

ABSTRACT

This thesis is entitled "Review of Sharia Economic Law on Margin Differences in Small and Medium Enterprise Capital Loan Practices, Case Study of PT. Amartho Mikro Fintech, Sukarame District, Palembang". The formulation of the problem in this study is as follows: 1. How is the difference in margin in the practice of small, micro, and medium enterprise capital loans at PT. Amartho Mikro Fintech. 2. How is the review of sharia economic law on the difference in margin in the practice of micro, small and medium enterprise capital loans at PT. Amartho Mikro Fintech. It can be concluded regarding the results of the study on the Difference in margin in the practice of micro, small and medium enterprise capital loans (SMEs) that in practice what causes the difference in margin between customers is that it depends on the customer themselves, because there are several requirements that can make the margin different between customers. Then at PT. Amartho Mikro Fintech, the investors are different, so that is also what causes the difference in margin between customers. And regarding the study of sharia economic law on the difference in margins, it is permitted on condition that it is guided by article 22 of the KHES which must be in accordance with the pillars and conditions of the murabahah contract.

Keywords: *Difference in Margin, Micro, Small and Medium Enterprises (MSMEs), Sharia Economic Law*