

ABSTRACT

Islamic economic role supporting the creation of the welfare of society as a whole. Equitable economic development is the goal of the economic stability and promote economic growth in the country, especially the urban and rural areas. The trade sector an important part of economic development. BMT role as a supporting organization of community activities that are expected to open a small micro businesses that are based on sharia. With the establishment of BMT is expected to take part in regional development, namely reducing unemployment. BMT products especially in the city of Tegal's most in demand is the murabaha financing. But there are problems with the use of consumption, as happens also in the products of Islamic banks. To that end, the need for research that examines whether collateral factors, distances and margins affect the murabaha financing.

This study uses primary data through interviews and a list of questions that have been prepared by taking 60 respondents from members of the People of BMT Bina Mandiri Tegal. In order to achieve this research goal, this study using the method of linear regression analysis.

. The results of the study showed that, collateral has a positive effect on murabaha financing but not significance, margin negative effect on murabaha financing, and distance negative effect on murabaha financing.

Keywords: BMT, Murabahah Financing, collateral, margin and distance.