

ABSTRAK

Ahmad Qadri, NIM (105251100422). *Analisis Pelaksanaan Akad Pembiayaan Murabahah Di Kspps Bakti Huria Syariah.* Program Studi Ekonomi Syari'ah (Mu'amalah) Fakultas Agama Islam Universitas Muhammadiyah Makassar. Dibimbing oleh (Mega Mustika dan Hasanuddin).

Pembiayaan murabahah merupakan akad yang banyak digunakan dalam lembaga keuangan syariah, termasuk koperasi syariah, karena mudah diterapkan serta memberikan kepastian margin keuntungan. Namun, dalam praktiknya murabahah tidak selalu berjalan ideal sesuai konsep jual beli syariah karena masih terdapat kendala teknis dan operasional. Oleh sebab itu, kajian akademik diperlukan untuk memastikan pelaksanaan murabahah sesuai ketentuan syariah dan memberikan manfaat bagi anggota koperasi.

Penelitian terdahulu menunjukkan bahwa akad murabahah di koperasi syariah umumnya telah mengacu pada Fatwa DSN-MUI No. 04/DSN-MUI/IV/2000. Meski demikian, masih terdapat celah penelitian karena belum ada kajian khusus mengenai pelaksanaan murabahah di KSPPS Bakti Huria Syariah, serta terbatasnya analisis terkait faktor teknis, pemahaman anggota, dan efektivitas pengawasan syariah. Penelitian ini menggunakan pendekatan deskriptif kualitatif dengan metode studi kasus. Data dikumpulkan melalui wawancara, observasi, dan dokumentasi, kemudian dianalisis melalui reduksi, penyajian, serta penarikan kesimpulan.

Hasil penelitian menunjukkan bahwa pelaksanaan akad murabahah di KSPPS Bakti Huria Syariah pada dasarnya telah berjalan sesuai prinsip syariah, mulai dari proses pengajuan hingga penetapan margin dan skema angsuran secara transparan. Namun, masih terdapat kendala seperti rendahnya pemahaman anggota, perubahan kondisi ekonomi, keterbatasan SDM, serta hambatan administratif. Dengan demikian, diperlukan edukasi anggota, penguatan kapasitas internal, dan optimalisasi pengawasan syariah.

Kata Kunci: Murabahah, Pembiayaan Syariah, KSPPS Bakti Huria Syariah.

ABSTRACT

Ahmad Qadri, NIM (105251100422). *Analysis Of Theimplementati On Of The Murabahah Financing Contract At Kspps Bakti Huria Syariah. Study Program of Islamic Economics (Mu'amalah), Faculty of Islamic Studies, Muhammadiyah University of Makassar.Supervised by: (Mega Mustika and Hasanuddin)*

Murabahah financing is one of the most widely used contracts in Islamic financial institutions, including Islamic cooperatives, because it is easy to implement and provides certainty of profit margin. However, in practice, murabahah does not always run ideally in accordance with the concept of Sharia-based sale and purchase due to various technical and operational constraints. Therefore, academic studies are needed to ensure that the implementation of murabahah complies with Sharia provisions and provides benefits for cooperative members.

Previous studies indicate that murabahah contracts in Islamic cooperatives generally refer to DSN-MUI Fatwa No. 04/DSN-MUI/IV/2000. Nevertheless, a research gap remains because there has been no specific study on the implementation of murabahah at KSPPS Bakti Huria Syariah, and analysis regarding technical factors, members' understanding, and the effectiveness of Sharia supervision is still limited. This research employs a descriptive qualitative approach using a case study method. Data were collected through interviews, observations, and documentation, then analyzed through data reduction, presentation, and conclusion drawing.

The results show that the implementation of murabahah at KSPPS Bakti Huria Syariah has generally complied with Sharia principles, from the application process to transparent determination of margins and installment schemes. However, obstacles such as low member understanding, changes in economic conditions, limited human resources, and administrative constraints are still found. Thus, member education, strengthening internal capacity, and optimizing Sharia supervision are required.

Keywords: *Murabahah, Islamic Financing, KSPPS Bakti Huria Syariah.*