

Research Article

Analysis of the Musyarokah Mutanaqisoh Contract in the Book of Fathul Qorib on BSI Kc Banyuwangi Basuki Rahmat Online Mitraguna Financing Products

Salsa Elvira*, Lely Ana Ferawati Ekaningsih, Imam Muslih

Universitas KH Mukhtar Syafa'at Blokagung, Banyuwangi, Indonesia, 15417

*Corresponding Author: salsaelvira18@gmail.com | Phone: +6285235637812

ABSTRACT

The purpose of this study is to analyze the musyarokah mutanaqisoh contract in the book of fathul qorib in mitraguna financing implemented by Bank Syariah Indonesia (BSI) KC Banyuwangi Basuki Rahmat. Mitraguna Financing products use the Mutanaqisoh musyarokah contract, where mitraguna financing is a financing service that can be used for a variety of needs (multipurpose) that are halal, with a source of payment from salary income/permanent employee income (payroll through BSI). The research method used is qualitative descriptive, with data collection techniques through interviews, observations, and documentation studies. The results of the study show that BSI's online mitraguna financing makes it easy for customers to have access because it is available in the mobile banking application owned by BSI. This product offers multipurpose financing by not using collateral against assets owned by customers. The implication of this research is the importance of educating customers regarding the advantages and procedures of online mitraguna financing through the BSI mobile banking application. This research also suggests BSI to be more active in educating customers about this product so that they can understand online mitraguna financing easily.

Keywords: Contract; Financing; Sharia Bank

1. INTRODUCTION

Banks are intermediated financial institutions that have several activities such as collecting and distributing funds, as well as providing services. Financial institutions in testing the financial performance of a bank are by paying attention to its profits. (Ela, Supardi & Kustin, 2024). Bank Syariah Indonesia has two legal bases, namely Islamic legal sources and positive legal sources, Islamic legal sources include legal postulates agreed upon in the Qur'an, al hadith, and al qiyas and legal postulates that are not agreed upon such as Mursalah, Istisan, etc. (Alivia & Arin, 2023). The digital capabilities of online mitraguna financing products through the Bank Syariah Indonesia Mobile (BSIM) application include fast and efficient steps, especially for segmentation of BSI payroll customers who are relatively safe and at risk of traffic jams, the low absorption of BSI payroll customers who use mitraguna financing, which is less than 30% of all payroll customers, can be maximized through online mitraguna products with the Musyarokah Mutanaqisoh (MMQ) contract, this turns out to provide convenience to BSI payroll customers to get faster, more efficient, and cheaper mitraguna financing to meet consumptive needs. (Asep & Asyari, 2023). The contract used in online Mitraguna financing is a sharia financing contract with a buying and selling scheme (ba'i) using the Musyarokah Mutanaqisoh (MMQ) contract which has principles in accordance with sharia and Islamic law, easy, fast, and affordable. The benefits of online mitraguna financing include: customers do not need to come to the BSI Office in carrying out the financing process, there is a cheap margin so that ujroh payments use a fixed scheme until maturity, there are admin and insurance fees that can be calculated and taken directly from financing and can be used for all customer consumption needs.

Online mitraguna financing is carried out by customers downloading the BSI Mobile application which can be accessed through the Google Playstore or App Store, then activating BSI Mobile and clicking the financing menu. Furthermore, customers can follow the steps that are already in the application. The minimum application for online mitraguna financing is Rp. 10,000,000 and the maximum is Rp. 100,000,000 using a mutanaqisoh musyarokah contract with a period of 1 to 8 years. Customers can also accelerate financing repayment by coming to the nearest branch according to applicable regulations.

2. RESEARCH METHOD

This research method uses a qualitative descriptive approach to analyze the online mitraguna financing contract and procedure implemented by Bank Syariah Indonesia Kc Banyuwangi Basuki Rahmat. The main focus of this study is to explore the application of the Musyarakah Mutanaqisoh (MMQ) contract in online mitraguna products as well as the procedures and procedures that have been set by the bank in meeting customer needs. The location of the research was conducted at Bank Syariah Indonesia KC Banyuwangi Basuki Rahmat with data collection carried out through interviews with BSI employees who are in charge of various types of financing, one of which is online mitraguna financing using the Musyarokah Mutanaqisoh contract. There are 3 data collection techniques used, namely interviews, observations, and documentation that are carried out directly on the object of the research being conducted. The data that has been collected is then analyzed using qualitative analysis techniques. The qualitative analysis process begins with data reduction, which is filtering relevant information, followed by data coding to identify themes that emerge in interviews and observations. Furthermore, data interpretation is carried out to understand the relationship between the mutanaqisoh musyarokah contract and the procedures implemented, as well as its impact on customers and bank operations. This research is expected to provide readers with an understanding of how the mutanaqisoh musyarokah contract is applied in the Mitraguna Online Financing product and the financing procedures applicable at BSI Kc Banyuwangi Basuki Rahmat. And the results of this research are expected to contribute to increasing the effectiveness of sharia-based financing services and provide practical insights for the development of Sharia Bank products in Indonesia.

3. RESULTS AND DISCUSSION

Online mitraguna financing is a service offered by BSI Kc Banyuwangi Basuki Rahmat, where financing can be done online through the BSI mobile application where financing can be done anywhere without having to come to the nearest branch office. With a minimum amount of financing applications of Rp. 10,000,000 and a maximum of Rp. 100,000,000 with a period of 1 to 8 years. Contract used in Mitraguna Online products. is the Musyarokah Mutanaqisoh contract, which means cooperation between the bank and the customer with the provision of ujroh agreed at the beginning when performing the contract.

The requirements that must be prepared by customers include:

- a. Make sure customers are according to the target market (ASN payroll BO2)
- b. The customer's CIF and Long CIF data has been fully filled in (such as NPWP and others).
- c. Fees (adm, insurance and stamp duty) are available in the customer's payroll account.
- d. The customer prepares the couple's data in the form of ID number and the date of birth of the spouse (if married)

The following are the stages of applying for BSI Online partners, including the following:

- a. Open the BSI Mobile application, log in, then the customer clicks on the Financing menu.
- b. After entering the financing menu, then select Mitraguna.
- c. There will be an online mitraguna simulation menu, fill in the maximum bank financing nominal of 50 million, fill in the desired period of maximum 36 months, fill in the current age of the customer, then calculate, after that the nominal amount of the customer's ujroh obligation will appear then select interest
- d. Then it will enter the next menu where it is explained that the needs of MMQ partners can be used for purposes including: Education, Purchase of Laptops/Gadgets/Computers, Purchase of Furniture/Electronic goods, Health Costs and Umrah/Islamic Tourism.
- e. Furthermore, there will be Financing information related to general terms and conditions, customers are required to read the contract used according to sharia principles, namely the al-bai' contract in the framework of MMQ, then it must be clicked and approved by the terms and conditions apply.
- f. Then there will be verification of Mitraguna Online's application, on this menu each customer who submits will be analyzed by the BSI system, then an indicative value will appear as the basis for the customer being approved for financing and can be used at any time according to the customer's needs.
- g. After waiting for a maximum of 15 minutes, then an indicative value that has been approved will appear, or rejected because the data verification determines whether the customer is eligible for financing or not, the factors include, the customer's DBR still meets the requirements, the current financing history is evidenced by the results of the current SLIK, the period is appropriate, the age still meets the criteria, and complete personal data according to BSI's provisions.
- h. If the financing value has been approved, it will enter the financing disbursement stage.

- i. At this stage, there will be several fields related to the ceiling to be taken and fill in the financing period, then fill in the MMQ object and finally fill out the insurance form.

After everything is completed, the funds will automatically enter the customer's BSI account, disbursement in real time for a maximum of 1 x 24 hours. The results of interviews with bank employees stated that online mitraguna financing is the largest contribution to the growth of financing assets at BSI Kc Banyuwangi Basuki Rahmat, which is 60% so that it becomes the foundation of financing at the bank. The implementation of online mitraguna financing is reviewed from what is currently needed by customers. For example, mitraguna financing where the customer previously had a loan at a conventional bank which was automatic when financing a take over using the Musyarokah Mutanaqisoh (MMQ) contract. Where the customer must have assets in the form of a certificate in the name of the customer or the customer's family members. The assets for this financing are not collateral because the customer's salary payroll has entered the bank, and when the customer has submitted the financing application documents to the bank through BSI mobile, an assessment will be carried out on the asset where the asset value must exceed 200 million because in the Musyarokah Mutanaqisoh (MMQ) contract has a hisoh portion of asset ownership that can be reduced because the customer is charged rent on using the asset and the bank has the right to determine the lease. Currently, BSI Kc Banyuwangi Basuki Rahmat is focusing on mitraguna financing because customers pay their salaries at the bank so that it is relatively safe, the quality of financing is maintained, and there are no constraints so that financing can run smoothly.

4. CONCLUSION

Based on the research that has been conducted at Bank Syariah Indonesia Kc Banyuwangi Basuki Rahmat, it can be concluded that the contract used by BSI Kc Banyuwangi Basuki Rahmat in Mitraguna Financing uses the Musyarokah Mutanaqisoh (cooperation) Contract in accordance with the procedures in the book of fathul qorib. By doing an internship at BSI Kc Banyuwangi Basuki Rahmat added to the author's understanding of online mitraguna financing products that are very easily accessible through the Bank Syariah Indonesia Mobile (BSIM) application and it turns out that mitraguna financing has become the biggest contribution to asset growth at BSI Kc Banyuwangi Basuki Rahmat, a unique phenomenon that has been found by the writer during the internship in this study is that this product has a huge potential for asset growth in BSI Banyuwangi Basuki Rahmat is exceeding 60%. The advice that the author can give is that the bank should expand education to the public about the implementation of this very practical online mitraguna financing because customers/the public can access it anytime and very easily because there are instructions in its use.

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