

ABSTRACT

Sharia bank is a bank that is operationally different from conventional banks. Sharia Bank is a bank that carries out its business activities based on sharia principles. DSN-MUI Fatwa No. 04 / DSN-MUI / 2000 states that Murabaha is selling an item by confirming the purchase price to the buyer and the buyer pays the higher price as profit. One of the sharia banks that apply the practice of Murabaha is the BTN Syariah Bandung bank. Based on the results of the initial interview, it was found that problems in the practice of the Murabaha contract at BTN Syariah and the assumption that sharia banks apply interest practices like conventional banks.

The purpose of this research is to know the implementation of the Murabaha contract on the subsidized KPR financing product and to know the Islamic law review of the implementation of the Murabaha contract on the subsidized KPR financing product at BTN Syariah Bandung.

This study used qualitative research methods. Data collection techniques were carried out by observation, interviews, and triangulation/combination. Observations were made when researchers visited Bank BTN Syariah Bandung to study the whole process of the Murabaha contract practice. Interviews were conducted on three different sources, namely Subsidized KPR customers of Bank BTN Syariah Bandung, employees of the Financing Division, and the Indonesian Ulema Council, the Sharia Economics section.

The results of this study indicate that there is an implementation of the Murabaha contract on Subsidized KPR products at Bank BTN Syariah Bandung, most of which have followed the DSN-MUI Fatwa Number 04 / DSN-MUI / IV / 2000, but there is a mismatch in the Murabaha contract process. Based on a review of Islamic law, the mismatch in the process needs to be corrected so that it is avoided from usury and is more dangerous than conventional because it packs something that is forbidden by Islam with the label sharia.

Keywords: Murabaha Contract, Sharia Bank, Islamic Law