

## ABSTRAK

Penelitian ini dilatarbelakangi oleh pentingnya penerapan khiar majelis dalam transaksi jual beli modern sebagai bentuk perlindungan hak penjual dan pembeli menurut fikih muamalah. Dalam praktik ritel modern, batas berakhirnya khiar majelis sering kali tidak jelas akibat sistem swalayan, transaksi yang cepat, dan minimnya interaksi langsung antara penjual dan pembeli. Kondisi tersebut menimbulkan kesenjangan antara konsep fikih klasik dan praktik transaksi modern. Penelitian ini bertujuan untuk mengetahui batas berakhirnya khiar majelis dalam transaksi jual beli di Toko Basmalah Cabang Kamal Bangkalan, faktor-faktor yang mempengaruhinya, serta kesesuaiannya dengan prinsip fikih muamalah.

Penelitian ini menggunakan metode kualitatif dengan pendekatan deskriptif naturalistik. Data primer diperoleh melalui observasi, wawancara, dan dokumentasi terhadap kasir, pengelola toko, dan konsumen di Toko Basmalah Cabang Kamal Bangkalan. Data sekunder diperoleh dari buku, jurnal, skripsi, dan literatur fikih muamalah yang berkaitan dengan khiar majelis. Analisis data dilakukan melalui tahapan pengumpulan data, reduksi data, penyajian data, dan penarikan kesimpulan secara induktif.

Hasil penelitian menunjukkan bahwa praktik jual beli di Toko Basmalah menggunakan sistem swalayan modern, di mana konsumen memilih barang sendiri kemudian melakukan pembayaran di kasir. Transaksi dianggap selesai setelah pembayaran dilakukan dan struk dicetak. Berakhirnya khiar majelis dipahami ketika pembeli meninggalkan area kasir atau setelah adanya persetujuan akhir melalui pembayaran. Faktor-faktor yang mempengaruhi berakhirnya khiar majelis meliputi sistem pelayanan swalayan, kebijakan toko, pemahaman konsumen terhadap hak khiar, dan kebiasaan transaksi modern yang cepat dan praktis. Berdasarkan analisis fikih muamalah, praktik tersebut telah memenuhi rukun dan syarat jual beli karena terdapat unsur kerelaan kedua belah pihak (*an tarāḍin*), namun implementasi khiar majelis dalam ritel modern masih memerlukan penyesuaian agar tetap sesuai dengan prinsip keadilan dan perlindungan konsumen dalam Islam

Kata Kunci: Khiar Majelis, Fikih Muamalah, Jual Beli, Ritel Modern, Perlindungan Konsumen.

## **ABSTRACT**

*This research is motivated by the importance of implementing the concept of khiar majlis in modern buying and selling transactions as a form of protection for sellers' and buyers' rights based on fiqh muamalah. In modern retail practices, the limit of the expiration of khiar majlis is often unclear due to self-service systems, rapid transactions, and limited direct interaction between sellers and buyers. This condition creates a gap between classical Islamic jurisprudence concepts and modern transaction practices. This study aims to determine the limit of the expiration of khiar majlis in buying and selling transactions at Basmalah Store Kamal Bangkalan Branch, identify the influencing factors, and examine its conformity with the principles of fiqh muamalah.*

*This study used a qualitative method with a descriptive naturalistic approach. Primary data were obtained through observation, interviews, and documentation involving cashiers, store managers, and consumers at Basmalah Store Kamal Bangkalan Branch. Secondary data were collected from books, journals, theses, and Islamic jurisprudence literature related to khiar majlis. Data analysis was conducted through data collection, reduction, presentation, and inductive conclusion drawing.*

*The results showed that the buying and selling practice at Basmalah Store applies a modern self-service system in which consumers independently select goods and make payments at the cashier. Transactions are considered completed after payment is made and the receipt is printed. The expiration of khiar majlis occurs when the buyer leaves the cashier area or after final agreement through payment. Factors influencing the expiration of khiar majlis include the self-service system, store policies, consumers' understanding of khiar rights, and modern transaction habits that are fast and practical. Based on the analysis of fiqh muamalah, these practices fulfill the pillars and conditions of buying and selling because mutual consent (an-taradhin) exists between both parties. However, the implementation of khiar majlis in modern retail still requires adjustments to remain aligned with the principles of justice and consumer protection in Islam.*

*Keywords: Khiar Majlis, Fiqh Muamalah, Buying and Selling, Modern Retail, Consumer Protection.*