

ABSTRACT

Firmaningrum, Yuanggi. 0220010.2008."The implementation of *Syariah Card* in *Santriwati of Hurun Inn Darul Ulum Boarding School Under Fatwa Review DSN-MUI NO 54 DSN-MUI/X/2006 About Syariah Card*" Minor Thesis. *Syariah* Faculty. *Syariah* Business Law Major. State Islamic University Maulana Malik Ibrahim Malang. Advisor: Dra.Jundiani, SH.M.Hum.

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The rapid developments of credit cards with a variety of convenience facilities therein have been encouraging *Syariah* banks or Islamic financial institutions are trying to take credit cards issued based on Islamic (*Islamic credit card*). Islamic Bank is considered necessary to providing the kinds of credit card payment using the card can be used to make payments on the obligations arising out of an economic activity, including the purchase transaction or to make a cash withdrawal by *syariah card* principle is allowed during the practice does not deal with usury system of credit card which is growing rapidly and many people use the system of interest so not in accordance with Islamic principles and to meet the needs of the community over the card appropriate with *syariah* principle, a national Islamic Council, Majelis Ulama Indonesia sees the need to establish fatwa about *Syariah Card* to be the guidelines for the *Syariah card*.

As for the types of research methods of research is an empirical law because the researchers describe in detail about a situation or a phenomenon of the research object. The research approach used is the juridical empirical data sources are the primary data sources or directly from the first source and secondary data sources or data supplement. The method used is *purposive sampling* which are include observation, interviews, documentation while processing and data analysis through the process of *classifying, verifying* and *analyzing*.

Based on the result of research has been done obtained summaries by the allowing the *Islamic card* usage for Muslims to use the credit card services which does not use interest system make the daily transactions become safe and easily and contain no element of usury and use it in accordance with the principles Islamic principles. And the issuance of Fatwa No: 54/DSN-MUI/X/2006 about the enactment of *Syariah Card* add strength and a plus value for all the products issued by Islamic banks in general and the *Islamic card* in this particular case would suggest that Islamic economics emanating from the Islamic faith very strong.