

ABSTRAK

FEBY ANANDA, 2024. *“Persepsi Tokoh Agama Luwu Timur Tentang Isu Riba Pada Pembiayaan Murabahah di Bank Syariah Indonesia KCP Tomoni”*. Skripsi Program Studi Perbankan Syariah Fakultas Ekonomi dan Bisnis Islam Institut Agama Islam Negeri Palopo. Dibimbing oleh Hamida.

Tujuan penelitian ini yaitu untuk mendeskripsikan Persepsi Tokoh Agama Luwu Timur tentang Isu Riba Pada Pembiayaan Murabahah di Bank Syariah Indonesia KCP Tomoni. Jenis penelitian ini yaitu penelitian kualitatif dengan metode pengumpulan data yang menggunakan observasi, wawancara dan dokumentasi. Jenis data yang digunakan yaitu data primer dan data sekunder. Berdasarkan hasil wawancara dengan beberapa tokoh agama di Luwu Timur mengenai isu riba pada pembiayaan murabahah di Bank syariah kecamatan Tomoni, dapat disimpulkan bahwa terdapat perbedaan persepsi antar tokoh agama di Luwu Timur. Beberapa tokoh agama berpendapat bahwa masih terdapat riba dalam pembiayaan murabahah di Bank syariah, sementara yang lain meyakini bahwa pembiayaan murabahah di Bank syariah yang menerapkan mekanisme bagi hasil telah terbebas dari bunga dan mematuhi prinsip syariah. Selain itu, terdapat tokoh agama yang berpendapat bahwa jika pembiayaan murabahah dilakukan dalam bentuk jual-beli barang, hal tersebut tidak bertentangan dengan prinsip riba.

Kata kunci: Isu Riba, Tokoh Agama, Persepsi, Pembiayaan Murabaha

ABSTRACT

FEBY ANANDA, 2024. *"Perception of Religious Figures in Luwu Timur Regarding the Issue of Riba in Murabahah Financing at Islamic Banks". Undergraduate Thesis, Sharia Economics Study Program, Faculty of Islamic Economics and Business, State Islamic Institute of Palopo. Supervised by Hamida.*

The purpose of this research is to explore the perception of religious figures in Luwu Timur regarding the issue of riba in murabahah financing at Islamic banks. This study employs a qualitative research design with data collection methods including observation, interviews, and documentation. Both primary and secondary data were utilized. Based on the interviews conducted with several religious figures in Luwu Timur regarding the issue of riba in murabahah financing at Islamic banks, it can be concluded that there are differences in perception among the religious figures in Luwu Timur. Some religious figures believe that riba still exists in murabahah financing at Islamic banks, while others believe that murabahah financing at Islamic banks, which implement profit-sharing mechanisms, is free from interest and adheres to Sharia principles. Additionally, there are religious figures who argue that if murabahah financing is conducted in the form of a sale-purchase transaction, it does not contradict the principles of riba. These differing views reflect the complexity of the issue of riba in murabahah financing at Islamic banks, which requires further understanding and discussion to reach a clear consensus.

Keywords: *Riba Issue, Religious Figures, Perception, Murabahah Financing.*