ABSTRACT

IMPLEMENTATION OF SHARIAH ASPECTS IN MURABAHAH AGREEMENT IN EMPLOYEE WELFARE FINANCING PRODUCT (PKP) IB MASLAHAH AT PT BANK JABAR BANTEN SYARIAH SINGAPARNA BRANCH OFFICE

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This study aims to analyze the implementation of sharia aspects in the murabahah contract used in the Employee Welfare Financing (PKP) iB Maslahah product at PT Bank Jabar Banten Syariah KCP Singaparna. The main focus of the study includes the conformity of the contract implementation to sharia principles, the challenges faced, and the solutions applied. The method used is a descriptive qualitative approach with data collection techniques through in-depth interviews, participatory observation, and documentation. Informants consist of bank employees and customers who use the PKP iB Maslahah product. Data analysis was carried out using the data reduction method, data presentation, and drawing conclusions, based on indicators of compliance with the DSN-MUI Fatwa No. 04/DSN-MUI/IV/2000. The results of the study indicate that the implementation of the murabahah contract in general has been in accordance with sharia principles, especially in terms of transparency of the cost price and margin and the validity of the pillars and conditions of the contract. However, administrative challenges such as complex procedures and minimal customer understanding of the contract structure are still obstacles. The proposed solutions include improving sharia literacy for customers, internal training for operational staff, and digitalization of the contract process. The implications of this research not only provide practical contributions to improving the quality of sharia banking services, but also strengthen academic literature in the field of empirical implementation of sharia contracts.

***Keywords**: Murabahah Contract, Islamic Financing, Shariah Compliance, PKP iB Maslahah, Bank Jabar Banten Syariah*

ABSTRAK

IMPLEMENTASI ASPEK SYARIAH DALAM AKAD *MURABAHAH* PADA PRODUK PEMBIAYAAN KESEJAHTERAAN PEGAWAI (PKP) IB MASLAHAH DI PT BANK JABAR BANTEN SYARIAH KANTOR CABANG PEMBANTU SINGAPARNA

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Penelitian ini bertujuan untuk menganalisis implementasi aspek syariah dalam akad *murabahah* yang digunakan pada produk Pembiayaan Kesejahteraan Pegawai (PKP) iB Maslahah di PT Bank Jabar Banten Syariah KCP Singaparna. Fokus utama penelitian mencakup kesesuaian pelaksanaan akad terhadap prinsip-prinsip syariah, tantangan yang dihadapi, serta solusi yang diterapkan. Metode yang digunakan adalah pendekatan kualitatif deskriptif dengan teknik pengumpulan data melalui wawancara mendalam, observasi partisipatif, dan dokumentasi. Informan terdiri dari karyawan bank dan nasabah pengguna produk PKP iB Maslahah. Analisis data dilakukan dengan metode reduksi, penyajian data, dan penarikan kesimpulan, berdasarkan indikator kepatuhan terhadap Fatwa DSN-MUI No. 04/DSN-MUI/IV/2000. Hasil penelitian menunjukkan bahwa pelaksanaan akad *murabahah* secara umum telah sesuai prinsip syariah, khususnya dalam aspek transparansi harga pokok dan margin serta keabsahan rukun dan syarat akad. Namun, tantangan administratif seperti prosedur yang kompleks dan minimnya pemahaman nasabah terhadap struktur akad masih menjadi hambatan. Solusi yang diusulkan mencakup peningkatan literasi syariah kepada nasabah, pelatihan internal bagi staf operasional, serta digitalisasi proses akad. Implikasi penelitian ini tidak hanya memberikan kontribusi praktis bagi peningkatan kualitas layanan perbankan syariah, tetapi juga memperkuat literatur akademik dalam bidang implementasi akad syariah secara empirik.

Kata kunci: Akad *Murabahah*, Pembiayaan Syariah, Kepatuhan Syariah, PKP iB Maslahah, Bank Jabar Banten Syariah