ANALYSIS OF COMPLETION OF THE WANPRESTATION OF MURABAHAH PRODUCT AKAD IN PT BANK SYARIAH MANDIRI (BSM) OFFICE OF KENDARI BRANCH.

ABSTRACT

Murabahah is a form of sale and purchase of goods with an additional price for the first purchase price honestly, a sale and purchase contract (murabahah) where the seller mentioned the purchase price of goods sold to the buyer and seller, there is an agreed margin which is stated in the contract.

This research is qualitative research which aims to obtain information on the objective conditions of default at PT. Bank Syariah Mandiri (BSM) Kendari Branch Office, analyzes the causes of default and mechanism for default settlement, data collection techniques, namely literature, field research includes observation, samples, interviews and documentation, the data source is the end of 2018 financing portfolio, default contract murabahah, as for the population / sample are employees / employees of PT Bank Syariah Mandiri (BSM) Kendari Branch Office. Data analysis of three important stages, namely data reduction, data presentation and conclusion and / or data verification.

The results of this study found that the objective conditions of default at PT. Bank Syariah Mandiri (BSM) Kendari Branch Office based on the financing portfolio as of December 31, 2018 amounting to 1.07% of the total financing amounting to Rp 249,054,974,076, = Rp 2,664,888,888 and for Murabahah Akad products of 0.5%, of the total financing amount Rp 224,982,969,559, = Rp. 1,124,915,555, this is fluctuating. The causes of default are divided into two, first internal factors, namely high margins, and calculation of standard margins, second, external factors, namely bad character (bad character) and decreased payment ability. Generally, the default settlement of PT Bank Syariah Mandiri (BSM) Branch Kendari is settled internally, namely the restructuring and execution of customer collateral and does not close down allowing defaults to be resolved by litigation in the Religious court.