

ABSTRAKSI

Tugas akhir ini bertujuan untuk menggambarkan *prosedur pembiayaan murabahah*, khususnya di BMT Al-Hikmah dan mengetahui implementasi prosedur dan akad Murabahah. Data yang di peroleh dari Tugas Akhir adalah pengamatan dan wawancara secara langsung dengan pihak BMT Al-Hikmah untuk mengetahui lebih jelas mengenai pelaksanaan prosedur pembiayaan Murabahah. Penelitian ini menggunakan Metode Penelitian deskriptif kualitatif. Obyek penelitian ini adalah BMT Al-hikmah Cabang Bandungan. Hasil penelitian ini menunjukkan bahwa implementasi prosedur pembiayaan murabahah masih kurang sesuai denga fatwa Nomer 115/DSN-MUI/IX/2017.

Kata Kunci : Prosedur pembiayaan Murabahah, Fatwa DSN MUI tentang Murabahah tahun 2017

ABSTRACT

Their final task the office is aimed at to describe the procedure of the financing of the murabahah , in the specific case of bmt al-hikmah and mengetahui the implementation of the procedures and the murabahah ceremony akad .The data in justified and freed by the their final task is observations of and conducting interviews manner in direct terms with parties bmt al-hikmah in order to understand the more clearly on the implementation of the procedure the financing of the murabahah .Was used in the study research methodology descriptive of qualitative .Object of this research is bmt al-hikmah the branch of bandungan .The result of this research paper work showing that the implementation of the procedure of the financing of the murabahah may be imperfect and lacking according to the plan delineated religious advices commisstion of the number 115 / dsn-mui / ix / 2017 .Key words: asked about the exact financing procedure murabahah , religious advices commisstion of the said the head of mui dsn about murabahah years 2017