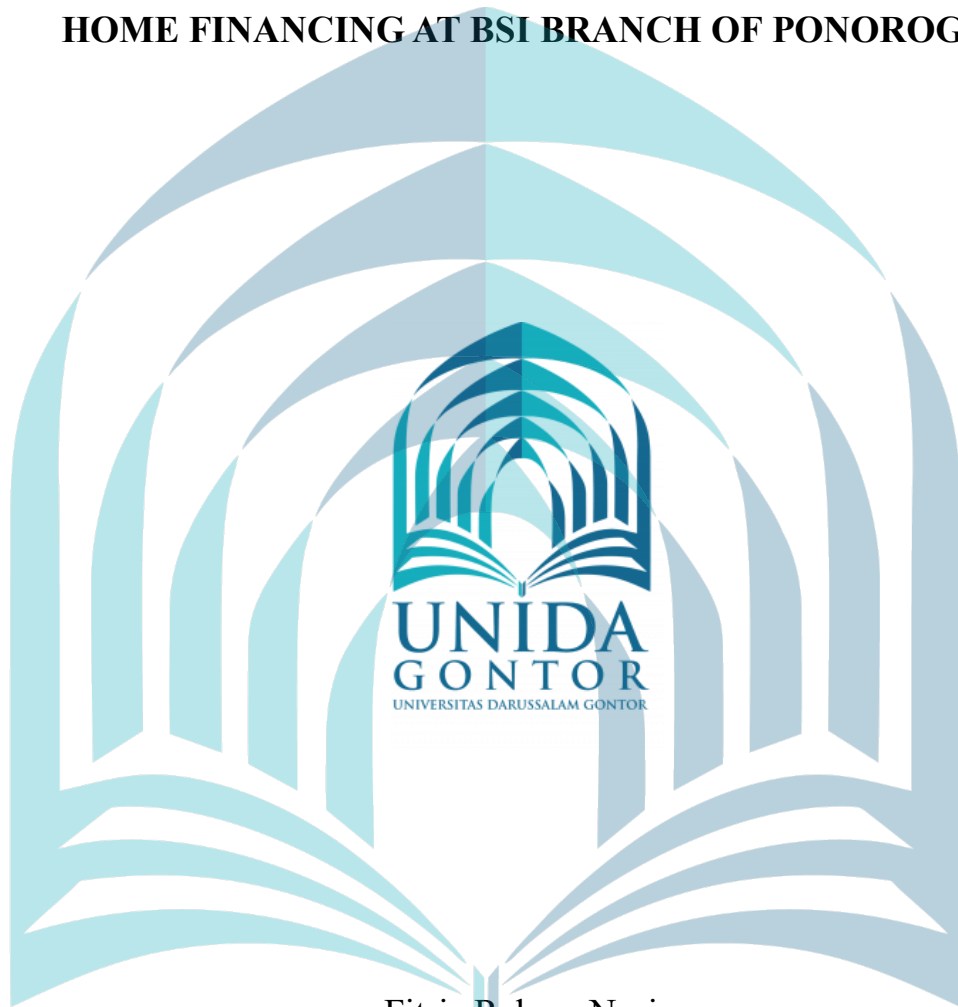


**ANALYSIS OF IMPLEMENTATION OF IJARAH
MUNTAHIYAH BI TAMLIK CONTRACT FOR ISLAMIC
HOME FINANCING AT BSI BRANCH OF PONOROGO**



Fitria Rahma Nasir

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UNIVERSITAS DARUSSALAM GONTOR

UNIVERSITY OF DARUSSALAM GONTOR

2025/1446 H

**ANALYSIS OF IMPLEMENTATION OF IJARAH MUNTAHIYAH BI
TAMLIK CONTRACT FOR ISLAMIC HOME FINANCING AT
BSI BRANCH OF PONOROGO**

THESIS

Presented to the University of Darussalam Gontor in Partial Fulfillment
of Requirements for Bachelor Degree (S1) in the Department of Islamic Economics Law,
Faculty of Sharia University of Darussalam Gontor

By:

Fitria Rahma Nasir
Reg. No: 422021323156

Supervisor:

Assoc. Prof. Dr. Setiawan bin Lahuri, Lc., M.A
NIY 050189

DEPARTMENT OF ISLAMIC ECONOMICS LAW

FACULTY OF SHARIAH

UNIVERSITY OF DARUSSALAM GONTOR

2025/1446 H

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DECLARATION

I, here by,

Name : Fitria Rahma Nasir

Registered No. : 422021323156

Faculty : Sharia

Department : Islamic Economics Law

Title : Analysis of Implementation of Ijarah Muntahiyah Bi
Tamlik Contract for Islamic Home Financing at BSI Branch
of Ponorogo

I sincerely declare that this thesis belongs to my work and not to other researchers for a different degree. Furthermore, this thesis is never published before, except for some parts with their original references.

Otherwise, if it is found that this thesis is plagiarism, I am ready to be ceased academically.

Ponorogo, Sya'ban 17th, 1446 H
February 16th, 2025

Researcher,



Fitria Rahma Nasir
NIM. 422021323156

SUPERVISOR DECISION LETTER

Honourable to
Dean of Sharia Faculty
University of Darussalam Gontor

Bismillahirramanirrahim

Assalamua'alaikum Warahmatullah Wabarakatuh

I present this thesis written by

Name : Fitria Rahma Nasir

Registered Number : 422021323156

Faculty : Sharia

Department : Islamic Economics Law

Title : Analysis of Implementation of Ijarah Muntahiyah Bi
Tamlik Contract for Islamic Home Financing at BSI Branch
of Ponorogo

It has been processed and corrected to meet the practical requirement to obtain the Bachelor's Degree (S1) in the Islamic Economic Law Department, Sharia Faculty University of Darussalam Gontor. Therefore, we hope this thesis could be examined.

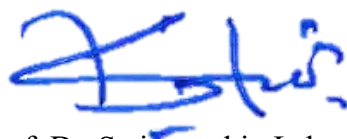
Hopefully, this thesis will be useful for religion, nation, and the development of an educational institution

Wassalamu'alaikum Warahmatullahi Wabarakatuh

Ponorogo, Sya'ban 17th, 1446 H
February 16th, 2025

UNIVERSITAS DARUSSALAM GONTOR

Supervisor,



Assoc. Prof. Dr. Setiawan bin Lahuri, Lc., M.A
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DECISION OF THE TEAM

The committee of the thesis examination in partial fulfilment of the requirements for the degree of Licentiate in Islamic Education in the Faculty of Sharia, University of Darussalam Gontor, Indonesia, declared that the thesis written by:

Name : Fitria Rahma Nasir
Registered No. : 422021323156
Title : **Analysis of Implementation of Ijarah Muntahiyah Bi Tamlik Contract for Islamic Home Financing at BSI Branch of Ponorogo**

Has been examined by the board of examiners of the Bachelor's Degree (S1) on Department of Islamic Economic Law Faculty of Sharia University of Darussalam Gontor on (date of exam.....)

The board of examiners has decided to grant her pass in the thesis examination. Hence, she is eligible to be awarded the degree of Licentiate in Islamic Economic Law in the Faculty of Sharia.

Board Examiner
Supervisor



Assoc. Prof. Dr. Setiawan bin Lahuri, Lc., M.A
NIY 050189

1st Examiner



Dr. Eko Nur Cahyo, S.Th.I., M.A.
NIY 080224

2nd Examiner



Zulfatus Sa'diah, S.H.I., M.E.
NIY 190747

THESIS ACCEPTANCE LETTER

Bismillahirrahmanirrahim

Assalamu'alaikum wr. wb.

The Faculty of Sharia, University of Darussalam Gontor, Ponorogo Indonesia has received a thesis written by:

Name : Fitria Rahma Nasir

Registered No. : 422021323156

Title : **Analysis of Implementation of Ijarah Muntahiyah Bi Tamlik Contract for Islamic Home Financing at BSI Branch of Ponorogo**

In partial fulfillment of the requirement for the degree of Licentiate in Islamic Economic Law in the Faculty of Sharia, academic year 1446-1447/2024-2025.

Wassalamu'alaikum wr. wb

UNIDA, Sya'ban 27th, 1446 H

February 26th, 2025 M

Dean of Sharia Faculty



Assoc. Prof. Dr. Imam Kamaluddin, Lc., M.Hum.

NIY. 960125

MOTTO

﴿ يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ وَتُدْلُوا بِهَا إِلَى الْحُكَّامِ لِيَأْكُلُوا فَرِيقًا مِّنْ أَمْوَالِ النَّاسِ بِالْإِثْمِ وَأَنْتُمْ تَعْلَمُونَ ﴾

(Al-Baqarah: 188)

"O you who have believed, do not consume one another's " wealth unjustly or send it (in bribery) to the rulers in order that (they might aid) you to (illegally) consume a portion of the wealth of the "people while you know (it is unlawful)

(QS. Al-Baqarah: 188)



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DEDICATION

Alhamdulillah, with the grace of Allah SWT, I am filled with deep gratitude for completing this thesis. All the effort and hard work that I have put into this research is dedicated to making those who have supported me proud. To my family, whose prayers, encouragement, and love have been the foundation of my strength throughout this journey, I owe so much. To Yulianti Cami as my mother, Muhammad Nasir as my father, and my siblings, for their unwavering support and constant guidance, both moral and material. Their patience, understanding, and advice have given me the courage to keep going, even when the road seemed tough. I also dedicate this thesis to myself, for my resilience and persistence in overcoming the challenges along the way. May this work be a source of pride and blessings for all of us, and may it contribute positively to the advancement of knowledge and the betterment of society.

Amin Ya Rabbal Alamin.



ACKNOWLEDGEMENT

Bismillahirrahmanirrahim

Assalamu 'alaikum Warahmatullahi Wabarakatuh

Alhamdulillah, praise be to Allah SWT, for his mercy and blessing, so the researcher can accomplish the research and overcome various challenges and obstacles while conducting the research. Gratitude keeps pouring due to his entire grace toward the comprehensive for completing research. Prayers and peace be upon our Prophet, Muhammad SAW, hopefully, we also be categorized among those who deserve to gain *syafa'at* later on the Day of Resurrection. Aamiin.

Although this research is far from perfect, the researcher expects the pleasure of Allah SWT on how everything has been conducted here. Moreover, the results of these studies contribute to being self-useful and beneficial to others. Within this chance, the researcher would like to acknowledge the profound gratitude to:

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8. Parents, siblings, partners, and friends in arms, Virtuous Generation GP 1, who always provide support, and advice, especially in the lecture process and this writing materially contribute and support the researcher to conquer this research.

May their dedicated deeds be pious rewards in the sight of Allah SWT. All there are forgiven and all their dedications are lighted up as well. They are bestowed by happiness both in this world and hereafter, *Allahumma Aamiin*.

Jazakumullah khairul Jaza'.

Wassalamu'alaikum Warahmatullahi Wabarakatuh.

UNIVERSITAS DARUSSALAM GONTOR Ponorogo, February 16th, 2025


Fitria Rahma Nasir
422021323156