

ABSTRACT

Muji Eko Setyanto, 09220065, **The Comparison of Customer Justice Concept In Wakalah Bil Ujrah and Murahabah Bil Wakalah Agreement In Sharia Bank.** Report. Department of Sharia Business Law, Sharia Faculty, Islamic State University of Maulana Malik Ibrahim Malang. Supervisor: H. Mujaid Kumkelo, MH.

Keyword : Justice, *Wakalah* and *Murabahah*

In the sharia banks, it is known service products called as *wakalah bil ujrah* and financing product called as *murabahah bil wakalah*, both products, are known by customers of sharia banks. Both products for the customer closely related with *wakil*. About the *wakalah bil ujrah* agreement, it is agreement where the customers give mandate to the banks to process a dispatch of some money to other customers, where after the process finished, the bank charge a fee to the customer. While *murabahah bil wakalah* agreement, it is contrast with the *wakalah bil ujrah*, where the customer that represent the bank. However, the customer get return because represent the bank. The problems should be focused to know the comparison of customers justice concept in the *wakalah bil ujrah* and *murabahah bil wakalah* agreement.

The research is normative research. It was based on the legal sources, primary and secondary law, that was analyzed by using analytic normative method. The primary law materials obtained from Act No 21 Year 2008 about Sharia Banks. While the secondary data were obtained from literatures about justice theory, Islamic economy, written report from journals, and other literatures that are suitable with the research goals.

In the research, it can be concluded that it needs customer justice in the *wakalah bil ujrah* and *murabahah bil wakalah* agreement, because in the justice concept that is implemented in the *wakalah bil ujrah* and *murabahah bil wakalah* agreements, the justice value at the presence or not return during the occurrence of representatives in relation between bank and customers, and also from the both agreements under research by referring to Act No 21 Year 2008 and justice theory of John Rawls that *wakalah bil ujrah* agreement has more equal justice in relation between the customers and the bank if compared with the *murabahah bil wakalah*.