

ABSTRACT

ANALYSIS OF THE DECISION OF THE COURT OF THE RELIGION OF SLEMAN, YOGYAKARTA (NO. 796/ Pdt.G / 2018 / PA. Smn) ON THE RESCHEDULING OF *MURABAHAH* FINANCING ACCORDING TO ISLAMIC LAW

Isyna Afifah

NIM: 362015320687

The increasingly diverse needs of the community place financing as the most sought after product of bank services. And Financial Institutions are a useful institution to help launch an economic mechanism. Islamic financial institutions are developing very rapidly in Indonesia. One of them is the Islamic People's Financing Bank which helps in financing. One of the most attractive products for the community is the Murabaha financing contract. However, Murabaha agreements are included in the high level of problematic financing. This is caused by the customers given that they cannot be fulfilled so that they become broken promises.

This study aims to find out the description of the decision of the Sleman Religious Court No.796 / Pdt.G / 2018 / PA.Smn, knowing the rescheduling of the *murabaha* contract in Islam and analyzing the decisions of the Sleman Religious Court in handling the renewal of the *murabahah* agreement according to Islam.

The method used in this study is descriptive qualitative, data presentation and conclusion drawing. In collecting data, researchers use the method of observation, interviews and documentation.

The results of this study are the decisions of the Sleman Religious Court in case No.796 / Pdt.G / 2018 / PA. Smn concerning the rescheduling of *murabahah* contracts in accordance with Islamic law because they have used the foundation of Islamic law. The decision of the Sleman Religious Court only strengthened the decision to bring up a peace agreement and to schedule a *murabaha* agreement.

It is expected that the Sleman Religious Court in handling cases of rescheduling *murabaha* contracts always safeguards matters that are regulated in Islamic law and does not approve the rescheduling of the *murabaha* contract if it is not in accordance with Islamic law.

Keywords: Decision, Rescheduling, Contract, Murabahah, and Islamic Law