

**COMPARATIVE ANALYSIS BETWEEN MURABAHAH PRINCIPLES  
APPLICATION AND DSN MUI FATWA ON ISLAMIC BANK  
IN YOGYAKARTA**  
(Case Study On Mandiri Syariah Bank and Indonesian Muamalat Bank  
in Yogyakarta)

*Abstract*

*This study aims to compare the application of murabahah on Mandiri Syariah Bank and Indonesian Muamalat Bank branch Yogyakarta, whether in accordance with the DSN MUI fatwa or not, what factors cause the percentage of murabaha financing both banks became higher, what problems and constraints is contained on Mandiri Syariah Bank and Indonesian Muamalat Bank branch Yogyakarta*

*This research uses descriptive study using qualitative approach. This research is a field (field research), the types and sources of data used in this study are primary data and secondary data from the Mandiri Syariah Bank and Indonesian Muamalat Bank branch Yogyakarta. Primary data in this study were obtained from interviews with operational and marketing division. Secondary data were obtained with the study of literature, these data are relating to DSN MUI fatwa and official documents of Mandiri Syariah Bank and Indonesian Muamalat Bank branch Yogyakarta.*

*The results show that the comparison murabahah application between Mandiri Syariah Bank and Indonesian Muamalat Bank branch Yogyakarta in the terms of the guarantee, the down payment, type and period of time as well as in terms of the determination of profit has been appropriate. Meanwhile, in terms of the mechanism have not been appropriate with the principles and DSN fatwa. In terms of principles and requirements have not been appropriate where there are no buying and selling objects. Murabaha financing at BSM has the highest percentage because it pressed the installment repayment failure risk factors, banks are more advantaged and the process is easier. While at Indonesian Muamalat Bank, it will be in profitable with high margins and the majority of customers are prefer the flat installment system.*

*Keywords: application, murabaha principles, Islamic banks*