

ABSTRAK

Nama : Rapida
Program Studi : Ekonomi Syariah
Judul : Analisa Praktik Jual Beli *Leasing* Kendaraan Bermotor Dan Dampaknya Terhadap Pembeli Menurut Fiqh Muamalah (Studi Kasus Pada Perusahaan *Leasing* Di Bireuen)

Praktik jual beli *leasing* Kendaraan bermotor di Indonesia telah menjadi pilihan yang populer karena menawarkan kemudahan aksesibilitas dan fleksibilitas finansial. Industri otomotif, sebagai salah satu sektor utama dalam perekonomian nasional, turut mendukung pertumbuhan industri *leasing* untuk memenuhi kebutuhan masyarakat akan kepemilikan Kendaraan. Penelitian ini bertujuan untuk menganalisis praktik jual beli *leasing* Kendaraan bermotor dan untuk mengetahui dampak jual beli *leasing* Kendaraan bermotor terhadap pembelinya menurut fiqh muamalah. Metode yang digunakan dalam penelitian adalah jenis metode kualitatif dengan menggunakan penelitian lapangan (*field research*) dimana peneliti harus terjun langsung ke lapangan, dan terlibat dengan masyarakat setempat. Metode wawancara, observasi, dan dokumentasi sebagai subjek pengumpulan data. Analisis datanya yaitu dengan menggunakan reduksi data, penyajian data dan penarikan kesimpulan. Hasil penelitian menunjukkan bahwa dampak praktik jual beli *leasing* Kendaraan bermotor berpengaruh positif terhadap pembeli karena dapat memudahkan pembeli yang tidak mampu membayar secara tunai untuk memiliki Kendaraan. Praktik *leasing* Kendaraan bermotor sudah sesuai menurut fiqh muamalah selama memenuhi syarat-syarat yang ditentukan dalam Islam, seperti kejelasan akad, transparansi, jujur, terbuka, tidak mengandung unsur riba, gharar dan maisir.

Kata kunci: Jual beli, *leasing*, dampak, fiqh muamalah

ABSTRACT

Name : Rapida
Study Program : Ekonomi Syariah
Title : Analysis of Motor Vehicle Leasing Sale and Purchase Practices and Their Impact on Buyers According to Fiqh Muamalah (Case Study at Leasing Company in Bireuen)

The practice of buying and selling motor vehicle leasing in Indonesia has become a popular choice because it offers easy accessibility and financial flexibility. The automotive industry, as one of the main sectors in the national economy, also supports the growth of the leasing industry to meet people's needs for vehicle ownership. This study aims to analyze the practice of motor vehicle leasing sale and purchase and to determine the impact of motor vehicle leasing sale and purchase on buyers according to fiqh muamalah. The method used in the research is a type of qualitative method using field research where researchers must go directly to the field, and engage with the local community. Interview, observation, and documentation methods as the subject of data collection. The data analysis is by using data reduction, data presentation and conclusion drawing. The results showed that the impact of motor vehicle leasing sale and purchase practices had a positive effect on buyers because it could facilitate buyers who were unable to pay in cash to own a vehicle. The practice of leasing motorized vehicles is in accordance with muamalah fiqh as long as it fulfills the conditions specified in Islam, such as clarity of contract, transparency, honesty, openness, does not contain elements of usury, gharar and maisir.

Keywords: *Sale and purchase, leasing, impact, fiqh muamalah*