception), and activity patterns. Strategy is used to guide the long-term direction and outreach of an organization in obtaining the best results through changing environmental and resource configurations. This is done to achieve market expectations and the needs of interested stakeholders.

No different from conventional banks, the concept of Islamic bank credit is the same. The basic difference that exists lies in the expected profit or profit. Conventional banks earn profits from interest, while Islamic banks from profit sharing or rewards. Cashmere also defines financing as the availability of bills or similar money provided based on the agreement of the two parties who are financed to return the money or bills after a certain period with rewards or profit sharing (Kasmir, 2005).

Law No.10/1998 concerning banking explains that sharia principles are used as the basis for financing based on the agreement of the customer's bank to return the agreed bills or money within a certain period accompanied by profit sharing or compensation. Financing with sharia principles aims to increase economic welfare and employment opportunities based on Islamic values. Funding can be given to entrepreneurs in the fields of trade, industry, and agriculture to increase their productivity to support production, distribution, and other needs in their businesses (Widayanti, 2021).

Financing is based on RI Law Number 20 of 2008 which defines financing as an effort to provide funds through banks, non-bank financial institutions, and cooperatives, where the funds come from regional governments and central government which aims to strengthen business capital and develop small, micro, and medium enterprises. According to the International Management Communications Corporation (IMCC), microfinance or microfinance is a method or effort made by non-traditional banks that provides easy access to various sectors that are not touched by formal financial services (Safitri & Hendry, 2015)

Sharia microfinance is financing for individuals as well as small businesses for investment purposes or capital needs in the form of installment loans. These loans are usually disbursed by

Islamic financial institutions (Deti, 2017). Microcredit is the provision of credit to micro business customers which is carried out directly or indirectly. This credit is intended for people with poor criteria where the maximum ceiling limit is Rp. 50 million (Anggraeni *et al.*, 2013)

As for previous research related to this research, namely Fikri's research, (2022), he examined the title "Analysis of the Murabahah Financing System at Bsi Kcp Kuala Meulaboh". The similarities with this research are in terms of the method used, namely with a qualitative approach and discussing murabahah financing at BSI. Weaknesses of the research from this research are that it does not discuss in detail the financing procedure, and the steps for solving a problem occurs.

The results of Ansar's research, (2021), examined "Implementation of Micro Sharia People's Business Credit (KUR) Financing in the Development of Micro Enterprises". The similarity with this study is that it discusses microfinance at BSI and explains the procedures to be followed when applying for financing. The drawback of this research is that it does not explain the types of financing available at BSI, the authors only focus on murabahah financing.