

## ABSTRAK

Penelitian ini bertujuan untuk mengkaji penerapan akad murabahah pada pembiayaan perumahan Grand Royal Cerme di BTN Syariah Gresik serta menilai kesesuaiannya dengan ketentuan fiqih muamalah dan Fatwa DSN-MUI No. 4/DSN-MUI/IV/2000 tentang Murabahah. Penelitian ini menggunakan metode kualitatif dengan pendekatan deskriptif. Data diperoleh melalui wawancara, observasi, dan dokumentasi yang dianalisis melalui reduksi data, penyajian data, dan penarikan kesimpulan.

Hasil penelitian menunjukkan bahwa secara struktural, mekanisme pembiayaan murabahah di BTN Syariah telah sesuai dengan ketentuan Fatwa DSN-MUI, yaitu bank terlebih dahulu membeli rumah dari developer, menentukan harga pokok dan margin secara jelas, serta melaksanakan akad tanpa unsur riba. Proses akad juga mengikuti prinsip fiqih muamalah, seperti kejelasan objek akad, kerelaan, dan keadilan. Namun, dalam implementasinya ditemukan beberapa permasalahan, yaitu kurangnya transparansi biaya pembiayaan, adanya biaya tambahan yang tidak dijelaskan sejak awal, serta indikasi gharar yang berpotensi merugikan nasabah.

Kondisi tersebut menunjukkan bahwa meskipun akad murabahah telah sesuai secara substansi, tetapi implementasi administratif masih perlu diperbaiki agar sesuai sepenuhnya dengan prinsip syariah.

Penelitian ini diharapkan dapat menjadi masukan bagi BTN Syariah dalam meningkatkan kualitas penerapan akad murabahah, serta menjadi referensi bagi akademisi dan praktisi di bidang perbankan syariah.

*Kata kunci:* Murabahah, BTN Syariah, Pembiayaan Perumahan, Fatwa DSN-MUI

## ***ABSTRACT***

*This research aims to examine the application of the murabahah contract in the Grand Royal Cerme housing financing at BTN Syariah Gresik and to assess its compliance with the provisions of fiqh muamalah and DSN-MUI Fatwa No. 4/DSN-MUI/IV/2000 regarding Murabahah. This research uses a qualitative method with a descriptive approach. Data was obtained thru interviews, observations, and documentation, which were analyzed thru data reduction, data presentation, and conclusion drawing.*

*The research results show that structurally, the murabahah financing mechanism at BTN Syariah complies with the provisions of the DSN-MUI Fatwa, namely that the bank first purchases the house from the developer, clearly determines the cost price and margin, and executes the contract without any element of usury. The contract process also follows the principles of Islamic jurisprudence of transactions, such as clarity of the contract object, consent, and justice. However, in its implementation, several issues were found, namely a lack of transparency in financing costs, the presence of additional fees not explained from the outset, and indications of gharar that could potentially harm customers.*

*This condition indicates that although the murabahah contract is substantively compliant, administrative implementation still needs improvement to fully align with Sharia principles.*

*This research is expected to provide input for BTN Syariah in improving the quality of murabahah contract implementation, and to serve as a reference for academics and practitioners in the field of Islamic banking.*

*Keywords: Murabahah, BTN Syariah, Housing Financing, DSN-MUI Fatwa*