
Murabahah Financing and Musyarakah Financing Applications At “Bank JT Sharia”

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ABSTRACT

According to OJK, Sharia banks are banks that operate under Sharia Principles. The implementation of sharia principles is the main differentiator from conventional banks. With the growing rivalry in the banking industry, banks must continue to offer top-notch services and broaden their product offerings to meet consumer demand. This study investigates the application of sharia accounting to mudarabah and musyarakah loans at Sharia Bank JT based on PSAK No. 102 and PSAK No. 106. The discussion focuses on murabahah and musyarakah lending practices at Bank Jaten Syariah. This research uses a qualitative descriptive method using data from financial reports and direct interviews. Research findings show that the implementation of muharabah and musyarakah loans at Sharia Bank JT is under PSAK 105 and 106, with various adjustments to the provisions issued by the Financial Services Authority.



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1. INTRODUCTION

According to OJK Banks are business entities that collect funds from the public in the form of savings and distribute them to the public in the form of credit and other forms to improve people's living standards (Afifah et al., 2020) & (Aranita et al., 2022). Banks are also divided into two forms, namely, conventional and sharia (Darmawan et al., 2020) & (Nugroho et al., 2022). In the book Sharia Banking Law by Dr. Ilham and Dr. Muslimin, Sharia Bank is an intermediation institution and financial service provider that works based on Islamic ethics and value systems, especially those that are free from interest (riba), free from non-productive speculative activities such as gambling (maysir), free from unclear matters and doubt (gharar), have principles of justice, and only finance halal business activities (Darmawan et al., 2020) & (Pijoh et al., 2023).

Islamic banks are growing very fast, not only globally, and even in Indonesia Islamic bank competition continues to occur. Quoting from the company's official website, the first Islamic bank established on November 1, 1991 was Bank Muamalat Indonesia (Kharismasyah et al., 2017), (Primadani et al., 2023), & (Ramadhan et al., 2022). However, the bank only operated as an Islamic bank on May 1, 1992. Sharia banks are profit sharing banks, so the development of sharia banks must be heavily influenced by the contribution of profit sharing products (Amany et al., 2022) & (Dwiyanti et al., 2021). Because of this, in order to create new sharia banking products that are actually in line with Indonesian culture, it is imperative to apply an Islamic mua'malah approach to the pattern of profit-sharing contracts that are in line with Indonesian culture without deviating from religious texts (Syafira et al., 2021) & (Pratama et al., 2020).

The numerous articles and academic papers that address Islamic banking attest to the sector's interest. The scholars' views, which include their examination of murabahah and musyarakah, are varied and compelling for additional study (Kusbandiyah et al., 2022) & (Salasatie et al., 2023). funding as alluring Islamic banking offerings. This study attempts to ascertain the implementation of Sharia accounting for murabahah and musyarakah financing based on PSAK No. 102 and PSAK No. 106 at Sharia Bank JT based on the background discussion above.

Literature Review

Murabahah

Linguistically, the word Murabahah comes from Arabic with the root word rib which means "profit". In simple terms, murabahah means a sale of goods for the price of the goods plus an agreed profit (Fitriati et al., 2022), (Ratna Sari et al., 2023) & (Bestari et al., 2023). Simply put, Murabahah means the sale of goods plus an agreed profit of (Pratama & Wibowo, 2017). For example, someone buys a product and resells it at a certain profit (Pratama et al., 2020). How much profit is expressed in certain nominal rupees or in the form of a percentage of the purchase price, for example 10% or 20%. The murabahah mechanism is as follows:

- The customer applies to the bank to purchase goods.
- The bank and the customer negotiate the price of the goods, terms and payment method.
- The bank and customer agree to carry out transactions with a murabahah agreement.
- The bank purchases goods from sellers/suppliers according to the specifications requested by the customer.
- The bank and the customer enter into a sale and purchase agreement for the goods in question.
- Supplier delivers goods to customers.
- Customer receives goods and documents.
- The customer makes payments of principal and margin to the bank in installments.

The Sharia Accounting Standard, as said in PSAK 102 is the basis for analyzing sales transactions. As PSAK 102, the Murabahah contract refers to the contract of selling goods at a price that is equal to the cost of the item's production, and the seller must disclose the cost of the item to the buyer (Meilani et al., 2021) & (Putri & Pratama, 2020). Measuring, presenting, and disclosing cheap transactions at sharia financial institutions and sharia cooperatives which carry out cheap transactions both as sellers and buyers and parties who make cheap transactions with sharia financial institutions or sharia cooperatives (Pratama et al., 2019) & (Hidayah et al., 2021).

Although there isn't a guarantee in murabahah financing, the capital owner may ask the fund manager or another party for one to keep fund managers from going astray (Pijoh et al., 2022). Payment of such a guarantee would only occur if it is demonstrated that the fund management violated the terms

specified in the agreement. The profit-sharing concept or the profit-sharing model may serve as the foundation for the distribution of profits from murabahah businesses (Ngabdillah et al., 2022).

Musyarakah

Khasmir Musyarakah defines it as a cooperative agreement between two or more parties for the purpose of conducting diverse business (Setyono et al., 2023) & (Supriyanto et al., 2022). According to the contract, each party donates money or charitable contributions in accordance with the understanding that the value is profit or that risks are assumed concurrently (Triwardani et al., 2022). Musyarakah mechanism is as follows:

- The bank and the customer collaborate on a business/project where the bank provides capital/funds, while the customer provides expertise/skills and capital to work on the project.
- The bank and customer agree to carry out transactions with a musyarakah agreement.
- Banks as investors or fund owners invest funds in customers who act as investors and fund managers in a business activity/project.
- The bank invests funds amounting to 100 percent of the total business activities/projects.
- The distribution of business results is expressed in a previously agreed ratio or proportional profit sharing.
- The amount of financing, financing period, refund and distribution of business results are determined based on mutual agreement.
- Distribution of business results is carried out based on customer business results reports based on reliable supporting evidence.
- Banks and customers bear losses proportionally according to their respective portions of capital.

PSAK 106 regulates the recognition, measurement, presentation and disclosure of musyarakah transactions, but does not cover the regulation of accounting treatment for sharia bonds (sukuk) that use musyarakah contracts. For accountability in managing the musyarakah business and as a basis for determining profit sharing, the active partner or party managing the musyarakah business must make separate accounting records for the musyarakah business (Pratama, 2016) & (Utari et al., 2023).

Musyarakah is a cooperation agreement between two or more parties for a particular business, where each party contributes funds with the stipulation that profits are shared based on agreement while losses are based on the portion of the fund contribution (Rahayu et al., 2023) & (Meylani et al., 2023). These funds include cash or non-cash assets permitted by sharia. PSAK 106 also provides provisions for accounting recognition for active partners and passive partners, at the time of the contract, during the contract, and at the end of the contract (Inayah et al., 2021) & (Yuniar et al., 2022).

Sharia Bank JT

In order to satisfy the public's need for sharia-based banking goods and services, Bank JT established Sharia Bank JT as a business unit. Sharia Bank JT addressed in Jendral Sudirman Street No. 499, Kauman Lama, Purwokerto Lor, Kec. East Purwokerto., Banyumas Regency, Central Java 53114.

2. METHOD

The type of research used is field research. Researchers conducted research on Murabahah loans and Musyarakah loans at Sharia Bank JT. The research approach used in this research was a qualitative descriptive approach. The data collection method used is based on interviews. Get the necessary data by asking respondents directly. The data analysis method used is qualitative descriptive analysis.

3. RESULTS AND DISCUSSION

Murabahah Application at Sharia Bank JT

The implementation of Murabahah at Sharia Bank JT has been presented in accordance with PSAK 102. Murabahah could be a contract for the deal of products at cost plus an concurred benefit (Pratama & Innayah, 2021). It could be a sort of Islamic financing structure in which the vender uncovers the securing taken a toll of the product and the concurred benefit (Winarni et al., 2020). It permits the buy of resources without including intrigued, which is denied in Islam Murabahah financing is carried out within the frame of a murabahah al 'adiyyah deal and buy contract and must be expressed expressly and clearly and caught on and caught on by both parties (Handayani et al., 2020) & (Aligarh et al., 2020). Murabahah financing must too be carried out with a contract that's free from usury and the merchandise being exchanged are not precluded by Islamic sharia (Bagis & Pratama, 2020).

Sharia Bank JT offers different sorts of murabahah financing, such as murabahah domestic financing, murabahah vehicle financing, and other sales based exchanges concurring to sharia standards (Pratama et al., 2020) & (Felani et al., 2020). Sharia Bank JT includes a assortment of administrations both reserve funds and financing that apply sharia standards with contracts such as murabahah mutlaqah, wadiah yad dhamanah, istishna, and ijarah (Bagis et al., 2020). A few of the sharia financing offices advertised by Sharia Bank JT incorporate iB Griya, iB Multipurpose, iB Umrah Financing, and iB Rahn Gold (Oktafiani et al., 2020) & (Shabrina et al., 2021).

The principle of Islamic financing, especially murabahah, at Sharia Bank JT includes the concept of buying and offering with extra benefit. The most standards incorporate:

- 1) Buying and Offering with Additional Profit: Murabahah may be a exchange in which the bank buys resources or merchandise agreeing to the customer's ask and offers them to the client with a clear cost expansion as benefit. The sum of benefit must be uncovered straightforwardly.
- 2) Proprietorship and Ownership: The bank must have possession of the resource some time recently offering it to the client. This recognizes murabahah from routine interest-based exchanges.
- 3) Straightforwardness: The terms of deal, counting costs and benefit edge, must be clearly uncovered to the client. Straightforwardness is key in Islamic back.
- 4) Installment Terms: The customer may have the alternative to pay in installments, but the entire taken a toll must be concurred from the start.
- 5) No Intrigued (Riba): Murabahah complies with sharia standards that deny the installment or receipt of intrigued (riba). Benefits are made on the deal of products, not on the time esteem of cash.

Murabahah transactions at Sharia Bank JT, buyers (clients) concur to the cost of products and installment is conceded inside a certain period after the products are gotten (Saine et al., 2023), (Pratama et al., 2021), (Ramdani et al., 2022). This gives the buyer the adaptability to pay afterward on already concurred terms (Widayanti et al., 2023) & (Wafiyudin et al., 2020) and (Riandy et al., 2023). This alternative can give monetary comfort to clients to pay off installments concurring to their monetary condition (M. Innayah et al., 2020) & (Salsabilla et al., 2022). so typically exceptionally reasonable with the rule of Murabahah Muajjal. Murabahah Muajjal happens when the buyer concurs to the cost, but installment is conceded for a certain period of time after the products are gotten (Meliawati et al., 2020). Murabahah muajjal is characterized by the delivery of goods at the beginning of the contract and payment later (after the beginning of the contract), either in the form of installments or in the form of a lump sum (all at once) (M. Innayah & Pratama, 2022). Banks can also provide discounts if customers;

a). Speed up installment payments or,

b). Pay off murabahah receivables before they are due.

Musyarakah Financing Application at Sharia Bank JT

The application of Murabahah and Musyarakah at Sharia Bank JT, or Islamic money related teach in common, can have a few likenesses within the setting of Islamic financing. for illustration, such as Legally binding Understandings where both include legitimate and official legally binding assentions between Islamic banks and clients or participation accomplices (Indah et al., 2023), (Pratama & Innayah, 2020), & (Rahayu & Cahyani, 2014). This understanding incorporates the sharing of benefits, dangers, and the rights and commitments of each party. But on a very basic level, Murabahah and Musyarakah are not the same. The implementation of musyarakah financing at Sharia Bank JT is displayed in understanding with PSAK 106 concerning Musyarakah Bookkeeping (Hoerunisa et al., 2023). Musyarakah may be a agreeable assention between capital proprietors to combine capital and carry out joint trade in a association, with a benefit sharing proportion in agreement with the assention, whereas misfortunes are borne relatively concurring to the capital commitment (Hoerunisa et al., 2023) & (Tubastuvi & Pratama, 2020).

At the articulation of budgetary position date, musyarakah financing is expressed at the financing adjust less the adjust of stipend for impedance misfortunes which is built up based on the comes about of management's survey of the quality of existing financing. Sharia Bank JT recognizes musyarakah financing when installments are gotten in cash (Cash premise) (ES et al., 2021), (Fatah et al., 2022), & (Karbaila et al., 2021)

4. CONCLUSION

In the practice of applying Syariah Accounting, especially in Murabahah financing and musyarakah financing, Sharia Bank JT has implemented or practice them in accordance with the applicable accounting standarts, namely PSAK 102 on Murabahah Accounting and PSAK 106 on Musyarakah Accounting. In Murabahah financing, Sharia Bank JT uses the principle of Murabahah Muajjal, while in Musyarakah financing, Sharia Bank JT uses the principle of profit sharing in general.

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