

Analisis pembiayaan rekening koran syariah berdasarkan Fatwa DSN-MU dan PSAK 106 (Kasus: PT. Bank Muamalat Indonesia Tbk.) = Analysis on sharia clearing account financing (PRKS) based on DSN Decree and PSAK 106 (Case study of PT. Bank Muamalat Indonesia Tbk.) / Herlisah

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Abstrak

[ABSTRAK

Penelitian ini bertujuan menjelaskan penerapan Pembiayaan Musyarakah pada transaksi Pembiayaan Rekening Koran Syariah (PRKS) di PT. Bank Muamalat Indonesia Tbk., salah satu bank syariah yang baru-baru ini meluncurkan produk pembiayaan tersebut. Selain itu, penelitian ini juga bertujuan menganalisis kesesuaian penerapan pembiayaan ini berdasarkan ketentuan yang berlaku di Indonesia, yaitu Fatwa DSN-MUI terkait musyarakah dan PSAK 106 tentang Akuntansi Musyarakah. Metode yang digunakan dalam penelitian ini adalah metode dokumentasi dan wawancara. Hasil penelitian ini menunjukkan bahwa penerapan Pembiayaan Rekening Koran Syariah dengan akad Musyarakah tersebut sebagian besar telah sesuai dengan hal-hal yang diatur dalam ketentuan yang berlaku di Indonesia. Namun, terdapat beberapa hal yang tidak sesuai dalam akad musyarakah tersebut, antara lain penerapan dasar perhitungan bagi hasil yang menggunakan nilai proyeksi, bukan nilai realisasi. Selain itu, prinsip distribusi bagi hasil usaha juga tidak sesuai karena bank menggunakan prinsip Revenue Sharing, bukan prinsip Net Revenue Sharing maupun prinsip Profit Sharing.

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ABSTRACT

This study is aimed to explain application of Musyarakah Financing for Sharia Clearing Account Financing (PRKS) transaction at PT. Bank Muamalat Indonesia Tbk., one of Sharia Banks which recently launched that financing product. This study is also aimed to analyze the compliance of this financing application with regulations in Indonesia, i.e., Decree of DSN-MUI Related with Musyarakah and PSAK 106 of Musyarakah Accounting. The method used in this study is documentation and interview method. The result of this study indicates that the application of Sharia Clearing Account Financing using Musyarakah agreement has mostly complied with the regulations in Indonesia. But, there are some things that don't meet the compliance in that Musyarakah agreement, including application of profit-sharing consideration basis which uses projection value, not uses realization value. As well, profit-sharing distribution principle doesn't comply with the regulations because the principle used by bank is Revenue-Sharing principle, neither Net Revenue-Sharing principle nor Profit-Sharing

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