

MUSYARAKAH ANALYSIS ON ISLAMIC FINANCIAL INSTITUTION IN SEMARANG

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ABSTRACT

Musyarakah is islamic principle that is applied to joint ventures where interest is not charged by the creditor of the loan, instead an agreement is made between the creditor and the buyer as to the share the creditor will get from the profit made from the venture. This also applies to any loses made in the business. The purpose of this study is to what extent the strengths, weakness, opportunities and challenge face by Islamic Financial Institution in musyarakah cooperation deal with the regulation of Bank Indonesia and jurisprudence of muammalah. The result of analysis show that 5 statement cannot be used because the r-count is smaller then r-table, so it can be said to be ineligible to meet the validity criteria. Whereas, 10 statements can be used because r-count is greater than r-table, so it can be said that it meets the condition of validity on the statement of musyarakah partnership funding by sharia bank. Furthermore, the analysis of jurisprudence and regulation of bank indonesia in accordance is the contract is sight rights and obligations, the bank does not engage in the customer management, funding, human resources understand about islamic banking operations, funding goes to the legitimate business, product offered by BMI is according to sharia, and financing to the employees.

Keywords : human resources; Management; Musyarakah; Operational System; SWOT Analysis.