

**ANALYSIS OF THE APPLICATION OF STATEMENTS OF FINANCIAL
ACCOUNTING STANDARDS 102 OF MURABAHAH FINANCING
TRANSACTIONS AT SHARIA PEOPLE'S FINANCING BANKS OF
HARTA INSAN KARIMAH OF MAKASSAR**

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ABSTRACT

This study aims to analyze and obtain empirical evidence of the suitability of PSAK 102 with the accounting treatment of murabahah contracts at Sharia People's Financing Banks (SPFB) of Harta Insan Karimah (HIK) of Makassar. Comparative descriptive study is a type of research that the author analyzes the comparison of Murabahah contract accounting treatment at SPFB of HIK with accounting treatment based on PSAK 102. The results of the research show that most murabahah contract accounting is following PSAK 102, but not completely. The appropriate treatment is the presentation and disclosure, while in the recognition and measurement there are still some accounting treatments that have not been applied. This can be proved by the absence of murabaha asset accounting treatment, and advance accounting treatment, but the SPFB of HIK imposes and receives fees such as notary fees, insurance fees, stamp duty, and recognizes them as deposit fees and administrative costs.

Keywords: funding, murabahah, implementation, SFAS

INTRODUCTION

Banks, in their basic form provide many benefits because it is a meeting place for owners, users, and fund managers. Banks are institutions that act as financial intermediaries between those who have excess funds and those who need funds, as well as institutions that facilitate the flow of payments. The development of Indonesia's Islamic economy is evidenced by the development of banks and Islamic financial institutions. The government also made a policy on Islamic banking in Act Number 10 of 1998 which is an amendment to Act Number 7 of 1992. The law which is legitimate and laid the foundation for the existence of Islamic banks in Indonesia legalized the practice of the Islamic banking system that is free from interest system. The more rapid development of Islamic banking in Indonesia, the government passed Law number 21 of 2008 concerning Sharia Banking. Banking with sharia principles is a part of sharia economy whose legal basis cannot be separated from the Qur'an and Sunnah. In-Law number 21 of 2008, what is meant by "Sharia Principles in Islamic legal principles in banking activities based on fatwas issued by institutions that have the authority to determine fatwas in the field of sharia.

Sharia Banking Law number 21 of 2008 states that sharia banking is everything that concerns about sharia banks and sharia business units, including institutions, business activities, as well as ways and processes in carrying out their business activities. In this law, there are three types of Islamic banks, namely Sharia Commercial Banks (SCB), Sharia Business Units (SBU), and Sharia People Financing Banks (SPFB), (Ismail, 2017: 32). All three have the same function, but the BPRS focuses more on the microeconomic sector. An SRB is a sharia banking financial institution whose business activities collect funds from the public and then channel it in the form of financing into productive areas that bring profits with sharia principles. And operate with a profit-sharing system, both against creditors and with debtors.

As long as the records carried out by Bank Indonesia in Islamic banking, financing trends in Islamic banks are still dominated by murabaha financing. It turns out that Islamic banks, in general, many apply murabaha as their primary financing method, covering approximately seventy-five percent (75%) of their total wealth. Since the beginning of 1984, in Pakistan, murabahah financing has reached around eighty-seven percent (87%) of the total funding in PLS deposit investments. Meanwhile, at Dubai Islamic banks, murabahah financing reached eighty-two percent (82%) of total financing during 1989. In fact, at the Islamic Development Bank (IDB), for more than ten years the financing period, seventy-three percent (73 %) of all funding is murabaha. Islamic banks have superior products, which are based on profit and loss sharing (PLS), namely mudaraba and musharaka.

This proves that murabaha financing is more easily implemented by banks and customers. Besides, the requirements and the process is more straightforward and not complicated. This murabaha financing has a relatively smaller risk compared to other financing. Murabaha is a sale and purchase transaction where the bank acts as the seller of the goods needed by the customer. The bank must notify the purchase price of the items needed to the customer. In addition to the bank notifying the price of the item, it must also state the amount of profit to be taken from the sale of the item. The customer has the right to make an offer on the price submitted by the bank. If it has been mutually agreed upon, then the murabaha sale and purchase contract have taken place. Murabaha can be done by order or without order. In murabaha orders, sellers make purchases after an order from the buyer.

The Sharia People's Financing Bank (SPFB) of Harta Insan Karimah (HIK) of Makassar is one of the sharia banking institutions that use the principle of murabaha sharia. SPFB of HIK uses The murabahah contract for buying and selling transactions for consumptive purposes for customers and adopts a margin system. Murabahah financing is the most widely distributed financing by SPFB of HIK.

As the development of murabaha contract products on SPFB, sharia required accounting standards. Accounting standards have an essential role in the compilers and users of financial statements so that there is a uniform interpretation of the information contained in the financial statements. Institute of Indonesia Chartered Accountants (IAI) is a professional organization that houses professional accountants who are responsible for the preparation of Statements of Financial Accounting Standards (SFAS) that apply in various sectors, issuing SFAS 102 concerning Murabahah Contracts. In the Statement of Financial Accounting Standards (SFAS) 102 the term murabaha is: "sale and purchase agreement of goods at a selling price equal to the acquisition cost plus an agreed profit and the seller must disclose the acquisition cost of the item to the buyer."

According to research conducted by Oktafiany (2017) about the implementation of murabaha contracts for financing venture capital at PT. SPFB Bina Amanah Satria KK Bumiayu. The results of this study indicate the execution of the murabahah contract of PT. SPFB Bina Amanah Satria KK authorizes its customers to buy goods needed for customers on behalf of the bank and sell the products to customers plus some profits to be paid by the customer within a specified period, under the agreement between the bank and the customer. Syauqoti and Ghozali (2018) The results of the study stated that in the application of murabahah in Islamic banking, making Islamic banks as providers of funds not as sellers. In line with this according to Afrida (2016) Wakalah in murabaha transactions takes place through a process of representation between the banks to customers, while the banks represent purchases to customers to purchase the desired goods to suppliers after getting purchase money from the bank. Murabaha practices like this resemble credit transactions in conventional banking, further research Afif and Ricka (2016) states Legalize banking will hurt individual actors, community groups and the economy of a country, even strongly associated with the fulfillment of the prayer of a believer in the sight of Allah SWT.

Sukri (2015) examined the analysis of murabaha financing accounting treatment at PT. Regional Development Bank of Sulselbar Syariah Branch Office of Makassar, the results of the study showed that PT. Regional Development Bank of Sulselbar Syariah Branch Office of Makassar in this case murabaha financing uses a buying and selling system which can relieve customers and is not affected by fluctuations in currency values. But depends on the margin/profit early approval between the bank and the customer until the end of the financing and treatment period the accounting is in accordance with FSAS Number 102. Like murabahah financing at SPFB of HIK which should have applied SPFB Number 102 which regulates the recognition, measurement, presentation, and disclosure of murabahah financing. So the authors intend to examine further how the application of the murabaha contract set by FSAS 102.

LITERATURE REVIEW

A. Sharia Accounting

There are many opinions regarding the definition of accounting put forward by several experts. The following are the definitions of accounting according to several sources. According to Jusup (2012: 4), accounting is an information system that

measures business activity, processes data into reports, and communicates the results to decision-makers. Hery (2014: 6) states that in general, accounting can be defined as an information system that provides reports to users of accounting information or to parties who have an interest (stakeholders) on the results of performance and financial condition of the company.

Some of the above understanding, it can be concluded that accounting is a process, which includes the process of identifying, recording, and processing data into financial statements which are then useful for users of interest in decision making. Understanding sharia accounting, according to Nurhayati and Wasilah (2015: 2) can be interpreted as an accounting process for transactions that are per the rules set by Allah SWT. Shari'ah accounting is accounting developed and not only by patchwork of conventional accounting but is a philosophical development of the Qur'anic values issued in theoretical and technical thinking of accounting. Thus, Islamic accounting can be interpreted as a technique of recording, classifying, reporting and analyzing financial data that is done in a certain way and can be used in decision making using Islamic rules.

METHODOLOGY

A. Location and Period of Research

Based on the research topic and this research was carried out at one of the Sharia People Financing Banks (SPFB) located in Makassar City, namely the Shariah Insan People's Financing Bank of Harta Insan Karimah (HIK) Makassar, which is located at Jalan Urip Sumoharjo number 20 (Ruko Mini Graha Pen). This SPFB is one of the sharia banks which has products based on the principle of murabahah contract. The study was conducted from July 2 to August 30, 2018.

B. Source of Data

In conducting this research, researchers obtained data using two data sources, namely primary data and secondary data. Primary data sources in this study are data collected directly from respondents, namely the bank using in-depth interview techniques, while secondary data sources in this study are sourced from documentation held by SPFB of HIK, and records sourced from other research results, such as articles and books that are related to this research.

C. Data Collection Techniques

Data collection techniques are the most strategic step in research because the primary purpose of the study is to get data. Without knowing data collection techniques, the researcher will not get data that meets the established data standards.

To obtain valid data, it is necessary to determine appropriate data collection techniques. According to Sugiyono (2012) data collection techniques include:

1) Interview

Esterbeg cit. Sugiyono (2012: 231) defines interview as a meeting of two people to exchange information and ideas through questions and answers so that meaning can be constructed in a particular topic. There are several types of interviews, namely structured interviews, semistructured interviews, and unstructured interviews. Interviews in this study were conducted semi-structured. The purpose

of this type of interview is to find problems more openly, where the parties invited to the interview are asked for their opinions and ideas.

In this study, interviews were conducted by asking questions directly to respondents. This method aims to obtain answers directly from respondents in connection with the object of research, so they can obtain valid information by asking respondents directly. Interviews were conducted with the Director of SPFB of HIK Makassar.

2) Documentation

According to Sugiyono (2012: 240), the document is a record of events that have already passed. Documents can be in the form of writings, drawings or monumental works of a person. The documentation used in this study is information that is stored or documented such as documents related to murabaha financing, financial reports and other archives relating to murabaha financing in SRB HIK Makassar, which are used as supplementary data from data obtained in interview activities.

D. Data Analysis Techniques

Data analysis was performed using descriptive analysis methods that describe the results of processed data that has been collected as it is with adequate explanations without intending to make conclusions that apply to the public or generalization (Sugiyono, 2010: 169). The data analysis technique used is comparative descriptive analysis by presenting words descriptively rather than summarizing numbers, then analyzing comparisons between two different objects based on words arranged in expanded text form to explain some of the questions that have been formulated.

Results and Discussion

A. Murabahah contract practices conducted at SPFB of HIK Makassar

The author has researched the accounting treatment of one of the products available at the SRB HIK Makassar, namely murabaha contract. The murabahah contract in BPRS HIK Makassar according to the Director of BPRS HIK Makassar Mr. Amiruddin, states:

"The murabahah contract at the SPFB is currently a sale and purchase agreement, where there are a seller and a buyer. And buying and selling, according to sharia acquisition prices coupled with profits. When they want to sell to the buyer, they must convey the acquisition price, as well as the mutually agreed margin. "

In a murabahah contract, characteristics must be mentioned that include the rights and obligations between the buyer and seller following the agreement, the SPFB of HIK and the customer. SPFB HIK in its operational activities has applied the murabahah agreement based on what was stipulated by IAI in SFAS number 102 concerning murabahah accounting. All provisions that are characteristic include the rights and obligations of customers and companies mentioned in the contract issued by the company. It also suggests the method of payment and the provisions that the customer must agree on in implementing it.

Murabaha financing in the SPFB of Harta Insan Karimah (HIK) Makassar according to the Director of SPFB of HIK Makassar Mr. Amiruddin, namely:

“Al-Murabahah principle of Wakalah bill. In the execution of the agreement, BPRS HIK empowers its customers to buy the necessary goods for the customer on behalf of the bank. This transaction is called a wakalah contract that occurred before the goods were purchased. Further, if the goods have been purchased then the contract will cease to be a debt. BIKS HIK further sells the goods to the customer plus many benefits to be paid by the customer within a certain period, under the agreement between the bank and the customer. ”

And in practice SPFS of HIK, according to the Director of SPFB of HIK Makassar:

“Does not provide assets or goods under the order. This is because there are too many variations of goods requests submitted by customers. ”

Murabahah billing is based on Fatwa National Syariah Council No: 04 / DSN-MUI / IV / 2000, that is, if the bank represents the customer to buy the goods from a third party, the sale of murabahah should be made after the goods are, in principle, owned by the bank. There is always a wakalah contract before the murabahah contract because the wakalah contract will end when the customer delivers the goods purchased to the bank and accelerates the disbursement process and simplifies the customer, so once the goods are accepted by the bank there will be a murabahah agreement.

Payments made at the SPFB of HIK Makassar according to the Director of the SPFB of HIK, Mr. Amiruddin:

“Postpone, the fee is not made when the goods are delivered but is repaid. Severe payments also have an agreement on the installment period, usually for 20 to 24 days. At the time the transaction will occur, the customer knows the cost of goods acquisition and is the obligation of the SPFB of HIK to notify the acquisition cost. Profits as income are indirectly stated at the time of the transaction. ”

B. Accounting Treatment for Murabahah Contracts at SPFB of HIK Makassar

In carrying out its activities can not be separated with the process of recording every transaction, the following description of the data obtained by the author from the interviews conducted by researchers to the resource person Director of the Makassar HPRS SRB Mr. Amiruddin, as follows:

1. Recognition and Measurement of Murabaha

- a. The SPFB of HIK does not own and recognize murabahah assets. Because SRB HIK does not provide assets.
- b. At the time of the transaction between the customer and the SRB HIK, murabahah receivables are recognized at the amount of acquisition plus an agreed margin.

Murabahah receivables are measured at their carrying value, with the following journals:

(D) Murabahah receivables XXX
(K) Murabahah Margin XXX

c. At BPRS HIK murabahah profits are recognized as margin income. SRB HIK treats recording and recognition, namely:

a) At the time of delivery of goods if done in a harsh manner that does not exceed one year, the journal:

(D) Murabahah XXX receivables

(K) Murabaha margin is deferred XXX

b) During the period, the contract is proportional, if the murabahah contract exceeds one year period, then the journal:

(D) Murabaha margin is deferred XXX

(K) murabahah margin income XXX

a. Pada BPRS HIK mengakui bahwa potongan pelunasan merupakan pengurang keuntungan *murabahah* yang akan ditanggung bank.

Penerimaan potongan pelunasan sebelum jatuh tempo, nasabah melunasi angsuran *murabahah* pada angsuran ke 6. Bank akan memberikan potongan pelunasan. Maka jurnalnya :

(D) Kas XXX

(D) Margin murabahah tangguhan XXX

(K) Piutang murabahah XXX

(K) Pendapatan margin murabahah XXX

b. At BPRS HIK, it is acknowledged that the repayment discount is a deduction from the murabahah profit that the bank will bear.

Receiving the repayment deduction before the due date, the customer repays the murabahah installment on the 6th installment. The bank will provide the repayment deduction. Then the journal:

(D) Cash XXX

(D) Deferred murabahah margin XXX

(K) Murabahah receivables XXX

(K) murabahah margin income XXX

e. The treatment of fines in SRB HIK is there because in the murabahah agreement it is stated that if there is a late payment by the recipient of financing to the bank, then the recipient of the funding must pay the fine to the bank under the agreement with the recipient of murabahah receivables. Then the journal:

(D) Cash/customer accounts XXX

(K) Account policy fund XXX

c. In SPFB of HIK murabaha financing, there is no provision for advance payment, but accept other costs borne by the customer. Such as notary fees, stamp fees,

and insurance costs are recognized as deposit fees only, administrative costs are recognized as executive income, but based on the period of organizational income is still known as administrative deposit and if due is only recognized as governmental income.

2. Presentation of *Murabahah* Transactions

Based on the research results obtained through interviews, SPFB of HIK presents murabahah receivables in the balance sheet on the current assets account, while murabahah receivables are valued at the end of the period. Murabahah receivables are stated at the balance sheet at net value (gross murabahah receivables are reduced by an allowance for uncollectible losses on murabahah receivables). From the research results obtained through interviews, where deferred murabahah margins on SPFB of HIK are presented as a deduction from murabahah receivables.

3. Disclosure of *Murabahah* Transactions

SPFB of HIK discloses the acquisition price of murabahah assets, the period of murabahah is deferred. SPFB HIK is a sharia financial institution that is incorporated and is required to use the sharia financial system under SFAS 101, namely the presentation of sharia financial statements. This is evidenced by the existence of financial statements every year.

DISCUSSION

Analysis of the Application of SFAS 102 on Murabahah Financing Transactions at SPFB of HIK Makassar

1. Recognition and Measurement

- a. In SFAS 102 paragraph 18, which states that at the time of acquisition of assets, murabahah assets are recognized as inventories at acquisition costs. But based on the results of the study the SPFB of HIK does not own and identify murabaha assets. This shows that SPFB of HIK does not apply SFAS 102 paragraph 18 which states that murabahah assets are recognized as inventories at cost.
- b. In SFAS 102 paragraph 22, which states at the time of the murabahah contract, murabahah receivables are recognized at the acquisition cost of the murabahah assets plus agreed profits. At the end of the financial reporting period, murabahah receivables are valued at their net realizable value, which is the balance of the receivables less allowance for possible losses. From the results of research on the SPFB of HIK, that the accounting treatment of murabahah receivables is recognized at acquisition cost and added to profit. Henceforth, SPFB of HIK also records or journals. This is under PSAK 102 paragraph 22.
- c. SFAS 102 paragraph 23 which states that profits are recognized when goods are delivered if made in cash or a strict manner not exceeding one year; or during the contract period under the level of risk and efforts to realize these benefits for robust transactions for more than one year. The following methods are used and selected as the most appropriate for the characteristics of the risk and murabaha transaction efforts. From the results of the study, the accounting

treatment of profit recognition conducted by SFPB of HIK is under SFAS 102 paragraph 23. Recognition of profits is recognized in the period when the contract ends in the same financial statement and during the contract period proportionally if the murabahah contract exceeds one financial statement period.

- d. In SFAS 102 paragraph 26 which states that deductions from repayment of murabahah receivables given to buyers who pay off on time or sooner than the agreed time is recognized as a reduction of murabahah profits. From the results of research on the SPFB of HIK, receipt of repayment deductions before maturity, customers pay murabahah installments on the 6th installment. The bank will provide a repayment deduction, and the SPFB of HIK recognizes that the repayment deduction is a deduction of murabahah profits to be borne by the bank. This is under SFAS 102 paragraph 26.
- e. In SFAS 102 paragraph 29, which states a fine is imposed if the buyer fails to carry out his obligations under the contract, and the penalty received is recognized as part of the benevolent fund. From the results of the SPFB HIK research, in practice it is under SFAS 102 paragraph 29. Where the treatment of fines has been stated that if there is a late payment by the recipient of financing to the bank, then the recipient of the funding is obliged to pay a fine to the bank under the agreement with the recipient of murabahah receivables.
- f. SFAS 102 paragraph 30 concerning recognition and measurement of advances. From the results of the study as above data about the progress of the SPFB of HIK that there is no advance treatment. Under the provisions in SFAS 102 paragraph 30, it does not explain the obligation or the existence of an advance, but the SFAS of HIK accepts other costs such as notary fees, insurance costs, stamp duty, and administrative costs.

2. Presentation

- a. SFAS 102 paragraph 37, which states murabahah receivables are stated at net / net realizable value, namely the balance of murabahah receivables less allowance for possible losses. From the findings of the researchers, the presentation of murabahah receivables carried out by the SPFB of HIK is in accordance with SFAS102 paragraph 37 because murabahah receivables are presented in the balance sheet on the current assets account and are offered at the net realizable value, namely the balance of murabahah receivables less allowance for possible losses.
- b. SFAS 102 paragraph 38, which states deferred murabahah margin is presented as a contra account for murabahah receivables. From the researcher's findings, where the deferred murabahah margin on the SPFB of HIK is presented as a deduction from murabahah receivables. This is under SFAS 102 paragraph 38.

3. Disclosure

1. SFAS 102 paragraph 40 which explains about
 - The seller discloses matters relating to murabahah transactions, but is not limited to:
 - a. The acquisition cost of murabahah assets;
 - b. Promise to order in murabahah based on order as a liability or not; and

- c. Disclosure required under SFAS 101: Presentation of Sharia Financial Statements.

Based on the findings of the researchers, SPFB of HIK revealed the acquisition price of murabahah assets, and the period of murabaha is deferred. SPFB of HIK is a sharia financial institution that is incorporated and is required to use the sharia financial system under SFAS 101, namely the presentation of sharia financial statements. This is evidenced by the existence of financial statements every year. This is under SFAS 102 paragraph 40.

CONCLUSIONS

Based on the results of previous studies and discussions, it can be concluded that:

1. The implementation of the murabahah contract at SPFB of HIK applies the principle of Al-murabahah bil wakalah. SPFB of HIK provides a policy by representing its customers to buy goods submitted by customers. This transaction is called the wakalah contract that occurs before the item is purchased. Then the SPFB and the customer will make the murabaha contract, and the installment payment will be done according to the agreed period.
2. Sharia accounting treatment of SFAS 102 concerning the accounting treatment of murabaha contract is appropriate mainly, but not yet fully, under SFAS 102, namely presentation and disclosure. While in the recognition and measurement there are still some accounting treatments that have not been applied, this can be proven by the absence of accounting treatment of murabaha assets, and the accounting treatment of advances. However, SFAS of HIK imposes and receives fees such as notary fees, insurance fees, stamp fees, which are recognized as deposit fees and administrative income administration fees.

SUGGESTIONS

Based on research that has been done at SPFB of HIK Makassar, the advice given related to this research are as follows:

1. BPRS HIK Makassar should apply PSAK 102 in full concerning murabahah contract transactions, both from recognition, measurement, presentation, to disclosure of murabahah contract transactions.
2. Suggestions for further researchers to be able to develop this research, in other transactions.

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