

[Home \(https://journal.uinjkt.ac.id/index.php/ahkam/index\)](https://journal.uinjkt.ac.id/index.php/ahkam/index) / Vol 19, No 2 (2019)

[Andalusi \(https://journal.uinjkt.ac.id/index.php/ahkam/issue/view/947\)](https://journal.uinjkt.ac.id/index.php/ahkam/issue/view/947)

[Article \(https://journal.uinjkt.ac.id/index.php/ahkam/article/view/11991/0\)](https://journal.uinjkt.ac.id/index.php/ahkam/article/view/11991/0)

---

## FUTURE PACKAGE FINANCING PRODUCTS WITH AKAD MURABAHAH IN THE PERSPECTIVE OF SHARIA ECONOMIC LAW

---

Zainul Arif Andalusi

---

### Abstract

*This research is including legal research, with descriptive qualitative design. The primary data source of this study is Law No. 21 of 2008, Bank Indonesia Regulation No. 07/46/PBI/2005 and DSN-MUI Fatwa No. 04/DSN-MUI/IV/2000, and Financial Services Authority Regulation. Secondary data sources are derived from the results of interviews with the Syariah BTPN Bank and the required literature of several journals, theses, and books or books related to the thesis. The results of this study indicate that the Future Package Financing Product Practice at BTPN Syariah Bank is inconsistent with Murabahah regulations on Sharia Economic Law in the MUI DSN fatwa No. 4 of 2000 concerning Murabahah. And there are several indicators of problems that are not in accordance with sharia law. Murabahah transactions carried out by the Bank and customers seem forced to do something that is not in accordance with the Murabahah law itself.*

---

### Keywords

Future Package Financing Products, Perspective of Sharia Economic Law

Full Text: PDF (<https://journal.uinjkt.ac.id/index.php/ahkam/article/view/11991/6717>)

DOI: 10.15408/ajis.v19i2.11991 (<https://doi.org/10.15408/ajis.v19i2.11991>)

---

### Refbacs

There are currently no refbacks.

 (<http://www.addthis.com/bookmark.php>)

**Publication Ethics** (</index.php/ahkam/pages/view/Publication%20Ethic-Malpractice%20Statement>)

**Reviewers** (</index.php/ahkam/pages/view/peer-review>)

**Online Submissions** (</index.php/ahkam/about/submissions#onlineSubmissions>)

**Transfer of Copyright Agreement** (<https://drive.google.com/file/d/14wbY7pyGr6DocBfchhq-t9XA-0JzhsUV/view?usp=sharing>)

**Author Guidelines** (</index.php/ahkam/about/submissions#authorGuidelines>)



([https://www.scimagojr.com/journalsearch.php?](https://www.scimagojr.com/journalsearch.php?q=21101055891&tip=sid&exact=no)

[q=21101055891&tip=sid&exact=no](https://www.scimagojr.com/journalsearch.php?q=21101055891&tip=sid&exact=no))

## Journal Content

---

### Search

### Search Scope

Search

### Browse

[By Issue](https://journal.uinjkt.ac.id/index.php/ahkam/issue/archive) (<https://journal.uinjkt.ac.id/index.php/ahkam/issue/archive>)

[By Author](https://journal.uinjkt.ac.id/index.php/ahkam/search/authors) (<https://journal.uinjkt.ac.id/index.php/ahkam/search/authors>)

[By Title](https://journal.uinjkt.ac.id/index.php/ahkam/search/titles) (<https://journal.uinjkt.ac.id/index.php/ahkam/search/titles>)

[Other Journals](https://journal.uinjkt.ac.id/index.php/index) (<https://journal.uinjkt.ac.id/index.php/index>)

[Categories](https://journal.uinjkt.ac.id/index.php/index/search/categories) (<https://journal.uinjkt.ac.id/index.php/index/search/categories>)

**P-ISSN: 1412-4734** (<http://issn.pdii.lipi.go.id/issn.cgi?daftar&1364188241&1&&>)

**E-ISSN: 2407-8646** (<http://issn.pdii.lipi.go.id/issn.cgi?daftar&1421118089&1&&>)

## About The Author

---

Zainul Arif Andalusi  (<https://orcid.org/0000-0003-3194-9473>)

<https://orcid.org/0000-0003-3194-9473> (<https://orcid.org/0000-0003-3194-9473>)

Islamic Static University Of Syarif Hidayatullah Jakarta  
Indonesia

Hasil gambar untuk google scholar logo png (<https://scholar.google.co.id/citations?hl=id&user=DgWB8H4AAAAJ>)

[hl=id&user=DgWB8H4AAAAJ](https://scholar.google.co.id/citations?hl=id&user=DgWB8H4AAAAJ))

### Citation indices

(<https://scholar.google.co.id/citations?hl=id&user=DgWB8H4AAAAJ>)

[hl=id&user=DgWB8H4AAAAJ](https://scholar.google.co.id/citations?hl=id&user=DgWB8H4AAAAJ))

All (<https://scholar.google.co.id/citations?user=YSer5DkAAAAJ&hl=en&authuser=2>)

Since  
2016

Citations	859	817
h-index	13	13
i10-index	25	22

### User

---

Username

Password

Remember me

Login

### Visitors

 ID 202,864	 IR 737
 US 13,833	 EG 684
 MY 8,799	 JO 598
 SG 7,355	 AE 561
 CN 4,070	 MA 552
 DZ 2,259	 IQ 534
 IN 1,420	 ZA 524
 NG 1,159	 TR 498
 SA 827	 PH 476
 GB 756	 PK 397

Pageviews: 748,502



(<http://info.flagcounter.com/95NX>)

[00680237](https://statcounter.com/) (<https://statcounter.com/>)

View My Stats (<https://statcounter.com/p10826379/?guest=1>)

### Policies

---

### Submissions

---

Other

---

Share

---

 Post

 Share 0

ISSN: 2407-8646