

ABSTRACT

Murabahah Financial Analysis to the Customer in BMT Muhammadiyah University of Yogyakarta

By

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Baitul Maal wa Tamwil Muhammadiyah University of Yogyakarta is a sharia financial institution who uses sharia principles by applying the principle of anti riba. Murabahah financial is one of alternative solution in the lower middle class for their needs, plans and efforts by facilitating transactions in accordance with the shari'ah and the teachings of the Qur'an. The reason of survey is to know how the procedure of Murabahah financial to customers and factors which influence the customer to choose Murabahah financial in Baitul Maal wa Tamwil Muhammadiyah University of Yogyakarta using descriptive analysis method.

This research is a kind of field research using descriptive analysis approach that is the methods used to analyze a research based on facts that appear as they are. Primary data is the main data in this research, while secondary data is used as primary data support. The technique used to collect data is through observation, interview and literature studies in the form of books, document, brochure.

Based on the result of research conducted on Baitul Maal wa Tamwil Muhammadiyah University of Yogyakarta proved to show a transaction that is free of riba because it uses real transaction that is by provding direct goods needed by customers not by loan money like another cooperative.

Keywords: Murabahah Financial analysis to the customer Baitul Maal Wa Tamwil Muhammadiyah University of Yogyakarta, Descriptive methode of Analysis.