

Implementation of Ijarah Multijasa Products in BPR Syariah

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Abstract:- In murabahah financing, the object of the transaction is goods, while in ijarah financing, the object of the transaction is services, both benefits of goods and benefits of labor. In BPRS, multi-purpose financing products among customers or the public still do not know the uses and functions of multi-purpose financing. Most customers or people assume that multitasking is the same as other financing. This study uses a qualitative method, namely the type of research that is not obtained through statistical procedures or other forms of calculation. The findings of the study show that the practice of multinational ijarah financing agreement that is used ijarah contract where the bank can obtain ujah or compensation for the benefits of services that have been provided, and use the wakalah contract as a supplement.

Keywords:- Implementation, Multi-purpose Ijarah Products.

I. INTRODUCTION

Basically, as a sharia financial institution, BPRS can provide financial services similar to Islamic commercial banks. The difference is that sharia commercial banks can provide services in payment traffic while BPRS does not. In mobilizing public funds, BPRS can provide financial services, among others: *wadi'ah* savings, savings facilities, and time deposits. Whereas in distributing public funds BPRS can provide financial services, among others: financing of profit sharing principles (*mudharabah*), financing based on the principle of capital participation (*musyarakah*), financing based on the principle of buying and selling goods with profit (*murabaha*) and capital goods financing based on principle rent (*ijarah*).

Until now, the majority of Islamic bank financing products are still focused on *murabahah* products. *Murabahah* financing actually has similarities with ijarah financing. Both are included in the category of *natural certainty contracts*, and basically are contracts of sale and purchase. What distinguishes the two is the object of the trade transaction. In murabahah financing, the object of the transaction is goods, while in ijarah financing, the object of the transaction is services, both benefits of goods and benefits of labor.

In BPRS Bandar Lampung, multi-purpose financing products among customers or the public still do not know the uses and functions of multi-purpose financing. Most customers or the public think that it is the same as other financing.

II. RESEARCH METHODS

The type of research used is a type of qualitative research that is the type of research that is not obtained through statistical procedures or other forms of calculation. In retrieving data the author uses two types of data:

- Primary data is data obtained directly from the subject of this research the researcher obtains data or information directly by using the instruments that have been applied.
- Data secondary is the data or information obtained indirectly from the object of study is public.

The data collection method used is in the form of:-

- Documentation which is one method of data collection used to trace historical data.
- Interviews are conversations with certain meanings performed by two parties, namely interviewers who ask questions and interviewees who provide answers to questions.

III. LITERATURE REVIEW

Islamic sharia financing bank is an Islamic bank which in its activities does not provide services in payment traffic. BPRS is based on Law No.7 of 1992 concerning banking and government regulation (PP) No.72 of 1992 concerning banks based on the principle of profit sharing. In article 1 (point 4) Law No. 10 of 1998 concerning amendments to Law No.7 of 1992 concerning banking, stated that BPRS is a bank that conducts business activities based on sharia principles which in its activities do not provide hope in payment traffic.

Sharia Rural Banks conduct business activities based on sharia principles are further regulated according to the Decree of the Director of Bank Indonesia No.32 / 36 / KEP / DIR / 1999 dated 12 May 1999 concerning public financing banks based on sharia principles. In this case, technically a BPRS can be interpreted as a financial institution as a conventional BPR, whose operations use sharia principles, especially profit sharing.

Etymologically ijarah comes from the word *ajaraya'juru* which means the wage you give in a job. The terminology is a transaction on an immovable benefit in the form of a certain item, or a transaction on a work known with a known wage (Cut Vhintara and Rahmawaty , 2017).

According to the DSN fatwa, *ijarah* is the contract of transfer of use rights (benefits) for an item or service within a certain time through payment of rent / wages, without

being followed by the transfer of ownership of the goods themselves. Basically the principle of *ijarah* is tantamount to the principle of buying and selling, but the difference lies in the object of the transaction of the benefits of services. The use of *ijarah* contract on multi-purpose financing because this financing is intended to meet the need for services. Because the contract of sale and purchase of objects is permitted, *ijarah* contract should also be allowed for benefits (Harun Santoso and Anik , 2015).

Multi-purpose financing, namely financing provided by Islamic Financial Institutions (LKS) to customers in obtaining benefits and services. Whereas *ijarah* transactions in multi-purpose financing are lease transactions of goods or services between the owners of capital of the object of lease, including ownership of the right to use the object of lease with the lessee, to get compensation for the leased object that is leased. (Ajeng mar'atus solihah , 2014).

- General Provisions in Multi-purpose Financing; Multi-legal financing may be (*jaiz*) by using the *ijarah* contract; In the event that the LKS uses the *ijarah* contract, it must follow all the provisions contained in the *ijarah* fatwa; Large *ujrah* or fee must be agreed at the beginning and expressed in nominal form rather than percentage form. (DSN-MUI Fatwa No. 44 / VII / 2004 concerning Multi-purpose Financing).
- Features and mechanism of multi-purpose financing on the basis of the *Ijarah* Agreement; The Bank acts as a fund provider in *ijarah* transaction activities with customers; Banks are required to provide funds to realize the provider of rental objects ordered by customers; Returns on the provision of bank funds can be made either in installments or at once, and the return on the provision of bank funds cannot be made in the form of accounts receivable or in the form of debt relief.

Ijarah multijasa products are not new products, because they have been recorded in the codification of Islamic banking products made by Bank Indonesia. The following is the financing application of *Ijarah* Multijasa at BPR Syariah:

- A. Customers come BPR to submit a financing application by completing the form provided by completing the following conditions:
- The purpose of using funds does not deviate from Islamic Sharia
 - Fill out the financing application form
 - FC KK / FC husband and wife ID card / FC marriage certificate
 - Attach the photo of the husband 1 sheet
 - FC STNK, BPKB (vehicle) and SPPT certificate (land)
 - Willing to be surveyed
 - Salary slip, ket. Employment for employees, a minimum of 1 year business running lap. Financial, business agreement.

- B. Submissions that have been entered are then submitted to the *account officer* who will then be surveyed to the customer's location.
- C. If the financing request is received, then a contract will be held between the BPR Syariah party as the service provider and the customer as the service user.
- D. In this multi-purpose historical financing, the amount of *ujrah* / *fee* provided is already mentioned earlier to the financing customer.

In practice at BPR Syariah, *ijarah* multi-finance financing uses *ijarah* contract and *wakalah* contract where *ijarah* contract of sharia financial institutions is allowed to receive compensation agreed upon by the bank and the customer. *Wakalah* contract is the delegation of power by someone to others in matters that can be represented.

IV. DISCUSSION

BPR is a bank that conducts business activities conventionally or based on sharia principles, whose activities do not provide services in the payment traffic. BRS is different from commercial banks because BPR does not carry out all banking activities.

The following are the main activities carried out by Conventional BPR banks:

- Collecting funds from the community in the form of deposits with deposits, savings, and / or other forms that are equaled.
- Provide credit or benefits to the community
- Providing financing and placement of funds in accordance with the provisions, which are set by Bank Indonesia BPR is different from commercial banks, because BPR does not carry out several activities carried out by commercial banks.

V. CONCLUSION

Ijarah multijasa financing practices at Sharia BPR Bandar Lampung, contract agreements that are used *Ijarah* contract where the bank can obtain *ujrah* or compensation for the benefits of services that have been provided, and use the *wakalah* contract as a supplement. In practice the financing of *Ijarah* Multijasa in BPR Syariah Bandar Lampung is in accordance with sharia which refers to the fatwa stipulated by MUI No. 09 of 2000 concerning *ijarah* and the fatwa of MUI No. 44 of 2004 concerning multi-purpose financing. This financing uses *ijarah* as an agreement, which in the DSN-MUI fatwa regarding multi-purpose financing, the law is *jaiz* or may use the *ijarah* contract.

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