

Online investment in Islamic law: case study: dana syariah the sharia mobile application = Investasi daring berdasarkan hukum Islam: studi kasus: dana syariah, aplikasi seluler syariah

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Abstrak

Online Sharia Investment in Indonesia is driven by market demand. Sharia investment may take the form of Sharia shares, Sukuk, and property sale transactions. The fatwa of the National Sharia Council and Financial Authority Services Regulation Number 77/2016 are the legal basis for technology-based Sharia Investment in Indonesia. Investment according to Islamic law which is called syirkah, an investment that is unclean if it contains usury, gharar and maysir/gambling, liquor, and others. Dana Syariah is Financial technology in peer to peer

(P2P) Lending financing that applies Sharia principles in its implementation. Sharia Funds are present as Sharia-based Online Investments which are engaged in investment in the form of property buying and selling transactions, namely houses using murabahah contracts and Sharia funds as third parties among investors and business owners. The writer uses the Normative-Empirical research method in which the writer uses written sources such as books and journals, in addition, the writer also participates in investing in the Sharia Fund. The results of this study related to the activities of Fintech Syariah service peer to peer lending on Islamic Funds were in accordance with Fatwa of National Sharia Board Number 117/DSNMUI/II/2018 concerning Information Technology Based Financing Services Based on Sharia Principles, but Dana Syariah state that transactions use contracts determined by paying the principal and margin/profit.

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Investasi Syariah Online di Indonesia didorong oleh adanya permintaan pasar. Investasi Syariah dapat berbentuk saham Syariah, Sukuk, dan Transaksi Jual-Beli property. Fatwa Dewan Syariah Nasional dan Peraturan OJK nomor 77 tahun 2016 menjadi dasar hukum bagi Investasi Syariah berbasis teknologi di Indonesia. Investasi menurut hukum Islam yang mana disebut syirkah, investasi yang haram jika mengandung riba, gharar dan maysir/judi, minuman keras, dan lain-lain. Dana Syariah merupakan Financial technology pada pembiayaan peer to peer (P2P) Lending yang menerapkan prinsip Syariah dalam pelaksanaannya. Dana Syariah hadir sebagai Investasi Online berbasis Syariah yang bergerak di bidang investasi berupa transaksi jual-beli property yaitu rumah dengan menggunakan akad murabahah dan Dana Syariah selaku pihak ketiga diantara investor dan pemilik bisnis. Penulis menggunakan metode penelitian Normatif-Empiris yang mana penulis menggunakan sumber-sumber tertulis seperti buku dan jurnal, selain itu, penulis juga ikut serta melakukan investasi di Dana Syariah. Hasil penelitian ini terkait kegiatan layanan fintech Syariah peer to peer lending

pada Dana Syariah sesuai dengan Fatwa Dewan Syariah Nasional No. 117/DSN-MUI/II/2018 tentang Layanan Pembiayaan Berbasis Teknologi Informasi Berdasarkan Prinsip Syariah, namun Dana Syariah menyebutkan bahwa transaksi menggunakan akad yang ditentukan dengan membayar pokok pembiayaan dan margin/keuntungan.