

ABSTRAK

Penelitian ini bertujuan untuk mengetahui implementasi akad murabahah di BMT Prosumen Amanah Mandiri berdasarkan fatwa Dewan Syariah Nasional. Jenis penelitian ini merupakan penelitian kualitatif. Penelitian ini dikumpulkan melalui observasi, wawancara dan dokumentasi. Adapun responden dalam penelitian ini berjumlah 6 (enam) orang. Responden tersebut diantaranya 3 (tiga) orang pihak BMT Prosumen Amanah Mandiri dan 3 (tiga) orang nasabah. Hasil penelitian menunjukkan bahwa implementasi akad murābahah di BMT Prosumen Amanah Mandiri sudah menerapkan standar operasional prosedur yang telah ditetapkan oleh Otoritas Jasa Keuangan. Pelaksanaan akad murābahah di BMT Prosumen Amanah Mandiri telah sesuai dengan Fatwa Dewan Syariah Nasional NO.04/DSN-MUI/IV/2000 tentang murābahah melihat dari mekanisme prosedur pelaksanaan akad murābahah di BMT PAM.

Kata Kunci : Akad Murabahah, Dewan Syariah Nasional.

Abstract

This study aims to determine the implementation of the murabahah contract at the Prosumen Amanah Mandiri BMT based on a fatwa from the DSN. This type of research is qualitative research. This research was collected through observation, interviews and documentation. The respondents in this study amounted to 6 (six) people. The respondents included 3 (two) people from the Mandiri Prosumen Amanah BMT and 3 (people) customers. The results showed that the implementation of the murābahah contract at the PAM BMT had its standard operational procedures by OJK provisions. The implementation of the murābahah contract at BMT PAM is by the Fatwa of the National Sharia Council NO.04 / DSN-MUI / IV / 2000 concerning the murābahah looking at the mechanism of the procedure for implementing the murābahāah contract at BMT PAM.

Keywords: Murabahah Agreement, National Sharia Board.