

TABLE OF CONTENT

ABSTRAK.....	iv
ABSTRACT.....	v
OFFICE NOTE	vi
LETTER OF LEGITIMATION	vii
CERTIFICATION	viii
DECLARATION.....	ix
MOTTOES.....	x
DEDICATION.....	xi
ACKNOWLEDGMENT	xii
TABLE OF CONTENT	xiv
TRANSLITERACY GUIDELINES	xvi
LIST OF TABLE	xxiii
CHAPTER I.....	1
INTRODUCTION	1
A. Background of Study	1
B. Scope of Research	14
C. Problem Formulation.....	15
D. Research Purpose.....	15
E. Benefits of Research	15
F. Systematics of Writing.....	17
CHAPTER II.....	19
LITERATURE REVIEW AND THEORETICAL FRAMEWORK	19
A. Literature Review	19
B. Theoretical Framework	29
1. Cessie Theory.....	29
a) Definition and Legal Foundations of Cessie	29

b)	Subject and Object in Cessie	34
c)	Cessie Procedure.....	36
d)	Cessie in Islamic Banking	39
e)	Other Forms of Debt Transfer	48
2.	Judicial Decisions in Sharia Economic Disputes	52
a)	Decision-Making Mechanism.....	54
b)	Type of Decision.....	57
c)	The Authority of the Decision.....	59
3.	<i>Maqāṣid Sharī'ah</i> Theory	60
a)	Understanding of <i>Maqāṣid Sharī'ah</i>	60
b)	<i>Maqāṣid Sharī'ah</i> in Sharia Economic Dispute Resolutions	68
CHAPTER III		88
RESEARCH METHODS.....		88
A.	Type of Research and Research Approach.....	88
B.	Types and Sources of Data.....	89
C.	Data Collection Techniques	91
D.	Data Analysis Techniques.....	93
CHAPTER IV		96
RESULTS AND ANALYSIS.....		96
A.	Case and Decision Description.....	96
1.	Case Description in the Dispute of the Supreme Court Decision Number 881 K/Ag/2020.....	96
2.	Description of the Dispute Decision.....	97
B.	Analysis of the Supreme Court Judge's Decision Number 881 K/Ag/2020 with <i>Maqāṣid Sharī'ah</i>	106
CHAPTER V		137
CONCLUSION		137
A.	Research Results.....	137
B.	Recommendation	138
BIBLIOGRAPHY		140

TRANSLITERACY GUIDELINES

Latin Arabic Tranliteration guidelines which are the result of a joint decision (SKB) of the Minister of Religion and the Minister of Education and Culture of the Republic of Indonesia Number: 158 of 1987 and Number: 0543b/U/1987.

1. Consonants

List of Arabic letters and their transliteration into letters Latin can be seen on the following page:

Arabic Font	Name	Latin Letters	Name
أ	Alif	Not Denoted	Not Denoted
ب	Ba	B	Be
ت	Ta	T	Te
ث	Sa	Ṣ	Es (with dot above)
ج	Jim	J	Je
ح	Ḥa	Ḥ	Ha (with dot below)
خ	Kha	Kh	Ka and Ha
د	Dal	D	De
ذ	Ḍal	Ḍ	Zet (with dot above)
ر	Ra	R	Er
ز	Zai	Z	Zet
س	Sin	S	Es

ش	Syin	Sh	Es and Ertf
ص	Ṣad	Ṣ	Es (with dot below)
ض	Ḍad	Ḍ	De (with dot below)
ط	Ṭa	Ṭ	Te (with dot below)
ظ	Ẓa	Ẓ	Zet (with dot below)
ع	‘Ain	‘	Inverted Apostrophe (above)
غ	Gain	G	Ge
ف	Fa	F	Ef
ق	Qof	Q	Qi
ك	Kaf	K	Ka
ل	Lam	L	El
م	Mim	M	Em
ن	Nun	N	En
و	Wau	W	We
ه	Ha	H	Ha
ء	Hamzah	’	Apostrophe
ي	Ya	Y	Ye

Hamzah (ء) which is located at the beginning of the word follows the vowel without marked with anything. If it is located in the middle or at the end, then written with a sign (’).

2. Vowels

Arabic vowels, like Indonesian vowels, consist of single vowels or monophthongs and double vowels or diphthongs.

A single Arabic vowel whose symbol is a sign or *harakat*, the transliteration is as follows:

Arabic Font	Name	Latin Letter	Name
اَ	Fathāh	A	A
اِ	Kasrah	I	I
اُ	Ḍammah	U	U

Arabic double vowels whose symbols are a combination of vowels and letters, the transliteration is in the form of a combination of letters, as follows:

Arabic Font	Name	Latin Letter	Name
اَيَّ	Fathāh and Ya	Ai	A and I
اَوْ	Fathāh and Wau	Au	A and U

Example:

Kaifa: كَيْفَ

Haula: هَوَّلَ

3. Maddah

Maddah or a long vowel whose symbol is *harakat* and letters, transliteration in the form of letters and signs, as follows:

<i>Harakat</i> Letter	and Name	Letter and Sign	Name
.....أ.....	Fathāh and alif or ya	ā	A and the line in on

ي.....	Kasrah and ya	ī	I and the line in on
و.....	Ḍammah and wau	ū	U and the line in on

Example:

مَاتَ : Mātā

رَمَى : Ramā

قِيلَ : Qīla

يَمُوتُ : Yamūtu

4. *Ta Marbūṭah*

Translation for *ta marbūṭah* there are two, as follows: *ta marbūṭah* which live or gain dignity of *fathah*, *kasrah*, *ḍammah*, transliteration is [t]. Whereas *ta marbūṭah* who died or received the *harakat* of *sukun* (◌ْ) the translation is [h].

If it's a word that ends with *ta marbūṭah* followed by words that use articles *al-* as well as reading the two word separate, then *ta marbūṭah* is translated as ha [h]. Example:

رَوْضَةُ الْأَطْفَالِ : Rauḍah al-aṭfāl

الْمَدِينَةُ الْفَضْلَةُ : Al-maḍīnah al-fāḍilah

الْحِكْمَةُ : Al-hikmah

5. *Syaddah (Tasydīd)*

Syaddah or *tasydīd* which in the Arabic writing system is denoted with a sign *tasydid* (ّ), in this transliteration is denoted with repetition of letters (double consonants marked as *syaddah*). Example:

رَبَّنَا : Rabbanā

نَجَّيْنَا : Najjaīnā

الْحَقُّ : Al-ḥaqq

الْحَجُّ : Al-ḥajj

نُعَمَّ : Nu”ima

عَدُوٌّ : ‘aduwwun

If the letter (ي) *tasydid* at the end of the word and preceded by letter *kasrah* (ـِ), then it is transliterated like a letter *maddah* (ī). Example:

عَالِي : ‘alii (not ‘aliyy or ‘aly)

عَرَبِيٌّ : ‘arabii (not ‘arabiyy or ‘araby)

6. Articles (Kata Sandang)

Articles in the Arabic writing system are denoted by letter ال (*alif lam ma’rifah*). In this transliteration guide, the article transliterated as usual, *al-* both when it is followed by the letter *syamsiah* as well as *qamariah* letters. Articles do not follow the sound of the letters immediately following it. The article is written separately from the word which follow it and connect it with a horizontal line (-). For example:

الْشَّمْسُ : al-syamsu (not asy-syamsu)

الزَّلْزَلَةُ : al-zalزالah (not az-zalزالah)

الْفَلَسَفَةُ : al-falsafah

الْبِلَادُ : al-bilādu

7. Hamzah

The rules for transliteration the letter *hamzah* into an apostrophe (‘) only

applies to *hamzah* which is located in the middle and end of the word. However, if *hamzah* is located at the beginning of the word, it is not symbolized, because in writing Arabic is in the form of alif. For example:

تَأْمُرُونَ : ta'murūna

الْأَنْوَ : al-nau'

شَيْءٌ : syai'un

أُمِرْتُ : umirtu

8. Writing Arabic Words Commonly used in Indonesian

Transliterated Arabic words, term or sentences are words, terms or sentences that have not been standardized in Indonesian. Say, terms or sentences that are familiar and become part of Indonesian vocabulary, or has often been written down in writing Indonesia, no longer written according to the transliteration method above. For example, the word *Al-Qur'an* (from *Al-Qur'ān*), *Sunnah*, *Khusus*, and *Umum*. However, if these words are part of a series of text Arabic, then they must be transliterated in their entirety. Example:

Fī Zilāl al-Qur'ān

Al-Sunnah qabl al-tadwīn

Al-'Ibārāt bi 'umūm al-lafẓ lā bi khuṣūṣ al-sabab

9. *Lafẓ al-Jalālah* (الله)

The word "Allah" is preceded by a particle like a letter *jarr* and letters others or domiciled as *muḍāf ilaih* (nominal phrase), translated shrimp paste without *hamzah* letters. Example:

دِينُ اللهِ : dīnullāh

بِاللّٰهِ : billāhi

As for *ta marbutah* at the end of the word referred to *lafẓ al-jalālah*, transliterated with the letter [t]. Example:

هُم فِي رَحْمَةِ اللّٰهِ : hum fī raḥmatillāhi

10. Capital Letters

Although the Arabic writing system does not recognize capital letters (*All Caps*), in the transliteration these letters are subject to conditions regarding the use of capital letters based on the language spelling guidelines applicable Indonesia (EYD). Capital letters, for example are used for write the first letter of name (person, place, month, etc.) and letter first at the beginning of the sentence. When a proper name is preceded by word clothing (*al-*), then what is written with capital letter remains the initial letter the proper name, not the initial letter of the article. If located on at the beginning of sentence, then the letter A of the article is used capital letter (*Al-*). The same conditions also apply to initial letters from the reference title preceded by the article *al-*, either when the written in the text or in the reference notes (CK, DP, CDK, and DR). Example:

Wa mā Muḥammadun illā Rasūl

Inna awwala baitin wuḍi'a linnāsi lallaẓī bi Bakkata mubārakan

Syahru Ramaḍān al-laẓī unzila fīh al-Qur'ān

Naẓīr al-Dīn al-Ṭūsī

Abū Naẓr al-Farābī

Al-Gazālī

Al-Munqiz min al-Ḍalāl

LIST OF TABLE

Table 1	7
Table 2	118

