

ABSTRACT

Murabahah is a sale and purchase transaction in which a form of sale requires the seller to inform prospective buyers about the price and costs behind it, in addition to the selling price, the prospective buyer is also entitled to know about the value of the goods and the amount of profit taken by the seller. Therefore, this study aims to determine the implementation of murabahah aqad at BMT UMY, another objective is to find out and analyze the mechanism of murabahah aqad financing at BMT UMY. Based on the results of empirical normative research by taking primary data from interviews with CEO and BMT UMY staff and secondary data from primary legal materials consisting of several agreements, regulations and documents related to primary legal materials related to the settlement of financing disputes with murabahah aqad for laptop purchases at BMT UMY. The results of this study indicate that the murabahah aqad applied by BMT UMY is in accordance with the murabahah rules stated in the MUI fatwa No.04/DSNMUI/IV/2000, the guarantee applied by BMT UMY is an individual guarantee which is allowed in the surah of the surah Al-Baqarah 283. When this agreement occurs Wansprestasi or non-performing financing, the occurrence of murabahah financing problems in UMY BMT is influenced by internal factors, namely the BMT system or staff itself and external factors, namely from the surrounding environment, for example force majeure. The mechanism of completing the murabahah aqad financing for the BMT conducted a family where the BMT UMY tried not to burden the customers.

Keywords: *default, dispute settlement, murabahah aqad*

