

Lembar Persetujuan Pembimbing

**PENERAPAN PSAK 102 UNTUK PEMBIAYAAN MURABAHAH PADA
BANK MUAMALAT INDONESIA CABANG GORONTALO**

SKRIPSI

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Telah diperiksa dan disetujui untuk diuji


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PENGESAHAN
SKRIPSI YANG BERJUDUL PENERAPAN PSAK 102 UNTUK
PEMBIAYAAN MURABAHAH PADA BANK MUAMALAT
INDONESIA CABANG GORONTALO

Oleh
HAYUN ASWAD

Telah dipertahankan di depan Dewan Penguji

Hari/tanggal : Rabu, 14 Mei 2014
Waktu : 15.00 WITA

Penguji:

- | | |
|-----------------------------------|--------|
| 1. Zulkifli Boku, SE., Ak., M.Si | 1..... |
| 2. Hj.Valentina Monoarfa, SE., MM | 2..... |
| 3. Rio Monoarfa, SE., Ak, M.Si | 3..... |
| 4. La Ode Rasuli, S.Pd., SE., MSA | 4..... |

Gorontalo, Mei 2014

Mengetahui

DEKAN FAKULTAS EKONOMI DAN BISNIS



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ABSTRACT

Hayun aswad, 921 410 071, Study Program of S1 Accounting, Departeman of Accounting. Faculty of Economics and Business. Gorontalo State University. Skripsi. "The Implementation of Statement of Financial Accounting Standard 102 for *Murabahah* Financing at PT.Bank Muamalat Indonesia, Branch of Gorontalo. It was supervised by Rio Monoarfa, SE., Ak, M.Si as the principal supervisor and La Ode Rasuli, S.Pd., SE., MSA as the co-supervisor.

The research aimed to find out the implementation of PSAK 102 for *Murabahah* Financing at Bank Muamalat Indonesia, Branch of Gorontalo. The research applied qualitative method by having fixed ratio method as technique of data analysis. The researcher collected the data and the information, then analyzed and finally presented the result of research. The data were collected from primary and secondary data.

Based on the research result, it could be concluded that Statement of Financial Accounting Standard 102 of the *murabahah* financing was fully implemented at Bank Muamalat Indonesia, Branch of Gorontalo. In concept of the implementation, the *murabahah* financing only provided some funds or cash to the customers who asked for *murabahah* financing, and completed by akad wakalah before akad *murabahah* was done. Then, the Bank did not act as seller but as *sahibbul mall* (the owner of the fund) that lent the fund to the customers. In terms of the recognition and measurement, it was not entirely appropriate, because there was no recording of accounting as the last buyer. In terms of presentation and disclosure, it had been appropriated with the Statement of Financing Accounting Standard 102. Besides, Bank Muamalat Indonesia, Branch of Gorontalo in implementing akad *murabahah* was completed by akad wakalah

Keywords: Implementation, Statement of Financial Accounting Standard 102, *Murabahah*.



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Keywords: Implementation, Statement of Financial Accounting Standard 102, *Murabahah*.



ABSTRAK

Hayun Aswad, 921 410 071, Program Studi S1 Akuntansi Jurusan Akuntansi. Fakultas Ekonomi dan Bisnis. Universitas Negeri Gorontalo. Skripsi. "Penerapan PSAK 102 Untuk Pembiayaan *Murabahah* Pada Bank Muamalat Indonesia Cabang Gorontalo". Di bawah bimbingan Bapak Rio Monoarfa, SE., Ak, M.Si sebagai Pembimbing I dan Bapak La Ode Rasuli, S.Pd., SE., MSA sebagai Pembimbing II.

Penelitian ini bertujuan untuk mengetahui penerapan PSAK 102 untuk pembiayaan *murabahah* pada Bank Muamalat Indonesia Cabang Gorontalo. Peneliti ini menggunakan metode kualitatif dengan teknik analisis metode perbandingan tetap. Peneliti sebagai instrumen utama. Peneliti hanya sebagai pengamat partisipan. Peneliti melaksanakan pengumpulan data dan informasi, menganalisis dan pada akhirnya melaporkan hasil penelitian. Data yang dikumpulkan dari hasil penelitian ini bersumber dari data primer dan data sekunder.

Berdasarkan hasil penelitian disimpulkan bahwa PSAK 102 untuk pembiayaan *murabahah* belum sepenuhnya diterapkan pada Bank Muamalat Indonesia Cabang Gorontalo. Dalam konsep penerapannya pembiayaan *murabahah* hanya memberikan sejumlah dana atau uang tunai kepada nasabah yang mengajukan pembiayaan *murabahah*, dengan dilengkapi akad *wakalah* sebelum akad *murabahah* dilakukan. Maka bank tidak lagi menjadi penjual tetapi hanya sebagai *sahibul mall* (Pemilik dana) yang meminjamkan dananya kepada nasabah. Dalam hal pengakuan dan pengukuran belum sepenuhnya sesuai, karena tidak ada pencatatan untuk akuntansi sebagai pembeli akhir. Tetapi dalam hal penyajian dan pengungkapan sudah sesuai a Bank Muamalat Indonesia Cabang Gorontalo dalam melaksanakan akad *mdengan* Pernyataan Standar Akuntansi Keuangan (PSAK) 102. Selain itu jugurabahah dilengkapi dengan akad *wakalah*.

Kata Kunci: Penerapan, PSAK 102, *Murabahah*