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**ANALYSIS OF MURABAHAH FINANCING FOR CUSTOMERS WHO DIE  
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**Abstract**

Financing customers who die before maturity but still have financing is one of the situations that occur in KBSU Lamongan, savings from depositors used for financing are naturally the responsibility of the bank in running its business. Based on the background above, the researcher is interested in raising the title "Analysis of Murabah Financing for Customers Who Die Before Maturity". This study uses a qualitative research method with a descriptive analysis approach. Qualitative is used because the main objective of this study is to reveal, explain and interpret the KBSU Strategy in handling murabahah financing for customers who die before maturity. Handling financing for customers who die is by taking an emotional approach to the heirs where the bank will convey that the parents concerned have made a loan. or in this regard, the heirs who inform the bank verbally that the customer who has financing has died, then the family is responsible for the financing by attaching a statement of no insurance signed by the family to prevent losses and minimize the risk if the financing customer dies. The obstacles that banks usually face in handling deceased customers are the circumstance factor, where the customer has not been able to report because the heirs are still grieving, the negligence factor, namely the slow confirmation from the family, this is negligence on the part of the family itself, namely delaying reporting and the slow document fulfillment factor.

**Keywords:** Analysis, Murabahah Financing, Customers, Heirs



## INTRODUCTION

The daily operations of banking as a financial institution are closely related to the financial industry. Like any other business, a bank can be described as a place where all the demands of its customers are met. Both as buyers and suppliers of the services provided, customers come and go. This is in accordance with the main function of the bank, which is to collect savings from the general public and return the money to them in the form of loans.

The banking industry has a major impact on a country's economic activity. Some may argue that banks are the lifeblood of a country's economy. Thus, the development of banks in a country can be an indicator of the country's overall success. This shows that society and government are increasingly dependent on the banking industry.

There is a belief that banks are the “soul” that drives the economy, such is the importance of the banking industry. Given how important banks are to the financial system, this assumption is certainly true.

Under normal circumstances, a mismatch scenario may also occur in Islamic Financial Institutions considering the ever-present business risks, namely credit risk and liquidity risk. Therefore, there are small-scale Islamic financial institutions in the community that support the lower middle class economy.

Financial risk is one of the many potential dangers associated with financing channeled by LKS. The risk associated with financing is the possibility of members not paying their contributions, which include principal installment payments and margins/profit sharing of financing. Disasters are one of the dangers that may hinder or even stop the return of funds. In addition, there is



the possibility that an accident can cause someone to become permanently disabled so that they cannot work. If one of the financing members dies, the heirs or remaining family will of course have difficulty paying off the financing. If the successor is unable or unwilling to repay the loan, this will cause poor financing.

Financing customers who died before maturity but still have financing is one of the situations that occurred in KBSU Lamongan, savings from depositors used for financing are naturally the responsibility of the bank in running its business. Based on the background above, the researcher is interested in raising the title "Analysis of Murabah Financing for Customers Who Died Before Maturity".

## **RESEARCH METHOD**

This qualitative research methodology employed observation, interviews, documentation, and literature review. Observations were conducted by taking notes on the research subjects; interviews were conducted by asking questions and obtaining clear answers from informants; documentation was conducted by recording all research activities undertaken; and a literature review was conducted using theories found in books. (Gunawan, 2015)

This study employed a qualitative research method with a descriptive analysis approach. Qualitative research was employed because the primary objective of this study was to uncover, explain, and interpret KBSU's strategy in handling murabahah financing for customers who died before maturity.



Researchers plan to obtain the above data through interviews, observations, and documentation. Interviews will be conducted with KBSU leadership and staff to discuss this issue.

After obtaining the desired data in this study, it will then be analyzed using the Miles and Huberman data analysis technique, where the analysis activities go through the stages of data reduction, data presentation and drawing conclusions.

## **RESULTS AND DISCUSSION**

Based on the results of an interview with the manager of KBSU Tikung, Murabah transactions can be carried out if the pillars are met, namely, there is a seller, there is a buyer, there is an object of sale and purchase, there is a selling price, and there is an *ijab qabul* in the contract (Wicaksono, 2024).

The implementation of murabahah financing in KBSU Tikung is KBSU as a financing distributor. First, buy goods that are needed by customers. The seller must inform the cost price he bought and determine the level of profit. Murabahah financing is very helpful for someone who needs goods and lacks funds, he then asks the bank to finance the goods. The selling price to the buyer is the cost price plus the agreed margin. Furthermore, the goods are sold to customers by means of payment at the agreed price with installments every month with a certain period of time that has been agreed upon by both parties.

Handling of financing for deceased customers is different from general banks that generally cooperate with insurance companies, because in this case not cooperating with insurance companies is a reasonable thing considering that this institution is still below the level of general banks. That the heirs bear the



entire amount of financing for deceased customers at the time of the financing agreement. This is done to cover losses and uncertain risks if the customer in question dies.

Handling the financing of deceased customers involves taking an emotional approach to the heirs, where the bank will convey that the deceased have made a loan. In this regard, the heirs who inform the bank verbally that the customer who has the financing has died, then the family is responsible for the financing by attaching a statement of non-insurance signed by the family to prevent losses and minimize the risk if the financing customer dies.

Handling financing *m u r a b a h a h*. Each customer must have good settlement handling in order to be able to complete financing without detrimental to one party.

From this explanation, it is clear that the KSPPS Bina Syari'ah Ummah Tikung Branch uses the following procedures for settling the financing of deceased customers:

1. An emotional approach with the heirs, where the bank will convey that the parents concerned have taken out a loan. or in connection with this, the heirs who inform the banking authorities verbally by providing documents as proof of completeness, as follows:
  - a. Death Certificate issued by
    - 1) From the hospital or treating doctor, in case the patient dies there.
    - 2) If the customer dies at home, from the local village head (place of domicile/residence).
    - 3) If the customer dies due to an accident or due to an accident that results in death, from the police.



2. Heirs are given a form by the cooperative to fill in and complete, which includes:
  - a. The identity of the deceased customer and the identity of his/her heirs, accompanied by a photocopy of the family card, ID card, and other supporting documents.
  - b. Cooperative certificate proving the death of the customer.
  - c. A document stating that the person concerned is the heir and will take over as the successor to the deceased customer.
3. After the heirs complete the necessary documents, the agreement between the bank and the heirs closes the financing agreement for the deceased customer.

KSPPS transfers ownership of the remaining financing borrowed by a deceased customer directly to his/her heirs as part of the procedure for paying off a deceased customer at the Bina Syari'ah Ummah Tikung Branch.

The final step taken by the bank is to call back the heirs to collect the relevant customer collateral files if payment has been made, and the bank will stamp the completion mark.

The obstacles that banks usually face in handling deceased customers are the circumstance factor, where the customer has not been able to report because the heirs are still grieving, the negligence factor, namely the slow confirmation from the family, this is negligence on the part of the family itself, namely delaying reporting and the slow document fulfillment factor.



## CONCLUSION

Handling financing for deceased customers is with melamy little emotional approach to the heirs, where the bank will convey that the parent has taken out a loan. or related to this is the heir who reports to the banking in general, Lisan, that customers who have financing have died, then the family, those responsible for the financing by attaching a statement of non-insurance signed by the family, so that prevent the occurrence of losses and minimize risks if financing customers die worldwide.

The obstacles that banks usually face in handling deceased customers are: condition factor, which one customers can't yet mediated to the condition of the heirs who are still grieving, the negligence factor, namely the slowness confirmsi from the family side, this isit was negligence on the part of the family myself, namely postpone to report and slow document fulfillment factors

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