

ABSTRACT

Arfiyatun Qomariya, Analysis of Compliance with Sharia Principles in Murabahah, Mudharabah, and Ijarah Transactions at PT. BPRS (Case study at PT. BPRS Sarana Prima Mandiri Bangkalan Regency). Advisor Dr. F. Ahmad Kurniawan, Ak, CA, CPA.

The formulation of the problem from this research is how to apply sharia principles compliance at PT. BPRS Sarana Prima Mandiri has complied with compliance with sharia principles. Which has the purpose of knowing, analyze, and describe the application of sharia principles compliance at PT BPRS Sarana Prima Mandiri.

This research uses case study qualitative research compliance with sharia principles in murabahah, mudharabah and musharakah at PT. BPRS Sarana Prima Mandiri. In this research, using a comparative descriptive approach. In murabahah transactions, mudharabah, and ijarah have all been regulated in the operating guidelines and accounting so that there are provisions for the process and in accordance with sharia principles. In addition, all transactions refer to the principles of sharia because the BPRS is engaged in Sharia People's Financing and must in accordance with sharia principles. Based on the results of the case study research that obtained by researchers at PT. BPRS Sarana Prima Mandiri, Compliance with principles sharia in murabahah, mudharabah, and ijarah transactions at PT. BPRS Facilities Prima Mandiri is fully in compliance with good sharia principles compliance in terms of aqidah, sharia, and morals. Besides that, it is also in accordance with MUI fatwa which regulates murabahah, mudharabah and ijarah.

Keywords : Compliance with Sharia Principles, Murabahah, Mudharabah, Ijarah

ABSTRAK

Arfiyatun Qomariya, Analisis Kepatuhan Prinsip Syariah Pada Transaksi Murabahah, Mudharabah, dan Ijarah di PT. BPRS (Studi kasus di PT. BPRS Sarana Prima Mandiri Kabupaten Bangkalan). Dosen Pembimbing Dr. Fitri Ahmad Kurniawan, S.E.,M.Ak.,Ak., CA

Rumusan masalah dari penelitian ini bagaimana penerapan kepatuhan prinsip syariah di PT. BPRS Sarana Prima Mandiri telah sesuai dengan kepatuhan prinsip syariah. Yang memiliki tujuan guna untuk mengetahui , menganalisis, serta mendeskripsikan mengenai penerapan kepatuhan prinsip syariah di PT BPRS Sarana Prima Mandiri.

Penelitian ini menggunakan jenis penelitian kualitatif studi kasus kepatuhan prinsip syariah pada transaksi murabahah, mudharabah dan musyarakah pada PT. BPRS Sarana Prima Mandiri . Dalam penelitian ini, menggunakan pendekatan deskriptif komparatif. Dalam transaksinya murabahah, mudharabah, dan ijarah semua telah diatur dalam pedoman operasi dan akuntansi sehingga sudah ada ketentuan untuk prosesnya dan sesuai dengan prinsip syariah. Selain itu segala transaksi mengacu kepada prinsip-prinsip syariah karena BPRS bergerak di bidang Pembiayaan Rakyat Syariah dan harus sesuai dengan prinsip syariah. Berdasarkan hasil penelitian studi kasus yang diperoleh peneliti pada PT. BPRS Sarana Prima Mandiri, Kepatuhan prinsip syariah pada transaksi murabahah, mudharabah, dan ijarah di PT. BPRS Sarana Prima Mandiri sepenuhnya sudah sesuai dengan kepatuhan prinsip syariah baik dalam segi aqidah, syariah , dan akhlak. Selain itu juga sudah sesuai dengan Fatwa MUI yang mengatur tentang murabahah, mudharabah dan ijarah.

Kata kunci : Kepatuhan Prinsip Syariah, Murabahah, Mudharabah, Ijarah