

ABSTRACT

Safira Khoirun Nisa', 11220040, *The Implementation of Istisnaa Agreement on Financing Products of PT. BTN, Malang. Branch Office According DSN-MUI*. Thesis, Department of Business Law Sharia, Faculty of Sharia, Islamic State University, Maulana Malik Ibrahim, Malang. Supervisor: Burhanuddin Susanto, S.HI. M.Hum.

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Banking developments in Indonesia is very rapid after the presence of Islamic Banking system that issued the product which is Sharia-based products that have been set in the DSN - MUI. Among some of these developments are marked by numerous products of Islamic banking that have been used by the public in carrying out economic activities. However, in some reports about the financing of Islamic banking products are centralized in Sharia finance statistics report data contained in Bank Indonesia, the product with the contract istisnaa that can be used to finance the subcontractor is a product that which the percentage is lower than other contracts.

From the above problems, the author aims to know how the implementation of the contract istisnaa In Financing Products at Bank BTN Syariah Branch, Malang According DSN - MUI.

In this study, the researcher used empirical research with qualitative descriptive analysis. The reason of the above research method used is to obtain the data needed through interviews and direct observation through all the way of the contract executed by the bank and its customers mortgage product users Indensyah KPR followed by in-depth analysis to get a conclusion.

From the study, it can be concluded that there are points in Islamic Law about istisnaa that can not be implemented optimally on mortgage products Indensyah KPR in PT. BTN, Malang Branch Office, some points that are not able to be implemented are about the terms of payment which should not be in the form of debt relief, but in application, there is a client that is allowed to make payments with debt relief followed by the remaining principal and the running margins.