

ABSTRACT

'Ain, Atiiq Khurrotul.2014, THESIS. Title: "Analysis of the Sale and Purchase Agreement Istishna' and Murabaha Financing Products at KPR (Case Study in PT. State Savings Bank (Persero) Tbk.Syari'ah Office of branch Malang)".

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After the time, the demand for housing is increasing as well as the increasing human population. At 2014, the solicitation of housing for families in Indonesia is estimated to reach more than 15 million units. BTN syariah is one of a bank that distributed mortgage (KPR) financing using principles of sharia. BTN syari'ah uses two kinds of contract in distributing mortgage finance, they are istishna' contract and murabahah contract. The purposes of this study are to determine the implementation of mortgage (KPR) financing using istishna' contract and murabahah contract, and then how the comparison of the contracts.

This study is qualitative research that used descriptive method. The retrieval of data is in the form of primary and secondary data. It means, the interviews and the observations as well as by reading literature and internet literature regarding istishna' contract and murabahah contract used in the mortgage (KPR) financing in Shari'ah BTN Malang.

BTN sharia branch Malang gives two choices of mortgage financing agreement, the agreements are istishna' contract and murabahah contract. Istishna' contract uses for the mortgage financing facility by way of the customer ordering first home to be purchased, so that at the time of execution of the contract, in an unfinished house. As for, the murabahah contract used to finance homes that have been so good in the new and second. While, object similarity in both of the contracts contained in the general conditions that must be met when filing mortgage financing. The maximum term of financing and margin for the difference lies profit. While, the object of the contract, the number of installments to be paid each month, and the terms of payment of the second installment of the loan product.