FUNDING FORMULA BY ISLAMIC PARTICIPATE POSSIBILITY
TO USE AS A ALTERNATIVE OF CREDIT FACILITIES

THESIS
Submitted as Partial Fulfillment of the Requirement
For Getting Master Graduate on Management
Program Magister of Management Banks

by
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2014
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FUNDING FORMULA BY ISLAMIC PARTICIPATE POSSIBILITY TO USE AS A ALTERNATIVE OF CREDIT FACILITIES

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Stating the fact that this thesis is really a result of my own work, except quotation and summaries that I have explained in the source. I have completely understand the fact that if in future this thesis is found as the result of plagiarism, the title given by the Muhammadiyah University of Surakarta to me will be cancelled.

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Who makes a statement,

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DEDICATION

Each of the ideas contained in this document are part of Allah SWT guidance to the author and to the lord the prophet Muhammad, the writer dedicates this paper to:

1. Beloved father and mother as well as my extended family, thank you for your compassion and sacrifice.
2. Friends who have always encouraged me, so the writer can complete the study so far.
3. People who will read this document.
AKNOWLEDGEMENT

Assalamu’alaikum Wr.Wb.

Alhamdulillahirrabilalamin, Praise is to Allah SWT, the lord of Universe, for blessing and guiding the research paper as a partial fulfillment of the requirement for getting Master of Management Program “Master of Management Banks”, Muhammadiyah University of Surakarta.

The researcher is fully aware of people’s help and guidance. Therefore, he likes to take this opportunity to express his gratitude and appreciation to:

1. Dr. Anton Agus Setyawan, S.E, Supervisor I and also graduate lecturer of University of Muhammadiyah Surakarta, who has provided guidance and inputs with full sincerity and spend time in charting the preparation of this thesis.

2. Dr. Agung Riyardi, Supervisor II as well as graduate lecturer of University of Muhammadiyah Surakarta, who has provided the knowledge, guidance and feedback to me and the preparation of this thesis.

3. To all the leaders and employees of the graduate library and the central library of University Muhammadiyah of Surakarta, who helped and providing the opportunity and preparation of the references in this thesis.

4. I don’t forget to give a big thank you to my beloved parents who have provided support, prayers, and give motivation to complete this study.

5. Thank you very much to my friends who give me support and encouragement to complete this thesis.

6. Of course the introductory sheet is enough to mention names one by one, but I say thank you to all of them for their services and help to I finish my thesis.
The writer realizes that this research paper is far from being perfect because of his limited capability. Thus, revision, suggestion, and criticism are welcomed for the perfection of this work. The writer wishes this research paper would be useful and helpful to readers.

Wassalamu’alaikum Wr.Wb.

Surakarta, 2014

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ABSTRACT


This study talks about the funding method by participation Islamic Bank and the possibility of applying it as an alternative to credit facilities. The study covered making participation activities in the practical life, the idea was implemented by changing the activity of the banks of credit facilities into Islamic participation according to syaria, funding by participation provides permanent work and successful investment within Islamic banks and acting along with the contribution of the Islamic bank in funding by participation and increasing the investment and national income reinforcement and national income reinforcement. An Islamic bank adopting funding by participation will have a successful impact in replacing the credit facilities in the trade banks where establishing Islamic banks.

The fundamental problem that has plagued Bank Republic and all commercial banks in Libya, a deal beneficial usury by granting loans and advances to customers and here we seek participatory process Islamic alternative successful to solve the problem that has plagued the bank of the republic and all Libyan banks which usury Term funding HTP Islamic received acceptance excellent Republic by the bank as an alternative to a successful its investment.

Key word: Islamic banks, syaria, credit
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