ABSTRACT


Keywords: Consistency, the application of syariah, Swagriya BTN iB.

In Islamic law, a good financial product is to apply the principles of sharia. Sharia is the absence of usury, gambling, gharar, unlawful and unjust. Islamic principles should be applied on products swagriya BTN BTN Sharia iB in Malang.

This study aims to reveal how the transaction mechanism on BTN swagriya iB products, and to unearth the consistency of application of Islamic principles on BTN swagriya iB products.

This study uses a natural paradigm derived from sociological juridical views by using the empirical approach and the type of field research. While the data collectable in the form of primary data and secondary data and interviews conducted with the technical documentation then the data is edited, checked, and carefully prepared and arranged in such a way that is then analyzed.

In this study obtained two findings. First, the transaction mechanism in the product swagriya BTN Sharia branch in Malang includes several stages, namely: the applicant's analysis, deposited bundle, disbursement of funds and the realization of the (housing). Second, the principles of Islamic Sharia BTN iB conducted Malang branch of BTN Swagriya product is consistent with the explanation of article 2 of Law No. 21 of 2008.