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## Implementation of *Aqad Murabahah* in the Umrah Financing Product Adira Finance Syariah

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### Abstract

The development of Islamic financing has experienced rapid growth both in terms of asset growth, institutional or network growth. However, this rapid growth in Islamic financing has not been adequate compared to the community's need for Islamic financing services. Financial Services Authority Regulation No. 31/POJK.05/2014 concerning the implementation of Islamic financing business explains that Islamic financing institutions are required to carry out transaction products without contradicting things that are prohibited by Sharia. This research is a study that uses an associative qualitative approach which is carried out to analyze a discussion about constructing relationships between social situations or domains with one another based on reciprocal or interrelationships. In this study specifically more descriptive, which is a study intended to provide a description of the phenomenon / or object of research as it is. The method of data collection is literature study, interview and observation. The data analysis technique uses the Spradley model which begins with determining a key informant "key informant". Adira Finance Syariah is one of the Islamic financing in Indonesia which includes Sharia Business Units (UUS). It has 3 Islamic financing products, namely: *Murabahah* Financing, Refinancing and Service Financing. Islamic financing products in Islamic financing institutions in accordance with Financial Services Authority Regulation No. 31/POJK.05/2014 use *ijarah* and *qardh* contracts. However, in its application at Adira Finance Syariah, Umrah financing is a *Murabahah* contract. This is not in accordance with the provisions of the POJK. The study aims to analyze the implementation of the *murabaha* contract in Umrah financing, analyze the Regulation No. 31/POJK.05/2014



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