
HANDLING OF MURABAHAH FINANCING FOR CUSTOMERS WHO DIE BEFORE THE DATE

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ABSTRACT

In Islamic banking there is a murabahah system in which the system uses buying and selling instruments by taking advantage. Where the murabahah is used as another option for customers to solve financial problems when they have difficulty buying an item. Islamic banking takes murabahah efforts with the aim of providing short-term financing to customers to obtain goods even though the customer does not have enough money to make payments. The purpose of this research was to find a way to do so murabaha settlement efforts are for customers who die before maturity. The impact of murabahah for the customer who dies is that the debt is borne by the heirs of the customer.

Keywords: Customer, Islamic Banking, Murahabah

INTRODUCTION

Each bank carries out activities as part of its business operations in the field of financial development to meet the needs of its customers. Customers come and go to sell or buy services. This is in line with the main task of banks, namely collecting money and giving it to customers who need it. Banking has a significant impact on a country's economic activities in addition to other activities. It can be said that banks are the driving force of a nation's economy, because the progress of a nation can be measured by the progress of the banks it owns.

In Indonesia, the emergence of sharia banking is an example of how sharia principles are upheld while meeting the needs of parties who need an alternative banking system. This is because the majority of Indonesia's population is Muslim and there is only a type of conventional banking system whose operations use the usury system. The establishment of sharia banking institutions in Indonesia was driven by the aspirations of the Muslim community want these facilities. The first Islamic-based financial institution operating in Indonesia was Bank Muamalat Indonesia, opened in 1992.

Sharia Banking Law no. 21 of 2008 (Article 1 8-9), promulgated on 16 July 2008, according to its form, sharia banks are divided into 2 (two), such as sharia general banks (BUS) and also sharia banks. People's Financial Bank (BPRS). Sharia Commercial Banks (BUS) provide payment services as part of their operational activities (for example money transfers and settlements), while Sharia Rural Banks (BPRS) do not.

In Indonesia there is a banking system with a conventional system and a sharia system. The requirements and procedures for conventional and sharia banks in Indonesia, each of which manages different funding systems, have not been able to meet the needs of the country's micro entrepreneurs. If this is allowed to continue, the economic oligopoly will expand without stopping, social disparities will also widen, and national problems will also continue unavoidably. Because business risks always exist, including credit risk and liquidity risk, mismatches can also occur in Sharia Banks under normal circumstances.

Apart from that, to support the economy of the middle and lower classes, there are small sharia

financial institutions, namely BPRS, which are present in the community. Various kinds of risks, including murabahah financing risks, can be encountered in financing provided by BPRS. The risk associated with financing is the failure of members to fulfill their obligations, especially in the form of payment of principal loan installments as well as margins/profit sharing related to financing. This risk is one of the risks that hinders or even blocks the return on financing. Apart from that, the possibility of an accident resulting in the borrower becoming permanently disabled and unable to work is another obstacle to repaying the debt, especially when the financier dies and the heir's obligation to do so. If the family cannot pay back the costs, it would be a poor financing decision. Apart from that, it can be said that murabahah financing problems can occur due to force majeure. Main force is a condition beyond his control and therefore obliges him not to carry out services that are his obligations.

Based on the description mentioned above, the author is interested in learning more about how to resolve murabahah financing for customers who have been died. Therefore, the author raises this topic in an article entitled "Murabahah Financing Process for Customers Who Die Before the Due Date"

RESEARCH METHODS

In this research method used is the descriptive method. Which is a descriptive method, a method that has the aim of describing a research object through an accurate, factual and systematic description of the data and also the nature of the properties being described.

The form of this research is qualitative research, where this research understands a phenomenon through understanding taken from the research subject. Like actions or behavior or other things that are holistically in the form of descriptions of words.

RESULTS AND DISCUSSION

a. Murabaha Financing

The form of contract known as murabahah is one form that is often used in sharia banking financing activities. Murabahah is practiced by buying and selling goods by adding a margin for the bank's profit. An example of murabahah financing is if a retail trader buys clothes at a wholesale price of 100,000. Then he sells again to the buyer by adding a profit of 50,000, so the retail seller's selling price is IDR 150,000

- Process Murabahah Agreement

Purchase requests are made by customers to the bank. Prices, terms and payment options for goods are negotiated between the Bank and the Customer. Transactions involving Murabahah contracts result in an agreement between the Bank and the Customer.

- Murabahah Goals

Even though consumers or customers may lack funds to make payments, Islamic banks or Islamic banks receiving murabahah provide short-term financing for the purchase of goods.

- Murabahah Financing According to Islamic Law

Murabahah financing using this annuity method already has legal force through the DSN-MUI fatwa No.84/DSN-MUI/XII/2012 and Bank Indonesia Regulations (PBI/No. 14/14/PBI/2012).

b. Murabahah Financing Processing for Customers Who Die Before the Deadline

Murabahah and Accounts Receivable do have differences in several ways. While debt creates interest, murabahah itself generates profits. There is a predetermined fixed return (predetermined profit) associated with the debt in the form of interest. When a customer dies due to an accident or disaster, there will be loan debt that must be kept to a minimum. In a Debt agreement, the customer is generally responsible for releasing or paying off the Debt. Even though the client has died and the debt has not been paid off, the debtor still has obligations to fulfill. There are three stages that can be

used to handle financing, namely:

1. Providing Bills Until the Customer Has Space.

By granting a suspension of payment of these obligations at this early stage, it is hoped that customers will be able to pay off the agreed debts, possibly because the customer's business can resume operations as a first way out of defense. In the first stage, the creditor only provides a postponement or extension of the time period in his obligation to pay the debt only until the debtor feels comfortable.

2. Donating Debt

If the customer cannot complete the first stage or cannot pay the debt, the creditor can grant the receivables to the customer in this second stage. The pleasure of a Muslim in donating the debt is because Al- The Koran does not specify the maximum amount of debt or pittang that can be granted. Therefore, a creditor must determine how much receivable will be given to the debtor.

3. Donate all remaining customer debt

At the next stage, if efforts have been made to preserve and contribute part of the customer's capital or other commitments, the Financing is still unable to complete its obligations, so that all the customer's debts can be given to charity. In the banking world, customers can donate remaining debts by writing off bills. So when one of the members dies but still has to pay in installments, we Muslims are encouraged to help each other as in QS. Al-Maidah verse 2:

"O you who believe, do not violate the will of Allah, and do not violate the honor of the forbidden months, and (do not disturb) the animals of Had-ya and Qalaa-id and (also) do not disturb those who visit Baitullah if you seek mercy and pleasure from your Lord and when you finish Hajj you can hunt. And never hate people to prevent you from entering the holy mosque, encouraging you to persecute (them) and help each other to do good deeds and piety, and not help each other to commit sins and mistakes and fear Allah, Indeed, Allah is harsh in His punishment."

CONCLUSION AND SUGGESTION

In Indonesia there is a banking system with a conventional system and a sharia system. Which is in line with bank duties such as collecting money and giving it to customers who need it. Each bank carries out activities as part of its business operations in the field of financial development to meet the needs of its customers. Banking has a significant impact on a country's economic activities in addition to other activities.

It can be said that banks are the driving force of a nation's economy, because the progress of a nation can be measured by the progress of the banks it owns. Sharia Banking Law no. 21 of 2008 (Article 1 8-9), promulgated on 16

July 2008, according to their form, sharia banks were divided into two, Sharia Commercial Banks and Sharia Banks. The first Islamic-based financial institution to operate in Indonesia was Bank Muamalat Indonesia which opened in 1992.

The establishment of sharia banking institutions in Indonesia was driven by the aspirations of the Muslim community who wanted these facilities. Apart from that, it can be said that murabahah financing problems can occur due to force majeure. The bank and the customer negotiate the price of goods, conditions and payment methods. In the world of banking practice, giving away all remaining debt owed by customers can be done by writing off bills. The risk associated with financing is the failure of members to fulfill their obligations, especially in the form of payment of principal loan installments as well as margins/profit sharing related to financing.

In Indonesia, the emergence of sharia banking is an example of how sharia principles are upheld while meeting the needs of parties who need an alternative banking system. Donate all of the customer's

remaining debt. At the next stage, if a portion of the principal debt or other obligations of the customer has been deferred and donated, the financing turns out to still not be able to fulfill what should be done, so that all of the customer's debt can be given to charity.

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