

ABSTRACT

This study aims to determine between theory and practice of process murabahah mechanism, method of determining the selling price calculation murabahah, and suitability of pricing policies on sales (margin) murabahah with the pricing strategy adopted BPRS Madina Mandiri Sejahtera. The benefits are expected to provide additional input or so in banking practices, especially in the process of determining the selling price (margin) murabahah applied by BPRS Madina Mandiri Sejahtera be in accordance with Islamic principles (syariah).

This type of research using descriptive method that is by presenting factual information obtained from the BPRS Madina Mandiri Sejahtera directly related to the process murabahah mechanism, setting the selling price (margin) and the suitability of the pricing policy of selling (margin) murabahah with strategy BPRS applicable pricing Madina Mandiri Sejahtera then evaluate it with a variety of theories related to the principal problems in research, engineering analysis using descriptive method by analyzing the data obtained are qualitative, and from secondary data, which is a source of processed data can be justified scientifically by conducting literature study, interviews, internet etc.

The conclusions of this study, that between theory and practice, are : 1) In the process of the BPRS murabahah Madina Mandiri Sejahtera mechanism that in its implementation already uses a system of syariah, which is based on Islamic syariah rules, such provisions exist in the fatwa No. 04/DSN-MUI / IV/2000 related murabahah. 2) Method of calculating the selling price (margin) murabahah performed by BPRS Madina murabahah Mandiri Sejahtera has not been perfect with the rules of syariah, such as in decision-margin murabahah, BPRS Madina murabahah Mandiri Sejahtera more dominant rests on the difference in profits because the selling price fixing murabahah provide benefits expense that must be given to shareholders and third party funds to clients financing. so that there should be a new method in accordance with syariah principles by using the formula price efficient. 3) The determination of selling price (margin) on the BPRS Madina murabahah Mandiri Sejahtera and pricing strategies undertaken by BPRS Madina murabahah Mandiri Sejahtera has been in line with expectations, because it can increase revenue margins murabahah.