

## ABSTRAK

**Muhammad Nazir Anshari**, 2026. Analisis Tinjauan Ekonomi Islam Terhadap Sistem Pembayaran Sewa Lapangan Futsal Oleh *Player* di Upik *Indoor* Futsal Banjarmasin, Skripsi. Jurusan Ekonomi Syariah. Fakultas Ekonomi dan Bisnis Islam. Pembimbing: Dra. Hj. Fithriana Syarqawie, MHI, Dr. H. Haris Faulidi Asnawi, Lc., MSI

**Kata Kunci:** Ekonomi Islam, Ijarah, Sistem Pembayaran

Perkembangan usaha jasa olahraga futsal di Indonesia mengalami peningkatan yang cukup pesat seiring meningkatnya minat masyarakat terhadap olahraga futsal sebagai bagian dari gaya hidup sehat. Kondisi ini mendorong munculnya berbagai usaha penyewaan lapangan futsal, termasuk Upik *Indoor* Futsal di Kota Banjarmasin. Dalam penyewaan lapangan futsal, sistem pembayaran menjadi bagian penting dalam transaksi antara pengelola dan *player* futsal. Sistem pembayaran yang diterapkan harus dengan memperhatikan prinsip-prinsip ekonomi Islam.

Penelitian ini menggunakan metode penelitian lapangan (*field research*) dengan pendekatan kualitatif. Teknik pengumpulan data dilakukan melalui observasi, wawancara, dan dokumentasi. Informan penelitian terdiri dari manager, admin, dan *player* futsal di Upik *Indoor* Futsal. Teknik analisis data menggunakan model interaktif dari Miles dan Huberman yang meliputi pengumpulan data, reduksi data, penyajian data, dan penarikan kesimpulan. Penelitian ini bertujuan untuk mengetahui sistem pembayaran sewa lapangan futsal di Upik *Indoor* Futsal serta menganalisis kesesuaiannya dengan prinsip ekonomi Islam.

Hasil penelitian menunjukkan bahwa sistem pembayaran sewa lapangan futsal di Upik *Indoor* Futsal dilakukan secara tunai maupun non tunai melalui transfer dan QRIS. Sistem pembayaran dilakukan dengan pembayaran penuh, uang muka (DP), sistem pembayaran yang diterapkan pada umumnya telah sesuai dengan prinsip akad ijarah karena terdapat kejelasan manfaat, harga sewa, waktu penggunaan, serta adanya kerelaan antara kedua belah pihak. Selain itu, sistem pembayaran juga mencerminkan prinsip keadilan, transparansi, dan kejujuran. Namun, masih ditemukan beberapa kendala seperti kurangnya kejelasan kesepakatan dalam pembayaran uang muka apabila terjadi pembatalan sewa yang berpotensi menimbulkan unsur gharar apabila tidak dijelaskan secara detail kepada penyewa.

## **ABSTRACT**

**Muhammad Nazir Anshari**, 2026. *Analysis of Islamic Economics Review of the Futsal Field Rental Payment System by Players at Upik Indoor Futsal Banjarmasin*, Thesis. Department of Islamic Economics. Faculty of Islamic Economics and Business. Supervisors: Dra. Hj. Fithriana Syarqawie, MHI, Dr. H. Haris Faulidi Asnawi, Lc., MSI

**Keywords:** *Islamic Economics, Ijarah, Payment System*

*The development of futsal sports services in Indonesia has experienced rapid growth, along with the growing public interest in futsal as part of a healthy lifestyle. This has led to the emergence of various futsal field rental businesses, including Upik Indoor Futsal in Banjarmasin City. In futsal field rentals, the payment system is a crucial part of the transaction between the manager and the players. The payment system implemented must adhere to Islamic economic principles.*

*This study employed field research with a qualitative approach. Data collection techniques included observation, interviews, and documentation. The research informants consisted of managers, administrators, and futsal players at Upik Indoor Futsal. Data analysis utilized the interactive model by Miles and Huberman, which encompasses data collection, data reduction, data presentation, and conclusion drawing. This study aimed to determine the payment system for futsal field rentals at Upik Indoor Futsal and analyze its compliance with Islamic economic principles.*

*The results showed that the payment system for futsal field rentals at Upik Indoor Futsal is made in cash and non-cash via bank transfer and QRIS. The payment system is carried out with a full down payment (DP). The payment system generally complies with the principles of the ijarah contract because it provides clarity regarding the benefits, rental price, duration of use, and the willingness of both parties. Furthermore, the payment system also reflects the principles of fairness, transparency, and honesty. However, several obstacles remain, such as a lack of clarity regarding the down payment agreement in the event of a lease cancellation, which could potentially lead to elements of gharar (violence) if not explained in detail to the tenant.*