

EMPLOYEE FINANCING SYSTEM ANALYSIS WITH MURABAHAH CONTRACTS AT BPRS BAITUR RIDHA BANDUNG

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***Abstract.** this research This study was motivated by the products offered by BPRS Baitur Ridha Bandung, specifically employee financing products with murabahah, which have recently received a lot of attention from customers. Employee financing is available to internal and general employees of BPRS Baitur Ridha Bandung for personal use. This study is a field study. Data sources include primary and secondary data gathered through observations, interviews and documentation. After collecting the data, the writer analyzes it using qualitative descriptive methods with descriptive, inductive and deductive methods. The findings show that the employee financing system with murabahah in BPRS Baitur Ridha Bandung is primarily in accordance with Islamic economics. It has a significant positive impact and influence. Similarly, elements of irregularities according to the Islamic economic system have yet to be discovered in the implementation.*

Keywords: *employee financing system; murabahah; BPRS Baitur Ridha Bandung*

Abstrak. Penelitian ini dilatarbelakangi oleh produk-produk yang ditawarkan oleh BPRS Baitur Ridha Bandung, khususnya produk pembiayaan pegawai dengan murabahah yang akhir-akhir ini banyak mendapat perhatian dari nasabah. Pembiayaan karyawan tersedia untuk karyawan internal dan umum BPRS Baitur Ridha Bandung untuk penggunaan pribadi. Studi ini merupakan studi lapangan. Sumber data meliputi data primer dan sekunder yang dikumpulkan melalui observasi, wawancara dan dokumentasi. Setelah data terkumpul, penulis menganalisisnya dengan menggunakan metode deskriptif kualitatif dengan metode deskriptif, induktif dan deduktif. Hasil temuan menunjukkan bahwa sistem pembiayaan pegawai dengan murabahah di BPRS Baitur Ridha Bandung pada prinsipnya sudah sesuai dengan ekonomi Islam. Ini memiliki dampak dan pengaruh positif yang signifikan. Demikian pula, unsur-unsur penyimpangan menurut sistem ekonomi Islam belum ditemukan dalam pelaksanaannya.

Kata kunci: sistem pembiayaan karyawan; murabahah; BPRS Baitur Ridha Bandung

INTRODUCTION

Financing has always been done through contracts, which are compliant with sharia and have been a part of Islamic tradition from the time of the Prophet Muhammad SAW. Since the time of the Prophet Muhammad, customs like accepting deposits of assets, lending money for daily expenses and business needs, as well as sending money, have become widespread. As a result, even during the time of the Prophet Muhammad, the three primary activities of modern banking accepting deposits, channelling funds, and effecting transfers of monies have become integral parts of Islamic society.

A bank that conducts its commercial operations in line with sharia principles is known as an Islamic bank, according to Constitution Number 21 of 2008 regarding Banking Sharia. Islamic commercial banks and Islamic people's financing banks make up the different types of banks. 2 Law Number 21 2008 about Sharia Banking in Indonesia contains the rules governing Islamic banks. Islamic banks are institutions that do business in accordance with sharia principles. They can be classified as sharia commercial banks, sharia business units, or sharia people financing institutions (BPRS).

Islamic banking is universal and combines commercial banks with banks for investments. Bank sharia will conduct evaluation which is more careful to application financing which is oriented on inclusion capital, because bank commercial sharia implementing profit and loss sharing (PLS) in consignment, venture, and business transactions.

Several institutions finance the economy. which implement growing sharia principles, particularly in the financial sectors like banking and insurance. System The system that leads to justice and blessing has started to corrode the economy, which has so far been based on usury. BPRS Baitur Ridha Bandung is wrong on either one or both counts. One more advancement in Islamic banking in post-reform Indonesia is the legalisation of the conversion of conventional banks to sharia-compliant banks, which forbids the formation of flower banks and bases its operating system on sharia principles. 3

Bank financing for people according to sharia (BPRS) is becoming more and more visible in today's rapidly evolving world where everything is now powered by technology. With grow business micro or Which commonly We know MSME, Good conventional, and sharia, one of the experiments or methods that was relatively effective and then became very well. BPRS is a company that collects societal donations to give in the form of funding or financing.

a number Products of BPRS Baitur Ridha Bandung murab> musha>rakah, ijar> ah.aha}h, muda}r> abah, because Because there are so many needs and all goods are expensive, there are many employees of Islamic financial institutions who also use financing products at the institution they manage. These employees are neither just the general public nor customers who do financing capital business.

BPRS Baitur Ridha Bandung's unique product financing, which was addressed for employee alone using an akad murab>aha because it is a more precise form of financing, was chosen among the many financing options available in Islamic financial institutions.

No only public nor customers just Which do financing capital business, there are also many employees of Islamic financial institutions who are also customers for financing products, because there are so many needs and all goods are expensive and all of that is the reason why many employees also do financing at institution Which they manage.

Of the many financing products that exist in Islamic financial institutions, BPRS Baitur Ridha Bandung own product financing Which addressed For employee Alone By using akad murab>aha}h because mura>bah}ah is a more akad interested customers. Matter the caused by easy operational And certainty profit or margin will be obtained by BPRS Baitur Ridha Bandung as well as the level the risk is not too high and usually in applying for collateral financing given is object move nor No move, but For employee BPRS Baitur Ridha Bandung when apply for financing only use SK employee.

BentukOne of the products at BPRS Baitur Ridha Bandung is a financing product for employee BPRS Baitur Ridha Bandung nor outside BPRS Baitur Ridha Bandung. Product This can be a solution when employees want to buy a house, car or company others but do not have sufficient funds to fulfill these desires cash. So that the financing can improve the welfare of employees and their existence With this product, employees can wish to buy what they want and can buy it in installments through BPRS Baitur Ridha Bandung employee financing products. BPRS Baitur Ridha Bandung own Lots product financing, in in between is financing with the mural. Funding with Academic Murab>ahah is a product that The mural is considered to be easier to use in consumer financing, such as motor car financing, housing financing, or other financing needs. It was regarded as the customer favourite.

Selling is the most significant aspect of shopping. This typically refers to the items that are sold, just like with sales. Additionally, akad mura is a type of akad selling that contains a requirement, namely that the vendor must deliver a basic price. The desired outcome must be agreed upon by both parties.

In light of the aforementioned context, this study focuses on Implementation of financing system murab>aha}h on employees in BPRS Baitur Ridha Bandung, and corner view economy Islam in problem This.

METHOD STUDY

This study uses a qualitative research approach method. Qualitative method is a research method based on the philosophy of post-positivism used For researching on condition object Which natural. Viewed from kind (according to place implementation of research), this research includes field research or field research , that is study in scene life Which Actually. Study fields research done with dig data Which sourced from location or field study In relation to the analysis of the employee financing system with akad murab>aha}h in BPRS Bandung Baitur Ridha. Approach to methodology employed in the study This is a descriptive analysis approach, which is study that aims to identify the problem's current solution using available data. As a result, researchers also provide, analyse, and interpret data.

The term "subject study" refers to a person, thing, or organism that provided the source data required for the data collection research. The manager or employee is the subject of study.

Method analysis of the study's data This is a qualitative descriptive method analysis. The data collected through observation and interview, which are both qualitative data sources, were analysed using this qualitative descriptive analysis. The next step is data analysis and processing after data from observations and interviews have been collected. The employee finance system with contracts mur a > bah ah in B P R S is described in reports and descriptive descriptions rather than numbers in this study's data analysis. Ridha Baitur in London.

FUNDING MURA>BAH}AH

Has not lost its significance in managing fund institutions finance Sharia refers to the tossing of money or funding, which is also known as landing financing. This is a phrase used in conventional finance with the designation credit. Finance is frequently used to highlight an activity since it relates to academic research on employee financial systems and revenue generation plans.

Financing is incorrect since it uses a gift facility to fill needs for parties with deficit units. In a broad sense, financing refers to funding or expenditure, which is money supplied for support of an investment that has been planned but is not being managed by another person. Financing is used to describe funding provided to customers by institutions like Islamic banks in a restricted sense. 5

The key concept behind term financing is "I believe, I trust" (I believe or I trust). The word "financing," which means "trust," implies that an institution that provides financial support has placed its trust in a third party to fulfil its obligations. The monies must be handled ethically, honestly, and in a way that benefits both parties. They must also be accompanied by explicit terms and conditions. 6

According to Syafi'i Anthonio, providing opportunities for the provision of funds to meet the demands of the parties who have a deficit unit is one of the bank's primary responsibilities.⁷ A sale transaction in which the bank discloses the amount of its earnings is known as a sale buy mura>bahah (al-bay' bi thaman a>jil), which is more commonly referred to as mura>baah. where the bank declares the amount of the profit, banks function as sellers and clients as purchasers. Customers serve as the buyer while the bank serves as the vendor. 8

The price the bank pays the supplier plus the profit margin is the selling price. The second split party must agree on a sale price and a payment schedule. contract sale purchase include price sell Additionally, the contract cannot be modified if it has been agreed upon. 9

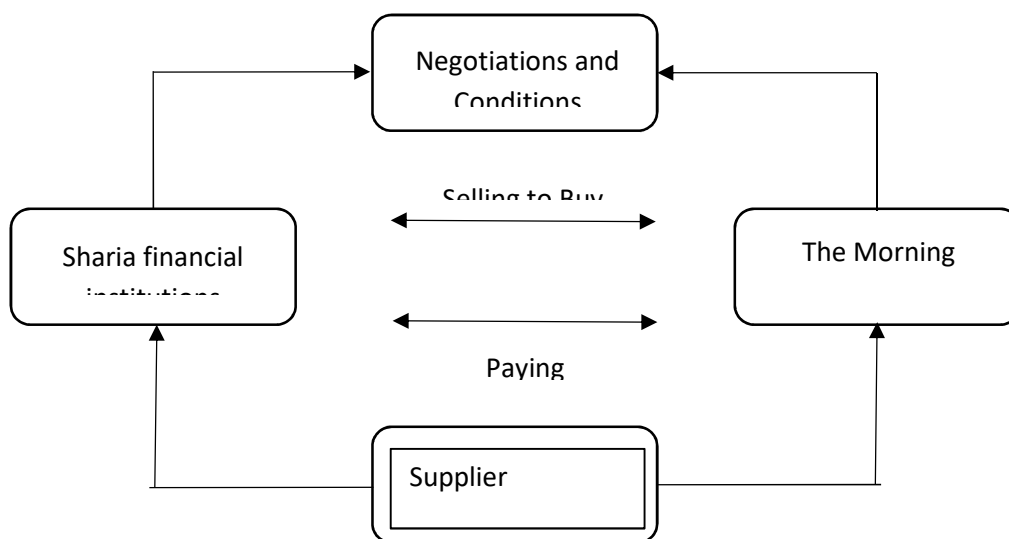
Chennai Malabar Salem Delhi Mumbai Pune Bhopal Trichy Coimbatore, Tirupur Cuddalore Dindigul Erode Kanchipuram Karur Nagapattinam Namakkal Perambalur Ramanathapuram Pudukkottai Thanjavur Afterward Thirunelveli This is one of the types of contracts with natural certainty since the amount of profit (or expected benefit) is specified in the murab.1 lah}ah It is clear from the discussion of the concept above that akad mura>bahah has some fundamental components. First, the act of paying for goods. Second, the original cost

constitutes the buying price. Third, there is an additional benefit from the agreed-upon initial price. Fourth, the parties have a contract in place. Fifth, the supplier needs to let the client know how much the goods cost. (Pokok price and return).

Financing is defined as the provision of funds or bills that are equivalent to it in the first form, transactions for the outcomes in the form of *mudharabah* and *musharakah*, in Law No. 21 of 2008 on the Amendment of Act No. 10 of 1998 on Banking. Second, rental agreements are made in the form of an *Ijarah* or a *Jarah muntahiyah bi al-tamlik*. Third, sales transactions in the form of *murabahah*, and loan payments. Fourth, use of credit cards for borrowing transactions. Fifth, based on the agreement or agreements between the sharia bank and or UUS and other parties that require the party to be funded and or supplied facilities, the rental transaction leases services in the form of multi-purpose transactions.

The Prophet and his companions typically carry out this deal. *Murabahah*, in its simplest form, is the sale of items for their actual value plus the agreed-upon profit. For instance, someone might purchase something and then resell it for a specific profit. Such profits are indicated as a percentage of the purchase price, such as 10% or 20%, or as a specific nominal. Customers' needs are met by the bank by purchasing the items from suppliers, then selling them to them for more money than the sharia bank paid for them. A *murabahah* transaction can be paid for either simultaneously at the time of expiration or over the course of the specified time period.

Picture 1.1 The Funding Plan of Academic *Murabahah*



The procedure of applying the murab financing, as done by the sharia financial institution, is described in the graphic above. To come to an agreement, there must first be discussions and talks between the customer and the sharia financial institution. The second is the bank's action in making supplier purchases. Third, the sharia financial institution and the client reached an understanding. Fourth, the supplier shipped the products to the customer on behalf of the sharia department. Fifth, the client accepts supplies of commodities and paperwork on behalf of the sharia financial organisation. Sixth, the consumer is required to pay the Sharia financial institution in accordance with the contract after receiving the items.

Application of the Mura Finance System on Employees at BPRS Baitur Ridha Bandung

Regarding the phases of financing mura>bahah on BPRS Baitur Ridha Bandung personnel, they are as follows:

1. cooperation with the organisation.

Man is a social animal, and as such, communication is essential to him. No one can survive in this world by themselves, carrying out all necessary tasks to suit their needs. In essence, cooperation denotes the existence of a beneficial arrangement between two or more parties. In a similar vein, BPRS Baitur Ridha Bandung collaborates with a number of organisations for a business plan that is carried out by two or more parties over a specific period of time in order to share earnings between BPRs Baitur Ridha Bandung and employees under the guiding principle of mutual benefit and upliftment.

2. guaranteed

As long as the bank deems the goods to be of material value, the customer is entitled to the guarantees. The guarantee's value cannot be less than the amount of funding being supplied. If the guarantee is real estate, the bank will check the land's condition before deciding whether or not the location is strategic. Simple to disclose quickly without needing to lower the guarantee's value. Verify who is really in charge of the guarantee; if a third party is in charge of it, the customer will need to produce a warranty transfer authorization on the applicant's behalf. You should also check the legitimacy of the BPKB of the car that will serve as a security deposit.

In relation to the akad murabahah guarantee for employee finance The customer is required to appoint an employee of SK as an agent in order to ensure the security of the financing given by BPRS Baitur Ridha Bandung and to demonstrate the customer's seriousness and good intentions.

Specific consumer finance for employee well-being is the goal of BPRS employee financing Baitur Ridha Bandung. Employee money is provided to the parties in need of finances after going through a number of procedures. This is done to eliminate the chance that the consumer won't be able to return the batch.

The bank is accountable for both the customer's results and the efficient flow of money. The bank makes every effort to make sure that the money can be returned to the bank in accordance with the agreement after it has been disbursed. This is connected to the Bank Indonesia (BI) regulations regarding the degree of bank collectibility. According to the bank's state of health, consumers who request funding should be treated with caution.

BPRS Baitur Ridha Bandung manages financing through a number of systems that must be implemented, including submission of application letters, investigation of application files, financing analysis, and meltdown and approval stages. This is done in order to prevent the occurrence of problematic financing and maintain the level of bank health.

And every one of them is made up of the righteousness of the wicked.

- a. Margin SK (cutting salary) 1.5 %
- b. General margin of 1.75%
- c. The margin of the loan is up to 2.2% / 2.0% depending on the loan value. The maximum funding limit is 500 million rubles.

The SID (Debitor Formation System) or BI verification will be carried out once all requirements have been met. After that, the file will be sent back to the marketing division and disseminated to AO so that AO can process the survey and provide it to the company/agency. The committee will review and approve or reject the survey results before submitting them. If the bank declines to provide the customer with a letter of refusal, then when in agreement, AO notifies the consumer prior to the

authorised ceiling, time, and also shrinkage. The planning of the realisation of funding as well as the attachment of the type of security attached to vidusia, SKMHT/APHT.18 will be carried out after the customer has known and approved.

3. The financing agreement of Mura

If public officials are adjusted with the time of wage reduction in accordance with the agreement between the company or the BPRS agency Baitur Ridha Bandung, rate of payment of payments is established in accordance with the date of settlement of the customer. Example: Amir came to BPRS Baitur Ridha Bandung to seek for money in order to purchase a car for 150 million rupiah. Amir agreed to put down 20% of the cost of the car out of his own pocket, and BPRS Baitur Ridha Bandung accepted up to 80% of the purchase price being funded. Bnk margin is set at 10% for each year of financing throughout a three year financing period. The following is the calculating procedure:

a. The amount of funding is calculated as follows:

Price = 80% x price of the car = Rp. 120,000,000
Margin Bank = Rp. 120,000,000 x 10% x 3 years = Rp. 36 million

The obligation is = (trunk + margin) Rp. 100 million + Rp. 6 million = Rp. 156 million

Salary = (bank price : period of time in month) Rp. 156 million : 36 = Rp. 4 333 333

b. Structure of funding:

Purchase of a car: Purchase price: Rp. 150 million

The bank's margin: Rp. 36 million +

Bank of India: Rp. 186 million

Preliminary price: Rp. 30 million –

Payment of the fee: Rp. 156 million

Funding of the Bank: Rp. 120 million

Duration: 36 months

The monthly amount is Rp. 4.333.333.

After completing the payment process, a monitoring stage is carried out with the goal of anticipating any deviations (deviations) from the financing activity so that prompt corrective action can be taken. The construction is divided into three categories to make it simpler for the user to select the option that best fits the current financing conditions. First, desk monitoring; administrative oversight of financing using administrative tools such reports, financial statements, document completeness, and third-party data. In order to demonstrate the implementation of financing activities or to determine whether there are any deviations from the agreed-upon course of action, on-site monitoring, or monitoring financing directly to the field (in the morning), is the second step. Third, exception monitoring, or keeping an eye on funding by applying pressure to areas where things are going poorly and areas where lending rules have been followed with less rigour.

Analysis Of The Application System Of Financing On Employees At BPRS Baitur Ridha Bandung In The Perspective Of Islamic Economy

Based on the outcomes of the discussion above, the author examined the BPRS Baitur Ridha Bandung application method for bribery from the standpoint of Islamic economics.

In implementing its work culture activities that are focused on honesty, quality, and improvement, BPRS Baitur Ridha Bandung is a bank. When compared to consumer expectations, employee performance has a significant impact on customer satisfaction. Customer satisfaction is the degree to which one feels after evaluating how well the product performed or how well the results compared to the customer's expectations.

Law No. 07 of 1992, which was revised by Act No. 10 of 1998 on Banking, governs sharia banking. The law outlines in great detail the legal foundation, the kinds of businesses that may be run, and the applications that the Sharia bank may make.

Cucumbers Zucchini Carrots with Summer Squash Kale Radishes Broccoli Rosemary Baldy Pole Beans Peas Arugula Lettuce Bibb Potatoes One of the issues is that the BRPS side Baitur Ridha Bandung is not a pure vendor but rather an akad mura>bahah bi al waka>lah (representative). The role of BPRS Baitur Ridha Bandung is not that of a pure

merchant who first procures products before engaging in *mura>bahah*. When it is already possible to guarantee that there is a customer who will buy the items back, BPRS Baitur Ridha Bandung will only make the purchase of the goods as a need to perform *akad murab> ahah* to the customer.

In this situation, BPRS Baitur Ridha Bandung is in fact a financial or middleman institution rather than a pure supplier. The seller should have already had supply of the items to be traded utilising *akad murab*, whether or not this was the case during the transaction.

CONCLUSION

Several factors may be deduced from the writer's explanation of the employee finance system with the *akad murab>ahah* in BPRS Baitur Ridha Bandung. First, the bank will determine the stages of the employee's financing system with an *akad murab>ahah*. Clients must follow the process in order to apply for funding. Begin by submitting a letter of application from the prospective client, followed by a bank investigation of the application files and a customer location survey. The candidate client will be contacted by the BPRS Baitur Ridha Bandung party to complete the *akad* after the application has been authorised. The customer will then be responsible for carrying out the liquidation and receiving the funding, and the BPRS Baitur Ridha Bandung party will conduct surveillance at this time. Because it makes it simpler for BPRS Baitur Ridha Bandung to give the items that are intended to be the object of funding without having to identify providers of goods fit for what is required, the method of financing *mura>bahah bi al-waka>* is becoming more practical in his academic setting.

Second, according to research on the Islamic economic system, supporting employees through BPRS Baitur Ridha Bandung is not in conflict with it and has a very favourable influence. The elements of the deviation in accordance with the Islamic economy have not yet been identified by the implementation process.

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