

**INNOVATION CONTRACT *MURABAHAH* WITH
MUSHARAKA SYSTEM AS A ISLAMIC BANKING
PRODUCT
(Case Study at PT. BANK MUAMALAT INDONESIA, Tbk)**

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Abstract

The development of Islamic financial institutions today is not only limited to the banking sector only, but this has expanded in other sectors, not least his role in the business for economic development in the real sector. The banking sector it self should strive to push innovation to new product offerings to the community in general and for customers in particular to the spirit of improvement for economic development and prosperity can be increasingly felt that the Islamic economic objectives can be realized.

This research tries to examine new forms of innovative Islamic banking products. Where Murabahah as one bank product (normally used for contract financing “credit” for consumptive purposes) want to “convert” into Musyarakah contract.

Purpose this innovation is to offer Islamic banking products are fair and do not harm to customers. This system is more humane without ignoring the bank’s profits.

Keywords : Innovation, financing, murabahah, musyarakah, Islamic banking.