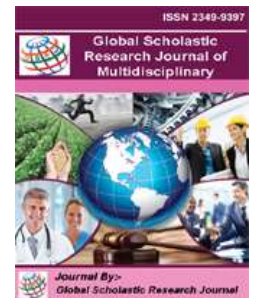




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**PRODUCTS OF ISLAMIC FINANCIAL INSTITUTIONS BASED ON *UJRAH*
DYNAMIC CONCEPT IN GETTING REWARDS**

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Abstract

Ujrah is one sharia concept that has been applied in Islamic Financial Institutions (IFI). Position and concepts of ujrah should be studied in depth to get the real meaning. This study aims to identify the concepts, the law and the role of ujrah in Islam and to see the implementation in IFI. This study found that the law position of ujrah is to be jaiz and can be implemented at any institution adheres to Sharia. Yet to be reviewed on each product which adopts the concept of ujrah to keep it in line with the requirements of law. The implication of this study is the concept of ujrah is a contract which can produce a lawful product to meet current needs with based on sharia.

Keywords: *Ujrah*, Islamic Financial Institutions, Islamic law.

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