

## **ABSTRACT**

**Salimah:** *Risk Management Supervising Urgency of Murabahah Financing in Syaria Principles Points of Views in Bank Syariah Mandiri (BSM) KCP Sumenep. Advisor (I) Robiatul Auliyah, SE., MSA; (II) Achdiar Redy Setiawan, SE., MSA., AK., CA.*

*This research is to reveal the supervision of risk management of murabahah expense impact based on syaria principle of Bank Syariah Mandiri KCP Sumenep. The boundary of this research is supervision (the tenet of syaria) in risk management of murabahah expense impact. This supervision can be known in 3 steps. Process of murabahah expense standard. This research is a qualitative, interpretive paradigm, with fenomenology approach. The analysis unit in this research uses literature of PSAK Syaria (2009) about syaria deal must be based on brotherhood principle, justice, profit, balance and universalism principle.*

*Based on result of interview with sources, it's gained the syaria principles in those 3 steps of process of murabahah expense standard. The principle that belongs to analysing steps of murabahah expense is benefit principle (the invention from it is implanting responsibility and honesty), justice and balance principle (the invention from it is doing mandate. The principle contained in requesting step of murabahah expense in belief principle (the invention from it is implanting trust and avoiding negative thinking), and brotherhood principle (the invention from it is respecting customer). The principle contained in step of collecting data is only universalism principle (the invention from it is not differentiating among religion, class, ethnic, as well as culture and developing the universal syaria value). Thus, Bank Syariah Mandiri KCP Sumenep is proved implanting syaria principles in its operational programs.*

**Keywords:** *Supervising, Risk Management, Murabahah Financing, Syaria Principles.*