

ABSTRAK

PENUKARAN VALUTA ASING DALAM PRESPEKTIF AKAD AS-*ŞARF* (Studi Kasus Pada Bank Syariah Mandiri *Branch Office* Lamongan)

Penelitian dengan judul Penukaran Valuta Asing Dalam Prespektif Akad *As-Şarf* (Studi Kasus di Bank Syariah Mandiri *Branch Office* Lamongan) yang bertujuan untuk mengetahui penukaran valuta asing dalam prespektif akad *as-şarf*.

Jenis penelitian menggunakan penelitian kualitatif yang bersifat analisis deskriptif, yaitu penelitian yang bermaksud untuk memahami fenomena tentang apa yang dialami oleh subyek penelitian, yakni model penentuan nilai tukar valuta asing di dalam praktek jual beli *as-şarf*, sumber data yang didapat yaitu dari data wawancara. Pengumpulan data menggunakan teknik wawancara semi terstruktur dengan subjek 5 karyawan dan 1 nasabah yang ada di Bank Syariah Mandiri, yakni terdiri dari *Branch Operation and Service Manager, General Support Staf, Teller, dan Costumer Service*.

Hasil Penelitian ini menunjukkan bahwa penukaran valuta asing di Bank Syariah Mandiri *Branch Office* Lamongan sudah sesuai dalam ekonomi islam menurut prespektif akad *as-şarf*, dimana pihak Bank Syariah Mandiri menghindari adanya spekulasi, untuk menghindarinya pihak Bank Syariah Mandiri menerapkan prinsip dengan cara melihat profil nasabah dan pihak teler menanyakan tujuan melakukan penukaran kepada pihak nasabah. Selain itu penentuan selisih nilai tukar di Bank Syariah Mandiri di tentukan oleh kebijakan cabang dan pimpinan, selisih kurs di Bank Syariah Mandiri tidaklah selalu signifikan karena kurs yang diperjual belikan di setiap bank adalah mata uang yang berbeda.

Kata Kunci : Kurs, Valuta Asing, *As- Şarf*

ABSTRACT

FOREIGN EXCHANGE CURRENCY IN US-ŞARF AKAD PERSPECTIVE (Case Study At Bank Syariah Mandiri Lamongan Branch Office)

Research entitled "Exchange of Foreign Exchange" in the Prespective of the As-Şarf (Case Study at Bank Syariah Mandiri Branch Office Lamongan) aimed at knowing the exchange of foreign currency in the perspective of the as- şraf contract.

The type of research used qualitative research which is descriptive analysis, that is research which intend to understand the phenomenon about what is experienced by research subject, that is the model of determining the foreign exchange rate in the practice of buying and selling as- şarf, the data source obtained is from the interview data. Data collection using semi-structured interview technique with the subject of 5 employees and 1 customer in Bank Syariah Mandiri, which consists of Branch Operation and Service Manager, General Support Staff, Teller, and Costumer Service.

The results of this study indicate that the exchange of foreign currency in Bank Syariah Mandiri Branch Office Lamongan is appropriate in Islamic economics according to the perspective of akad as-şarf, whereby the Bank Syariah Mandiri avoid any speculation, to avoid Bank Syariah Mandiri apply the principle by looking at the customer profile and The party teler asked the purpose of exchanging to the customer. In addition, the determination of exchange rate differences in Bank Syariah Mandiri is determined by branch policy and management, exchange rate difference in Bank Syariah Mandiri is not always significant because the exchange rate traded in each bank is a different.

Keywords: *Exchange Rate, Foreign Exchange, As- Şarf*