

ABSTRACT

This study is a qualitative study to examine the application of accounting standards for multiservice financing transactions by using case study approach at PT Bank BNI Syariah Semarang Branch. The purpose of this study was to answer, understand, and analyze the mechanism of multiservice ijara financing at PT Bank BNI Syariah Semarang Branch. In addition, this study aims to understand and analyze the suitability of accounting treatment applied to multiservice financing transactions of PT Bank BNI Syariah Semarang Branch to accounting standards ijara (PSAK 107).

This study uses triangulation analysis and interpretative on observations and interviews with bank management. The data used were interviews of informants and the other corporate documents such as financial statements.

These result indicate that a bailout multiservice ijara financing was the consumptive loans for clients who qualify. In addition, this study also shows that accounting treatment of ijara financing multiservice conducted by PT Bank BNI Syariah Semarang Branch in accordance with PSAK 107.

Keywords: Islamic banking, accounting ijara, financing multiservice