
Analysis Of The Implementation Of Murabahah Contract To Ib Gold Ownership Products At KB Bank Syariah Surabaya

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Abstract.

This study analyzes the implementation of the murabahah contract on the iB Gold Ownership product at KB Bank Syariah KCP Surabaya. This study is motivated by the gap between administrative sharia compliance and substantive sharia compliance in murabahah-based gold financing, particularly regarding asset ownership, margin transparency, risk allocation, and contract validity. The study uses a qualitative descriptive approach with data obtained through interviews, observation, and documentation. Research informants consisted of operational staff, financing staff, iB Gold Ownership product users, and the Sharia Supervisory Board. The results show that the iB Gold Ownership product has fulfilled the administrative aspects of sharia compliance through the use of murabahah contracts, transparency of principal and margin, determination of fixed installments, and the use of rahn contracts as collateral. However, in terms of substantive Sharia compliance, there is still a need for strengthening evidence of gold ownership by the bank before the sale and purchase contract is carried out, clearer documentation of ownership transfers, and increased customer understanding of the differences between murabahah margins and conventional interest.

Kata Kunci: *murabahah contract, gold financing, Islamic banking, Islamic financial literacy.*