

ABSTRACT

This study aims to determine how the evaluation murabahah based on SFAS 102 and 108 on the Cooperative Financial Services Sharia (KJKS) As-Sakinah Kamal Bangkalan. Is this financial institution is in compliance with sharia or existing regulations. This study uses qualitative research phenomenology. Where information obtained from interviews and documentation related to the things necessary.

The results showed that the Murabaha financing in KJKS As-Sakinah from month to month has been sufficiently developed, in Murabaha financing channel KJKS As-Sakinah closer to the community. Murabahah in KJKS As-Sakinah is in conformity with SFAS 102, SFAS 108 on the Murabahah Troubled Debt in As-Sakinah KJKS just a little to get the problem or risk, problems that exist in Murabaha financing is not too difficult. Like, one of the members could not pay the installments, then the solution is another member in the group can pay it in advance as a joint venture. So KJKS As-Sakinah not in accordance with SFAS 108. The second constraint is the time of filing sometimes members do not want the goods supplied by the cooperative, but the solutions can be overcome by including a power of attorney agreement. Murabaha practice in KJKS As-Sakinah was appropriate and in accordance with sharia trying (ie regulations and SFAS MUI Fatwa) that applies, although not completely.

Keywords: Akad, SFAS 102, 108, KJKS As-Sakinah

ABSTRACT

This study aims to determine how the evaluation murabahah based on SFAS 102 and 108 on the Cooperative Financial Services Sharia (KJKS) As-Sakinah Kamal Bangkalan. Is this financial institution is in compliance with sharia or existing regulations. This study uses qualitative research phenomenology. Where information obtained from interviews and documentation related to the things necessary.

The results showed that the Murabaha financing in KJKS As-Sakinah from month to month has been sufficiently developed, in Murabaha financing channel KJKS As-Sakinah closer to the community. Murabahah in KJKS As-Sakinah is in conformity with SFAS 102, SFAS 108 on the Murabahah Troubled Debt in As-Sakinah KJKS just a little to get the problem or risk, problems that exist in Murabaha financing is not too difficult. Like, one of the members could not pay the installments, then the solution is another member in the group can pay it in advance as a joint venture. So KJKS As-Sakinah not in accordance with SFAS 108. The second constraint is the time of filing sometimes members do not want the goods supplied by the cooperative, but the solutions can be overcome by including a power of attorney agreement. Murabaha practice in KJKS As-Sakinah was appropriate and in accordance with sharia trying (ie regulations and SFAS MUI Fatwa) that applies, although not completely.

Keywords: Akad, SFAS 102, 108, KJKS As-Sakinah