

## ABSTRAK

Devi`Ria, Nina. Of 2012. ***"In practice Akad Murabahah Islamic Home Ownership Credit (KPRS) (Case Study BTN Syariah Malang)"***. Thesis. Department of Business Law of Sharia. Faculty of Shari'ah. Universitas Islam Home Affairs Maulana Malik Ibrahim Malang. Supervisor: Dr. Fakhruddin, M.H.I.

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Contract agreements have significance in public life. He is the "foundation of the many activities of daily life." Akad facilitate everyone in meeting the needs and interests that can not be fulfilled without the help and services of others. It also includes the fulfillment of basic needs of the residential community. It is a polemic for most people, because we know that rapid economic growth and development followed by the Islamic system is not followed by the public's knowledge about the Islamic economy. From the above phenomenon, the purpose of this study to determine: (1) How does the implementation of the system is Murabahah contract in Islamic mortgage products on BTN Malang, (2) How to review the implementation of Islamic law on the murabaha contract mortgage products BTN Sharia Sharia in Malang. With the aim to (1) Knowing the execution of the contract system in a murabaha mortgage products on BTN Syariah Malang, (2) Knowing the Islamic legal review of the murabaha contract on mortgage products on BTN Syariah Malang.

This type of research is empirical, the methods used in this study interviews, observation, and documentation. Subject under study is the murabaha contract is going on BTN Syariah Malang, which is used to edit the data analysis, classification, verification, analysis and conclusions.

Based on a study done, it can be concluded that: (1) The murabaha contract in Islamic mortgage products, there are 5 stages before the contract done. First, transfer a file consisting of the identity and the terms proposed or mentioned by the bank. The next bank to process analysis to determine how much the ability and willingness of customers weeks to make loans. Then next is the realization, this is done by the developer for banks to build homes that will be occupied by the customer. Rumahpun built at a cost that has been borne by the bank. The bank only finance 80% of house prices, and the remaining 20% is the customer who bears. And further isimplementation of contract. It has become very urgent, if this is not done then pelaksanaan sale can not occur. (2) In the implementation of the murabaha contract in the mortgage, the bank has been in accordance with Islamic Shari'a. This was proved by obtaining all the elements that exist in the implementation of the murabaha contract that was submitted by jurists. But there are some elements to be polemic, which is the element that guarantees the buyer handed over to the bank as security for repayment of the loan. In addition the bank also provided financing to the non-Muslims. But please note, that non-Muslims can do the financing and carrying out the contract on condition that there are willing to follow the requirements and has assigned the bank.

