

ABSTRAK

Vera Hardianti :”A Review of Sharia Economic Law on Restructuring Policy in Murabahah Financing Contracts for MSME Debtors at Bank Jabar Banten Syariah”

Covid-19 (Corona Virus Disease-2019) is a type of disease that only emerged at the end of 2019, the business world or MSMEs experienced a decline in income who entered into murabahah financing contracts with Bank Jabar Banten Syariah experiencing difficulties in paying installments, there was a problem in granting relief in the form of restructuring. financing.

The purpose of the study is to explain and analyze: (1) restructuring policy on murabahah contracts for customers affected by the Covid-19 pandemic at BJBS KC Majalaya (2) Restructuring Mechanisms for Murabahah Financing at BJBS KC Majalaya (3) review of sharia economic law on restructuring in murabahah financing contracts for customers affected by the Covid-19 pandemic at BJBS KC Majalaya.

The framework of thought in the research at Bank Jabar Banten Syariah is based problems of granting in the form of financing restructuring.

The methodology uses a qualitative descriptive method to describe phenomena that occur naturally and human engineering in the field, the approach in this writing is normative juridical. The technique of collecting data is by interviewing, documenting, recording, analyzing and reporting as well as drawing conclusions.

The conclusion of this study (1) the scheme offered is still burdensome, especially if the scheme is extended for a small temporary installment credit period but passes fixed interest. (2) the bank only provides an opportunity to the customer in the form of an extension of time and the amount of the installment is reduced if the repayment of the restructuring installment is on time. (3) The Sharia Economist's Legal Review shows that there is a difference with the DSN Fatwa No. 49/2005 concerning Murabahah Contract Conversion.

Keywords: MSMEs, Financing, Murabahah, Covid-19



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