

**MURABAHAH CONVERSION INTO MUSYARAKAH AGREEMENT
WITH A (CASE OF STUDY PT. BANK MUAMALAT INDONESIA
VERSUS PT. BANK BNI SYARIAH)**

BY:

FADILAH

43207010013

ABSTRACT

This study is about the conversion of murabahah to musyarakah with a case study of PT. Bank Muamalat Indonesia and PT. Bank Negara Indonesia Syariah. The purpose of this research is to find solutions murabahah problem with restructure and one alternatif by converting the contract.

The results of this study will show that PT. Bank Muamalat Indonesia is still applying the conversion contract in comparison PT. Islamic Banking is not doing the conversion contract.

Key words : Murabahah, Musyarakah, Syariah banking, Margin, Conversion