
Application of Murabahah Agreement in Griya Takeover Financing (Case Study at BSI Sub Branch Office Kuta)

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Abstract. Griya Takeover Financing is one of the financing companies owned by BSI KCP Kuta to meet customers' financial needs. However, this financing often encounters problems in the takeover process. The aims of this study are: to find out the factors that lead to a murabahah contract in the financing of a takeover griya at BSI KCP Kuta and to find out the process of financing the griya takeover at BSI KCP Kuta. The research method used is a descriptive qualitative method with data collection techniques through observation, interviews, and documentation. The data analysis technique used is the Miles and Huberman model, which includes data collection, data reduction, data presentation, and data verification. data validity technique with the triangulation technique. The results of the study found: 1) There are factors that cause a murabaha contract to occur, namely the presence of the object of the contract; 2) The murabaha contract process by submitting asset documents to the consumer as a sign of consent qabul with the consumer. And financing for takeover houses that are free from usury in accordance with the Fatwa of the National Sharia Council, MUI No.04/DSN-MUI/IV/2000, dated April 1, 2000, concerning murabaha.; 3) The process of financing takeover housing includes BSI having the terms and benefits of financing takeover housing. To attract consumer, as well as with light installments, one of the benefits of takeover financing at BSI is that consumers still feel able to meet other needs.

1. INTRODUCTION

According to the fatwa of the National Sharia Council (DSN) of the Indonesian Ulama Council (MUI), the characteristics of murabahah financing are different from credit that occurs in conventional banking. Among them, the selling price of credit to consumers in

conventional banking uses an interest rate that depends on the market situation, whereas in murabahah financing, the murabahah margin/profit level (if an agreement has been made) is fixed so the buying and selling price cannot change. So, from the beginning of the agreement until the repayment period, Islamic banks are not allowed to change the price that has been agreed/contracted.

Then you have to buy and sell with a sharia bank. In order to avoid usury, Islamic banks carry out buying and selling to make a profit from the price of the goods sold and the profit or margin permitted in Islam. Therefore, the paragraph above is related to the title of this research, which is that in the takeover process, BSI also implemented a murabahah agreement, namely buying and selling. The implementation of the murabahah contract also provides benefits for the seller because the murabahah contract is a sale and purchase at the original price with additional agreed profits. Meanwhile, for buyers, customers can fulfill their financial needs to own their dream home with easy installments. Based on the background above, the researcher is interested in raising the title: "Application of the Murabahah Agreement in Griya Takeover Financing (Case Study at Bank Syariah Indonesia KCP Kuta).

2. RESEARCH METHOD

Application of Murabahah Agreement uses the method of literature study and exploration of the Application of Murabahah Agreement. In its preparation, complete and relevant information and data are required which include:

1. Literature Study

Literature study is a data collection technique carried out from various sources references related to Application of Murabahah Agreement. In the literature study, information is obtained about the theories, methods and concepts that are appropriate to the problem. The references obtained are from several books and research journals that have been conducted.

2. Exploration

Exploration carried out in research aims to gain broader knowledge about a situation. In the exploration process and stages, Marketing Mix Strategy in detail. From the process of collecting these forms,

3. RESEARCH RESULTS AND DISCUSSION

1. Factors that Cause a Murabahah Agreement to Occur

From the results of triangulation, it was found that the factors that caused the murabahah contract to occur in takeover house financing were: The object of the contract, the object of the contract was the main factor causing the murabahah contract to occur in takeover house financing. Apart from that, if the customer wishes to renovate the house, the renovation of the house can be said to be the object of the contract.

2. Murabahah Agreement Process for Griya Takeover Financing

Based on research results sourced from interviews, observations and documentation carried out by researchers, the following is a discussion of the Murabahah Agreement Process for Financing Home Takeovers at BSI KCP Kuta.

The first part, this section discusses the murabahah contract process through surveys and interviews with bank employees in terms of the terms and conditions of bai' al murabahah. The murabahah contract process is a contract carried out to sell assets to takeover house financing customers by sharia banks. The murabahah contract process is as follows:

1. The customer has an asset credit facility at LKK (Conventional Financial Institution).
2. The customer applies for a TO (takeover) facility to BSI.
3. Repayment of debt to the bank with a Qard contract.
4. Customer pays off debt at LKK.
5. Sale and purchase agreement for the portion of asset ownership from the customer to the bank. (Ba'i contract).
6. Payment of qardh.
7. The bank sells assets to customers at an agreed profit (Murabahah Agreement).
8. Customer pays installments. Customers who have credit or financing facilities at LKK and want to finance at BSI, the customer first comes and conveys the customer's wishes. Then the bank asks the customer to submit an application to the LKS (Sharia Financial Institution), namely BSI. By filling in the home financing application form provided by BSI.

4. CONCLUSION

Based on the results of research, data analysis, and discussion regarding Application of Murabahah Agreement in Griya Takeover Financing (Case Study at BSI Sub Branch Office Kuta)e, the following conclusions can be drawn:

1. The factors that cause a murabahah contract to occur in home takeover financing are, namely, the existence of a contract object in the form of a house, where the contract object is included in the pillars of the murabahah contract.
2. The murabahah contract process for home takeover financing indicates that the three pillars of the murabahah contract and the five bai' al murabahah conditions as measuring instruments have been fulfilled. From these indicators, the takeover home financing process with a murabahah agreement can be obtained, which has been implemented by BSI KCP Kuta as in handing over asset documents to customers as a

sign of agreement with the customer. And the financing of the takeover house is free from usury in accordance with the National Sharia Council–MUI Fatwa No. 04/DSN-MUI/IV/2000 dated 1 April 2000 concerning Murabahah.

3. The takeover house financing process includes, among others, BSI has terms and benefits for takeover house financing. To attract customers, as well as with low and fixed installments, one of the benefits of home takeover financing, makes customers have the desire to carry out financing at BSI. Because by financing at BSI, customers still feel able to meet other needs.

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