

ABSTRAK

Penelitian ini bertujuan untuk menganalisis margin keuntungan dalam kredit laptop di Koperasi Pondok Pesantren Assa'idiyah Desa Tanggulrejo Kecamatan Manyar Kabupaten Gresik yang secara kelembagaan belum berbasis syariah, namun beroperasi dalam lingkungan pondok pesantren. Fokus penelitian diarahkan pada mekanisme penetapan margin, sistem akad pembiayaan, serta kesesuaiannya dengan prinsip-prinsip etika bisnis Islam.

Penelitian ini menggunakan pendekatan kualitatif dengan metode studi lapangan (*field research*). Data diperoleh melalui wawancara dengan pengurus koperasi, observasi terhadap praktik pembiayaan, serta dokumentasi terkait kebijakan penetapan margin. Analisis data dilakukan secara deskriptif-analitis dengan menggunakan indikator etika bisnis Islam, meliputi prinsip keadilan, kejujuran, transparansi, tanggung jawab dan amanah.

Hasil penelitian menunjukkan bahwa penetapan margin keuntungan dilakukan berdasarkan pertimbangan biaya operasional, risiko pembiayaan, dan keberlanjutan usaha koperasi. Namun, karena koperasi belum menerapkan sistem berbasis syariah secara formal, masih terdapat aspek yang perlu ditinjau lebih lanjut, khususnya terkait kejelasan akad, transparansi perhitungan margin, dan potensi kesesuaian dengan prinsip syariah. Secara etis, praktik margin dapat dinilai sesuai dengan etika bisnis Islam apabila dilakukan atas dasar kesepakatan kedua belah pihak, tanpa unsur paksaan, ketidakjelasan, maupun eksploitasi.

Penelitian ini diharapkan dapat memberikan kontribusi akademik dalam pengembangan praktik koperasi pesantren yang lebih selaras dengan nilai-nilai etika bisnis Islam, sekaligus menjadi bahan evaluasi menuju sistem pengelolaan yang lebih transparan dan berkeadilan.

Kata kunci: *Etika Bisnis Islam, Margin Keuntungan, Pembiayaan Laptop, Koperasi Pesantren,*

ABSTRACT

This study aims to analyze the profit margin applied in laptop financing at the Assa'idiyah Islamic Boarding School Cooperative, located in Tanggulrejo Village, Manyar District, Gresik Regency. Although institutionally the cooperative is not formally based on sharia principles, it operates within the environment of an Islamic boarding school. The research focuses on the mechanism for determining profit margins, the financing contract system, and their conformity with the principles of Islamic business ethics.

This study employs a qualitative approach using a field research method. Data were collected through interviews with cooperative administrators, observations of financing practices, and documentation related to margin determination policies. The data were analyzed descriptively and analytically using indicators derived from Islamic business ethics, including the principles of justice, honesty, transparency, responsibility, and the prohibition of riba (usury) and gharar (uncertainty).

The findings indicate that the determination of profit margins is based on considerations such as operational costs, financing risks, and the sustainability of the cooperative's business activities. However, since the cooperative has not formally implemented a sharia-based system, several aspects require further evaluation, particularly regarding contract clarity, transparency in margin calculation, and overall compliance with sharia principles. Ethically, the margin practice can be considered consistent with Islamic business ethics as long as it is conducted based on mutual consent, without coercion, ambiguity, or exploitation.

This study is expected to contribute academically to the development of Islamic boarding school cooperative practices that are more aligned with Islamic business ethics values, while also serving as an evaluative reference toward a more transparent and equitable management system.

Keywords: *Islamic Business Ethics, Profit Margin, Laptop Financing, Islamic Boarding School Cooperative*