

ABSTRACT

Hayatun Nafisah: 200211040090. *Dynamics of Money Exchange in the Banjar Community (Sharia Economic Law and Ethnography Study)*. Supervisor (I) Dr. Mahmud Yusuf, M.S.I. and Supervisor (II) Dr. H. Zaki Mubarak, M.Si., M.Fin. Thesis, at the Postgraduate Sharia Economic Law Study Program UIN Antasari Banjarmasin, 2024.

Keywords: Money Exchange, Banjar Community

This research is motivated by the phenomena of money exchange, especially in the Banjar community, which generally does not only occur with a nominal difference but also occurs with a difference in the time of money handover carried out by the community without them realizing it.

This study aims to find out and examine the dynamics of money exchange in the Banjar community according to the perspective of sharia economic law and ethnography which highlights the legal behavior of a culture, norms and customs, especially in the Banjar community, whether the practice is in accordance with the provisions of sharia or not.

The research method used by the author in this study is empirical legal research with a legal sociology approach. The data sources are primary data and secondary data consisting of primary and secondary legal materials, with the research location being the Banjarmasin City and Banjar Regency (Martapura) South Kalimantan.

The result of this study is that exchanging money with different nominals basically contains elements of *riba fadh* because of the difference in the nominal amount exchanged, but it will be permissible if there is a contract that clarifies the status of the nominal difference such as a *wage/ujrah* contract, as well as exchanging money at different times also contains elements of *riba nasi'ah* due to the suspension or delay of the delivery of one of the money exchanged, it can be permissible if the contract used is not an exchange contract but a *qardh* contract or debts. In addition, the people of Banjar in general also they always want something practical and easy, accompanied by their habits including those who always say '*minta rela*'/'*berelaan*' in almost every muamalah activity they do and always help each other, many things, especially in business transactions which then become '*urf*' as a custom for the people of Banjar.