

ABSTRACT

Prosedur Penerpan Akad Dan Profit Margin Pembiayaan Murabahah Berdasarkan PSAK No. 102 Pada KSPP Syariah Nusa Bangsa Sejahtera Sawo Dukun Gresik

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Murabahah financing is a very dominant instrument compared to other Islamic financing. Judging from PSAK No. 102 concerning murabahah accounting, murabahah is a sale and purchase contract of goods with a selling price of the acquisition cost plus the agreed profit and the seller must disclose the cost of the goods to the buyer.

The formulation of the research problem is how the procedure for implementing the contract, profit margin and the application of PSAK No. 102 regarding murabahah accounting at KSPP Syariah, Nusa Bangsa Prosperous? This study aims to determine how the application of contracts, profit margins and treatment of murabahah transactions based on PSAK No. 102. The researcher uses a qualitative method with a descriptive approach. Primary data collected from interviews and documentation. By using the method of content analysis of interview data. Where the researcher describes the data obtained and then analyzes it by referring to the source of the data obtained.

The results of this study indicate that the financing that applies KSPP Syariah Nusa Bangsa Prosperous includes productive, consumptive financing, etc. with the requirements for submitting a photocopy of personal identity and guarantees if needed. the method in determining the margin is the flat method. In general, the accounting treatment which includes recognition and measurement, presentation and disclosure is in accordance with PSAK No. 102 which only uses the binding order method. The disclosure of cooperative murabahah is still very fixated on the software application used.

Keywords : syariah accounting, murabahah, PSAK No. 102