

## **ANALYSIS OF SYARI'AH ACCOUNTING IN MURABAHAH FINANCING AT THE SYARI'AH MANDIRI BANK IN JAMBI BRANCH**

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### **ABSTRAK**

Studi ini bermaksud untuk mengetahui prosedur pembiayaan murabahah dan menganalisis sistem akuntansi pembiayaan murabahah yang diterapkan di Cabang Bank Syariah Syariah Mandiri. Dalam penelitian ini menganalisis data dengan pendekatan deskriptif kualitatif, dan dikumpulkan dengan melakukan studi dokumenter, observasi dan wawancara. Penelitian ini menyimpulkan bahwa prosedur umum untuk mengajukan pembiayaan murabahah ke Bank Syariah Mandiri dalam empat cara, yang pertama adalah mengusulkan letter of intent untuk menggunakan produk pembiayaan murabahah, yang kedua adalah untuk menganalisis kemampuan untuk membayar angsuran, itikad baik dan jaminan, yang ketiga adalah menyetujui proposal dan keempat adalah untuk melaksanakan kontrak murabahah, sementara itu sistem akuntansi syariah yang diterapkan di Bank Syariah Mandiri menggunakan sistem sigma yang berguna untuk mencatat pembiayaan murabahah. sistem yang mencakup beberapa bentuk, baik dalam bentuk jurnal, prosedur, dan alat yang digunakan untuk proses akuntansi keuangan. Analisis ini mendukung sistem akuntansi murabahah di perbankan syariah. Kemudian, bandingkan catatan transaksi keuangan dengan PSAK 59.

*Kata Kunci: Pembiayaan Syariah, Akt Murabahah, Bank, Pelanggan.*

### **ABSTRACT**

This study intends to find out the murabahah financing procedure and analyze the murabahah financing accounting system implemented at the Jambi SyariahMandiri Bank Branch. In this study analyzing data with a qualitative descriptive approach, and collected by doing documentary studies, observations and interviews. This study concludes that the general procedure for submitting murabahah financing to Bank SyariahMandiri in four ways, the first is to propose a letter of intent to use murabahah financing products, the second is to analyze the ability to pay installments, goodwill and collateral, the third is approving proposals and fourth is to execute a murabahah contract. Meanwhile, the Islamic accounting system applied in Bank SyariahMandiri uses a sigma system which is useful for recording murabahah financing. An accounting system is a system that includes several forms, both in the form of journals, procedures, and tools used to process financial accounts. This analysis supports the murabahah accounting system in Islamic banking. Then, compare the records of financial transactions with PSAK 59.

*Keywords: Murabahah Financing Products, Murabahah Accounting System, Banks And Customers.*

## INTRODUCTION

One of the factors that drive a country's economic growth is the existence of a financial system that runs well, therefore the role of financial institutions such as banking is very important in an economy. Based on the influence of the global financial crisis, Islamic banks are financial institutions that are able to survive compared to conventional banks that experienced the adverse effects of the global crisis, so that many financial institutions are looking to use the Islamic economic system applied to Islamic banks. One of the financing in Islamic banks is murabahah financing, which is the principle of buying and selling goods at the original price with the additional benefits agreed upon.

To facilitate those who carry out the economy, it requires a financial system that can facilitate the parties who will use it, so the existence of accounting is very helpful, accounting generally has a function to provide information, especially financial ones as basic material in decision making by certain parties need it. Therefore the financial statements that will be used as a means of information must be in accordance with the standards of financial statements that cannot be separated from the public's perspective.

Philosophically Islamic banks are banks whose activities leave usury issues. Thus, the avoidance of interest that is considered usury is one of the challenges facing the world of Islam today. A recent encouraging thing is that Islamic economists have devoted great attention to finding ways to replace the interest system in banking transactions and financial transactions that are more in line with Islamic ethics. This effort is carried out in an effort to build an interest-free economic theory model and its testing of economic growth, allocation and distribution of income.

At the beginning of its development, Islamic banking offered interest-free banking products, namely: mudharabah and musyarakah, two products assumed to be based on profit sharing systems, or popularly known as Profit and Loss Sharing (PLS). with these two products, the bank does not operate with interest, but shares the results with customers.

However, along with the passage of time, the bank then realized that PLS-based products were rather difficult to implement because banks in addition to sharing profits with customers also had to share losses. Banks that are based on sharia principles as well as conventional banks also function as intermediary institutions, namely mobilizing funds from the community and channeling the funds back to the people who need them in the form of financing facilities. Because financing is one of the main activities and is the main source of profit for Islamic banks.

In the implementation of murabahah financing, usually every bank has an accounting system to plan, coordinate and control various activities carried out. This accounting system is very necessary because Islamic banks are a very complex body or institution. Where accounting information systems play an important role in carrying out activities related to murabahah financing activities. The accounting system applied to each Islamic banking must be arranged in such a way as to face future challenges. Where changes in society cannot be avoided and the volume of companies in our modern society seems to increase. These changes will bring new problems and new challenges to the compilers of the accounting information system pattern. Looking at the year-round demand for murabahah financing is increasing, where most people have consumptive nature. Especially the most needed items, namely the house. In addition, most people do not understand how the murabahah financing accounting system is applied by Islamic banks, because murabahah

financing customers only know the procedure for submitting a murabahah financing.

For this reason, the authors are interested in conducting research on the process and application of murabahah financing accounting from the procedure to determining the margin of the murabahah financing.

## **LITERATUR REVIEW**

Sharia based economic system, is now in demand by some in Indonesia. Not only because the majority of Indonesians are Muslim, the Islamic economy is also in demand because the system is different from capitalism, socialism, and the welfare state. Islamic economics in Indonesia includes Islamic banks, Islamic insurance, sharia pawnshops, to Islamic accounting.

### **A. Islamic Bank**

According to Sudarsono Islamic Banks are state financial institutions that provide credit and other services in payment traffic and also circulation of money that operates using Islamic principles or Islam.

Siamat Dahlam, a Sharia Bank is a bank that runs its business based on sharia principles based on the Qur'an and hadith.

PerwataAtmadja, Islamic Banks are banks that operate based on Islamic principles (Islamic) and the procedure is based on the provisions of the Qur'an and Hadith.

Schaik, Islamic Bank is a form of modern bank based on Islamic law, which was developed in the century of Islamic empire by using the concept of risk as the main system and eliminating the financial system based on predetermined certainty and profit.

Muhammad<sup>1</sup>, the Islamic Bank is a bank that operates in accordance with the principles of Islamic sharia, the meaning is a bank that in its

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<sup>1</sup> Muhammad. "Pengantar Akuntansi Syariah", Jakarta, Salemba Empat. 2002.

operations follows the provisions of Islamic sharia, especially concerning the procedures for Islamic bermuamalah

Sударsono, Islamic banks are financial institutions whose main business is to provide credit and other services in payment traffic and circulation that operate with sharia principles.

#### B. Bai'alMurabahah

Murabahah is a contract of sale of goods with a selling price equal to the acquisition cost plus an agreed profit and the seller must disclose the cost of the item to the buyer (PSAK No.102).

According to SlametWiyono, Ba'i al-Murabahah is buying and selling where the selling price consists of the cost of goods sold plus a number of profits (*ribhun*) agreed by both parties, buyers and sellers. In murabahah transactions, the delivery of goods is done at the time of the transaction while the payment can be made in cash, tough or in installments.

Therefore, the main characteristic of murabahah is the seller's notification to the buyer about the selling price of goods which consists of the cost of goods and the amount of profits and costs added to them.

From the book *Islamic Economics, A Contemporary Study* by Adiwarmān A. Karim<sup>2</sup>, the scholars of scholars differed on what costs could be charged to the selling price of the goods. For example, the Maliki Islamic scholars allow fees directly related to the sale and purchase transaction and costs that are not directly related to the transaction, but provide added value to the item. MahjabSyafi'ie scholars allow to impose costs that generally arise in a sale and purchase transaction except the cost of their own labor because this component is included in the profits. Likewise, costs that do not add value to the goods may not be included as a cost component. The Hanafi Islamic scholars allow to impose costs that

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<sup>2</sup> A, Karim, Adiwarmān. *Ekonomi Islam SuatuKajianKontemporer*. Jakarta, GemaInsani. 2007, hal.86.

generally arise in a sale and purchase transaction, but they do not allow the costs that should be done by the seller. The Hambali Islamic scholars are of the opinion that all direct and indirect costs can be charged to the selling price as long as the costs must be paid to a third party and will add value to the goods sold.

In Murabahah where there are pillars, namely Seller (Ba'i), Buyer (Musytari'), Merchandise (Mabi'), Price (Tsaman), and Handover (IjabQabul).

Sharia Foundation : Al-Qur'an Annisa' 29<sup>3</sup>:

يَتَأْتِيهَا الَّذِينَ ءَامَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ

تِجْرَةً عَنْ تَرَاضٍ مِّنْكُمْ وَلَا تَقْتُلُوا أَنْفُسَكُمْ ۚ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا ﴿٢٩﴾

Mean: O you who have believed, do not consume one another's wealth unjustly but only in lawful business by mutual consent. And do not kill yourselves or one another. Indeed, Allah is to you ever Merciful.

Hadist : From Abu Sa'id al-Khudri that the Messenger of Allah (SAW) said, "Truly, buying and selling must be done like and like." (H.R. al-Baihaqi and Ibn Majah and judged saheeh by Ibn Hibban).

Requirements that must be done in the murabahah contract, namely<sup>4</sup>:

- a. The seller tells the customer the cost of capital.
- b. The first contract must be valid in accordance with the stipulated pillars.
- c. The contract must be free of usury.

<sup>3</sup> *Al-Qur'an dan Terjemahnya*. Jakarta, Departemen Agama RI. 1987.

<sup>4</sup> Antonio, Muhammad Syafi'i. "*Bank Syariah Suatu Pengenalan Umum*". Jakarta, Central Bank of Indonesia and Tazkia Institute. 1999.

- d. The seller must explain to the buyer if there is a defect in the goods after the purchase.
- e. The seller must convey all things related to the purchase, for example if the purchase is made in debt.

If the customer has been declared bankrupt and fails to settle his debt, the bank must delay the debt bill until it is able to return, or based on an agreement.

### C. Islamic accounting

Abu Bakar A and Wibowo, Accounting is a process of recording, identifying and communicating all the company's economic transactions.

Paul Grady, Accounting is a body of knowledge and has organizational functions in a structured, original, authentic, analyzing and interpreting all events and transactions and financial analysis that will occur in accounting activities to provide information that management needs about all reports and accountability for trust received it.

Kieso and Weygandt, Accounting is an information system that starts from classifying, recording and communicating all economic events from an organization or company to parties that have an interest in that information.

Dr. HuseinSyahatah, based on several notions of accounting, Islamic accounting is defined as:

- a. A process of presenting the company's financial statements based on the provisions set by Allah.
- b. According to Islamic literature accounting (muhasabah) is defined "an activity that is regularly related to recording transactions, actions, decisions in accordance with the Shari'a, and the number of them, in representative records, and relating to the measurement of results -

financial results that have implications for transactions, actions, and decisions that help make the right decision.

Accounting principles are a set of general implementation instructions, which must be taken and used as instructions in knowing the general basics for accounting. The principles are<sup>5</sup>: Principles of Accountability, Principles of Justice and Principles of Truth.

As for the objectives of Islamic accounting, namely Determination of the Right Profit and Loss, Obedience to Sharia Law, Attachment to Justice and Reporting Well.

#### D. Murabahah Accounting for Sharia Banking

1. At the time of acquisition, assets acquired for the purpose of resale in murabahah are recognized as murabahah assets at cost.
2. The measurement of murabahah assets after acquisition is as follows (PSAK No 59 paragraph 62):
  - a. Available assets for sale in murabahah binding orders:
    1. Assessed at cost
    2. If there is a decline in assets due to obsolescence, damage, or other conditions before being handed over to customers, the impairment is recognized as an expense and reduces the value of assets.
  - b. If in a murabahah without an order or murabahah unbinding order there is a strong indication that the buyer canceled the transaction, the murabahah asset:
    1. Assessed based on the acquisition cost or net realizable value, whichever is lower.

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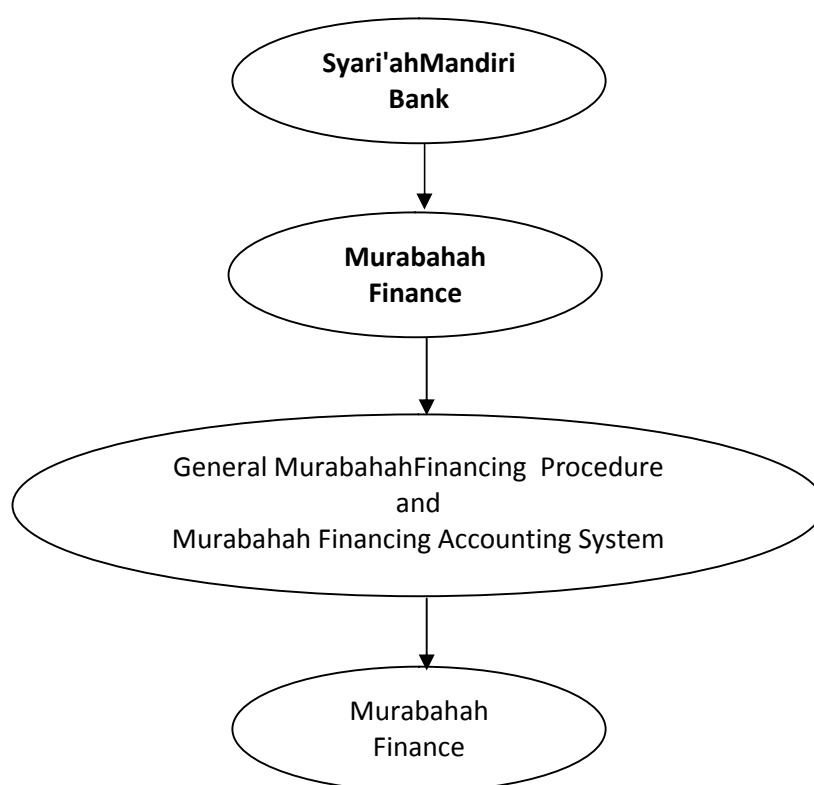
<sup>5</sup>Muhammad. *Pengantar Akuntansi Syariah*. , Jakarta, Salemba Empat. 2002.

Muhammad. "Buletin Ekonomikadan Bisnis Islam," artikeldiaksestanggal 25 Mei 2007.



2. If the net realizable value is lower than the cost, the difference is recognized as a loss.
3. The purchase discount from suppliers is recognized as a reduction in the acquisition cost of murabahah assets.
4. At the time of the contract, murabahah receivables are recognized at the cost of the murabahah assets plus the agreed profits. At the end of the financial reporting period, murabahah receivables are valued at the net realizable value, which is the outstanding balance of receivables less allowance for possible losses.<sup>6</sup>

#### E. Research Thinking Framework



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<sup>6</sup>Ikatan Akuntan Indonesia. "PSAK (Pernyataan Standar Akuntansi Keuangan) No. 59", *Akuntansi Perbankan Syari'ah*. Jakarta, IAI. 2002.

## METHODS

### A. Type of Research

This type of research is qualitative descriptive which describes and explains the application of murabahah accounting systems to Islamic banks. Descriptive research according, which is research conducted to describe something that is going on at the time of research carried out or describe phenomena that occur around the object of research to determine the value of independent variables, either one variable or more (independent) without make comparisons, or connect with other variables.

### B. Research Location

The location of this research is at the Syariah Bank Mandri Jambi Branch. The selection of objects is based on the financing sample, which is more to financing the murabaha mortgage. Where banks specifically have experience in mortgage financing. And officially established by the government to handle housing loan financing. Research has been conducted from 2 February 2010 to 11 May 2016

### C. The type of data used

in this study is qualitative data, namely a series of information extracted from research results is still a fact or in the form of statements. The required data in the form of a brief history of PT Bank "X" Jakarta Sharia Branch Market Office and murabahah accounting treatment applied in the related company.

### D. Method of collecting data

The method used to collect various data needed in this study are:

1. The interview is by communicating directly with the company related to how to provide a number of questions to get clear and complete data and information.

2. Observation, namely direct observation of the object of study to obtain information and data needed as a basis for analysis and to confirm objectivity and accuracy regarding the things obtained both in the literature study and in the study itself.
3. Documentation, carried out by collecting, copying, viewing, and evaluating reports and documents related to the object of research.

Data analysis method used in this research is qualitative descriptive analysis. After the required data is collected, the data are analyzed by comparing it with the existing theories and then draw conclusions from the results of the comparison.

## RESULTS AND DISCUSSION

The higher public interest in utilizing sharia banking and financial services is a logical consequence of the improvement of people's understanding of Islamic teachings that provide guidance in every aspect of life, including business. On the other hand, public interest in Islamic financial services is also due to several advantages possessed by Islamic financial institutions themselves which are reflected in the principles used, especially the principles that uphold the values of justice and equality.

### 1. General Procedures for Murabahah Financing

Customers who submit financing to Islamic banks will experience the process. At Bank Mandiri Syariah the process can be described in the following financing channels:

The description of the mechanism of murabahah financing as an example of mortgage financing can be explained as follows:

#### a. Stage of application for submission of murabahah financing by the customer.

The customer submits murabahah financing to the bank. The Customer carries an SPM (Murabahah Application Letter), which contains the purpose requesting bank assistance for financing murabahah, mentioning the specifications of the goods, sources of funds and ways to pay off the purchase of the goods. After filling out the application, the customer fulfills the completeness of the murabahah financing requirements owned by the company / customer, including:

#### b. Deed of establishment of the company and ratification and news of the country

#### c. Copy of KTP / SIM / Passport of management and shareholders

- d. Required permits such as SIUP, TDP, NPWP
  - e. Balance sheet / financial report for the last 3 years.
2. Supplier Data contains complete data information from suppliers. Then that the availability of goods or houses from suppliers to the bank.
  3. Account Officer / marketing analyzes the business and business feasibility, the customers and suppliers. The analysis phase carried out by the Account Officer (AO).
  4. The Finance Administration Section (unit support) analyzes the customers and suppliers in terms of juridical, complete documentation of the company in the legal field, the eligibility of the collateral submitted by the customer (if any).
  5. The Financing Committee gives approval by paying attention to the results of the account officer analysis.
  6. Committee approval
  7. After obtaining approval from the committee, the account officer will send a Murabahah Approval Letter to the customer.

After obtaining the financing committee's approval, then the customer is called (the buyer, husband and wife), the house seller / developer and the notary who serves in the area where the house is located for the contract signing, while the bank is represented by AO. If the approved financing is  $\leq$  Rp. 50,000,000.00 the customer is subject to APHT fees (Deferred Rights Binding Deed) and if  $>$  Rp. 50,000,000.00, the customer is charged SKMHT fee (Power of Attorney to Charge Deferred Rights). Where is used as collateral is a house, the object of financing this mortgage.

8. The account officer contacted the supplier and requested a Supplier Declaration of Declaration (SPSS). The purpose of SPSS is to ensure the

supplier's ability to provide goods in accordance with the order specifications of the customer. After receiving the Murabahah Approval from the bank, the customer declares his approval of all requirements submitted by the bank and completes all requested documents.

9. The customer agrees to pay a down payment (urbun) proof of the seriousness of buying the item. The financing ceiling of the bank is a maximum of 80% of the appraiser value/original home seller price which is used as a benchmark for financing. The remaining payment is 20% as an advance payment from the customer which is directly deposited to the seller, which is borne by the customer himself, which is outside of KPR financing. This is shown in the form of proof / receipt of the purchase advance for the house.
10. The Bank issues a Murabahah Advance Receipt (ITUM).
11. The administration finance department issues a Supplier Order on Goods (SPBPS) or Purchase Order (PO).
12. Supplier receives PO or SPBPS and states that the goods are available and ready to be sent to the customer.
13. The finance administration department prepares a murabahah agreement between the bank and supplier.
14. Murabahah agreement between the bank and the customer after the goods are owned by the bank accompanied by a binding guarantee (if necessary) where the guarantee can be in the form of goods sold or other guarantees such as land, houses, deposits, etc.
15. After the contracts have been fulfilled, the supplier issues a Murabahah Realization Application (SPRM).

16. The Financing Administration Section can make payment instructions for the purchase price of goods directly on the supplier's account, through checks or other instruments.
17. Supplier Receipt of Money (TTUOS) to the bank and sending goods to the customer by attaching.
18. Letter of Delivery of Goods to Customers (SPPBN), SPPBN Double 3 (Suppliers, Customers and Banks).
19. Customer Receipt (TTBON), Duplicate 2 (Supplier and Bank).
20. Repayment, can be done by payment method in cash or installments.

The following is an illustration of the calculation of these numbers: The cost of a house that is financed by the bank to the customer is Rp. 150,000,000. The period of financing is 10 years. The margin that the bank will obtain according to the agreement is 10% per year. So the calculation of the illustration is as follows:

1. Original Amount Margin (r)

$$= [10\% \times 10y] (m) \times \text{Rp } 150,000,000 (w) = \text{Rp } 150,000,000$$

2. Original Amount Principal (q)

$$= \text{IDR } 150,000,000 (w) + \text{IDR } 150,000,000 (r) = \text{IDR } 300,000,000$$

3. Repayment (o)

= Rp. 300,000,000 (q): (10 thnx12 months) = Rp. 2,500,000 per month Suppose that the installment payment has lasted for 5 months so that the customer has paid 5 times the amount of the installment:

$$\text{IDR } 2,500,000 \times 5 \text{ months} = \text{IDR } 12,500,000$$

So that automatically (by the system) after crediting the installment by the teller, the principal amount (w) that appears is:

$$\text{IDR } 150,000,000 - [\text{IDR } 1,250,000 \times 5] = \text{IDR } 143,750,000$$

The principal amount will continue to decrease according to the amount of installments paid by the customer. Then other numbers that will continue to change are:

1. Paid / Amort. Amount Principal (s)

$\text{IDR } 2,500,000 \text{ (o)} \times 5 = \text{IDR } 12,500,000$  (change according to the amount of rupiah installments paid by the customer)

2. Paid / Amort. Amount Margin (t)

$\text{IDR } 1,250,000 \times 5 = \text{IDR } 6,250,000$  (profits realized have been received by the bank)

3. Outstanding Principal (u)

$\text{IDR } 300,000,000 \text{ (q)} - \text{IDR } 12,500,000 \text{ (s)} = \text{IDR } 287,500,000$  (remaining installments customers must pay)

4. Outstanding Margin (v)

$\text{Rp } 150,000,000 \text{ (r)} - \text{Rp } 6,250,000 \text{ (t)} = \text{Rp } 143,750,000$  (profits that are still deferred) The numbers above are used to determine the financing position of each customer. As for knowing smoothly.

Whether or not the installment is paid, it can be seen on the second page of CFN which contains the payment due date each month.

The next part of the Financing Administration section is maintenance of guarantees. This activity is in the form of collateral registration, namely:

1. If the financing is in the form of a mortgage, the guarantee registration contains the price of the house, the address, the house ownership documents.



2. For multipurpose car or motorbike financing, collateral registration contains type / brand, frame number, engine number, dealer price and BPKB. After the customer has paid the pre-relocation fee and the contract has been made, then the Financing Administration section issues a memo debiting the cost of realization of the Sharia "X" Bank Mortgages. The memo was submitted to Operation Head. Then Operation Head hands over to the branch head. After being examined and approved by the branch head, submit it to the accounting department and then put it in the journal after being compared with the copy of the deposit form. This is where the accounting section began.

In scraping the cost of this realization there is a breakdown of costs that must be paid in the pre-contract period. The journal listed in the memo will appear in the general journal automatically by the system after the Financing Administration section includes these costs to CFN. Similarly, when issuing memos disbursing financing funds.

Following is the daily journal view of the Bank SyariahMandiri Jambi Branch after the Financing Administration section has disbursed financing:

Bank Mandiri Syariah		Jamb : 15.08.08 Tgl : 20-05-2016 Hal : 1		
Wilayah : 01-Jambi		JOURNAL HARIAN TGL : 20-05-2016		
Cabang : 701-Kota Jambi		Ccy : IDR		
Ledger A/C No	Ref	Keterangan	Tgl Posting	Nilai Transaksi
01-701-1114-	OB	Piutang Murabahah KPR	20-05-2010	300.000.000 DR
01-701-1141-	OB	Marginal Murabahah ditanggungkan KPR	20-05-2010	150.000.000 CR
01-701-1351-	OB	Perediaan Murabahah-Rumah	20-05-2010	150.000.000 CR

The description above is a brief explanation of the sigma system used in the MandiriSyariah Branch Bank Jambi. In general, the way this system works is in accordance with accounting principles and rules. The use of this

system is to simplify and streamline the accounting process. If an output error occurs from the system (out put), then most likely an error occurs when the user enters (input) data. For this reason, the Accounting & Control section is tasked with checking the output by comparing it with the transaction evidence. After that, print daily journals and daily financial reports to be reported to interested parties.

## CASE STUDY OF MORTGAGE FINANCING

Mrs. Lisa, 35 years old, a merchant with monthly income of approximately Rp.8,827,000. she has worked for 10 years. On April 5, Ibu Lisa applied for KPR financing to the Jambi branch of the Syariah Bank. Mrs. Iska proposed financing for the purchase of a house with a total financing of Rp. 150,000,000.-, with a period of 84 months or 7 years.

Before the bank approves the financing, Ms. Lisa as a prospective customer must open a Wadiah / Mudharabah savings account to expedite the installment payment process and other obligations, then Ms. Lisa completes the financing form provided by the Analyst or Account Officer, and completes all requirements. Then the analyst conducted an interview with Ms. Lisa. The following results of the Journal can be:

<u>Keterangan</u>	<u>Debit</u>	<u>Kredit</u>
<u>Penediaan murabahah-Ribh</u>	Rp.150.000.000	
<u>Kas Teller</u>		Rp.150.000.000
<u>Keterangan</u>	<u>Debit</u>	<u>Kredit</u>
<u>Kas Teller</u>	Rp.8.532.614	
<u>Kewajiban Nasabah</u>		
- <u>Biaya Notaris</u>		Rp. 125.000
- <u>Biaya SKMHT/APHT</u>		Rp. 800.000
- <u>Biaya Appraisal</u>		Rp. 150.000
- <u>Premi Asuransi</u>		Rp. 3.296.600
- <u>Biaya Administrasi</u>		Rp. 937.500
- <u>Uang muka</u>		Rp. 2.873.514
- <u>Rekening Tab an Iska Lestari</u>		Rp. 350.000

<u>Keterangan</u>	<u>Debit</u>	<u>Kredit</u>
<u>Piutang Murabahah-Rmh</u>	Rp.241.375.200	
<u>Margin ditangguhkan</u>		Rp. 91 375.200
<u>Persediaan Murabahah</u>		Rp. 150.000.000

<u>Keterangan</u>	<u>Debit</u>	<u>Kredit</u>
<u>Kewajiban Nasabah</u>		
- <u>Biaya Notaris</u>	Rp. 125.000	
- <u>Biaya SKMHT/APHT</u>	Rp. 800.000	
- <u>Biaya Appraisal</u>	Rp. 150.000	
- <u>Premi Asuransi</u>	Rp. 3.296.600	
- <u>Biaya Administrasi</u>	Rp. 937.500	
- <u>Uang muka</u>	Rp. 2.873.514	
- <u>Rekening Lab a.n Iska Lestari</u>	Rp. 350.000	
<u>Piutang Murabahah</u>		Rp.8.532.614

<u>Keterangan</u>	<u>Debit</u>	<u>Kredit</u>
<u>Kas Teller/Rekening Bank "X" Syariah</u>	Rp 1.785.714	
<u>Margin Murabahah Ditangguhkan</u>	Rp. 1.087.800	
<u>Piutang Murabahah</u>		Rp 1.785.714
<u>Pendapatan Margin Murabahah</u>		Rp. 1.087.800

Information:

- Amount of fees approved: Number of months = Principal installments per month (Rp. 150,000,000: 84 months = Rp. 1,785,714)
- Total Margin: Number of months = Monthly Margin Income (Rp. 91,375,200: 84 months = Rp. 1,087,800).

## CUNCLUSSION

Based on the research that has been conducted on PT Syariah Branch Bank Jambi, the authors can draw the following conclusions:

1. General procedure or mechanism for submitting murabahah financing through 4 stages, namely: Stages for submitting murabahah financing applications, analysis stages, 3 pillars of analysis, namely Ability, Willingness and Collateral Analysis, approval stages, implementation stages or contract signing. But in pre-contract activities less in accordance with the opinion of the four schools, namely the costs that must be paid by the customer. Where customers must pay fees that should not have been paid, namely Notary fees, SKMHT / APHT, life insurance premiums, fire insurance, and the first installment.
2. The presentation and reporting of accounting for murabahah financing applied by the Syariah Bank Jambi Branch is in accordance with PSAK No.59<sup>7</sup> and PAPSI in 2003<sup>8</sup>. The accounting system applied can be said to be no problem. Considering the system is only a tool to make it easier to provide output reports efficiently.

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<sup>7</sup> PSAK (*Pernyataan Standar Akuntansi Keuangan*) No. 102, "*Akuntansi Perbankan Syariah*". Jakarta, IAI. 2007.

<sup>8</sup> P-APSI ("*Pedoman Akuntansi Perbankan Syariah Indonesia*"). Jakarta, Bank Indonesia. 2003.

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