

Analisis penerapan transaksi murabahah dalam pembiayaan pemilikan kendaraan bermotor (PPM) berdasarkan Fatwa DSN No.04/DSN-MUI/IV/2000 dan PSAK 102 tentang Akuntansi Murabahah pada PT. Bank SYR Indonesia = Analysis of murabaha transaction implementation of vehicle ownership financing in accordance to Fatwa DSN No.04/DSN-MUI/IV/2000 and PSAK 102 (Study case on PT. Bank SYR Indonesia).

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Abstrak

[ABSTRAK

Penelitian ini bertujuan untuk menjelaskan penerapan pembiayaan murabahah dalam transaksi Pembiayaan Pemilikan Kendaraan Bermoto rpada PT Bank SYR Indonesia yang merupakan salah satu bank syariah yang memiliki produk perbankan berdasarkan akad murabahah. Serta menganalisis kesesuaiannya berdasarkan ketentuan yang berlakudi Indonesia, yaitu Fatwa DSN-MUI No.04/DSN-MUI/IV/2000 dan PSAK 102. Hasil penelitian ini menunjukkan bahwa penerapan pembiayaan murabahah tersebut sebagian besar telah sesuai dengan hal-hal yang diatur dalam ketentuan tersebut, walaupun belum dapat dikatakan sempurna. Hal itu terutama dikarenakan PT Bank SYR Indonesia melakukan modifikasi pada skema pembiayaan murabahah, antara lain pembentukan kerjasama dengan perusahaan multifinance dan kepemilikan atas barang.

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ABSTRACT

This study aimed to explain the application of murabaha financing for vehicle ownership financing transaction at PT Bank SYR Indonesia, one of Syariah Banks which has banking product based on Murabahah contract and to analyze its compliance with provisions applicable in Indonesia, i.e., Decree of DSN-MUI No. 04/DSN-MUI/IV/2000 and PSAK 102. The result of this study indicates that the application of murabaha financing has mostly been in accordance with the provisions, in spite of the fact that it cannot yet categorized as perfect form of murabaha contract. This particularly due to the fact that PT Bank XYZ makes modification on murabahah financing scheme, including establishment of cooperation with multifinance companies and ownership of contracted goods.;This study aimed to explain the application of murabaha financing for vehicle ownership financing transaction at PT Bank SYR Indonesia, one of Syariah Banks which has banking product based on Murabahah contract and to analyze its compliance with provisions applicable in Indonesia, i.e., Decree of DSN-MUI No. 04/DSN-MUI/IV/2000 and PSAK 102. The result of this study indicates that the

application of murabaha financing has mostly been in accordance with the provisions, in spite of the fact that it cannot yet be categorized as a perfect form of murabaha contract. This is particularly due to the fact that PT Bank XYZ makes modifications to the murabaha financing scheme, including the establishment of cooperation with multifinance companies and ownership of contracted goods. This study aimed to explain the application of murabaha financing for vehicle ownership financing transactions at PT Bank SYR Indonesia, one of the Syariah Banks which has banking products based on Murabahah contracts and to analyze its compliance with provisions applicable in Indonesia, i.e., Decree of DSN-MUI No. 04/DSN-MUI/IV/2000 and PSAK 102. The results of this study indicate that the application of murabaha financing has mostly been in accordance with the provisions, in spite of the fact that it cannot yet be categorized as a perfect form of murabaha contract. This is particularly due to the fact that PT Bank XYZ makes modifications to the murabaha financing scheme, including the establishment of cooperation with multifinance companies and ownership of contracted goods.]