

ABSTRACT

ANALYSIS OF MUSYARAKAH MUTANAQISAH (MMQ) AND MURABAHAH CONTRACTS ON HOUSE OWNERSHIP FINANCING AT PT BANK SYARIAH INDONESIA BRANCH OFFICE CILACAP DIPONEGORO TBK CILACAP REGENCY

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The purpose of this study is to determine the differences, challenges and solutions of the musyarakah mutanaqisah (MMQ) and murabahah contracts for home ownership at Bank Syariah Indonesia Cilacap Diponegoro Branch Office. This study also analyzes the comparison of the two contracts. The research approach used is a qualitative approach with a descriptive qualitative method, the sampling technique uses purposive sampling, the data collection technique used is secondary data and primary data in the form of in-depth interviews, participant observation and documentation. This study uses analysis with data collection, data reduction, presentation and drawing conclusions from the results of the interview. The results of this study are about the murabahah and musyarakah mutanaqisah contracts for home ownership financing. Home ownership financing is a financing facility provided by banks to individual customers who will buy or repair a house using a sharia system that is free from usury and no party is harmed. Murabahah contract is a sale and purchase contract for an item at a price that has been agreed upon in advance, while musyarakah mutanaqisah contract is a cooperation contract or lease-purchase of an item with an agreement between both parties with profit and profit sharing according to mutual agreement. The comparison between the two contracts can be seen from the similarities and differences as well as their advantages and disadvantages. The similarities are seen from the submission of documents and installment payments, while the differences are seen from their characteristics, how to determine the margin and the submission mechanism.

Keywords: Home ownership financing, musyarakah mutanaqisah contract (MMQ), murabahah contract