**ABSTRACT**

As Ari, Musa. 2012, THESIS. Title: “KPR Platinum iB Mortgage Financing Model Analysis Based on the Murabaha Agreement Case Study on (State Savings Bank Branch Office Islamic Malang)”. Supervisor : Zuraidah, SE., M. Si.

Keywords: Platinum iB mortgage financing, Murabaha, equitable

Islamic banks are required to keep up fairly in terms of providing mortgage financing because Islamic Bank is a Bank whose business is providing financial support, payments and other financial services which are based on Sharia. Based on Quran, Al-Hadith, ijma and Qiyas, Islamic Banking in practice is required to be fair. Justice is a honesty and truth so it is aimed to provide maslakha for human beings. Therefore, the researcher takes the title KPR Platinum iB Mortgage Financing Model Analysis Based on the Murabaha Agreement Case Study on State Savings Bank Branch Office Islamic Malang.

This research is using descriptive qualitative analysis approach with the aim of knowing whether in deciding the iB platinum mortgage financing margins have been fair for customers. This data was obtained by means of observation, interviews, and documentation.

The result of this study shows that Platinum mortgage financing model iB Based on Murabaha Agreement in determining the margin decision in the State Savings Bank Office Branch Islamic Malang is in accordance with murabahah agreement and has been fair for customers.