

## ABSTRACTION

**Alifi, Wahyu. 2012, Execution Of Akad Musyarakah Mutanaqisah In Defrayal Of Housing at Bank Muamalat Malang Branch**

Skripsi. Majors Punish Business of Syari'ah. Faculty of Syari'ah. The State Islamic University Maulana Malik Ibrahim Malang. Counsellor, Dr. Zainul Mahmudi, MA.

**Keyword: Execution, Akad *Musyâraakah Mutanâqishah*.**

After ratifying of Law No. 21 year 2008 about banking of syari'ah, hence bank of syari'ah have the basis for strong and clear law either through institute or its operational. Council of Syari'Ah National make product guidance line of syari'ah taken away from the source of law of islam. This Guidance line become observation base to council supervisor of syari'ah at financial institution of syari'ah. So that financial institution products of syari'ah pursuant to syari'ah.

Focus problem of accurate in this research that is to know practice execution of akad *Musyâraakah Mutanâqishah* representing merger from two different akad, with be guided by Council religious advices of Syari'ah National about *Musyâraakah Mutanâqishah*. Later; Then to know the reason of Bank Muamalat use this akad, because Bank Muamalat represent the single Bank Syari'ah using akad *Musyâraakah Mutanâqishah* at malang town.

This Skripsi use type research of empirical yuridis. collected data represent primary data through interview and observation, while data of skunder and tertiary in the form and document of website. Data analysis use descriptive qualitative, elaborating clearly and summarize to regarding execution of akad *Musyâraakah Mutanâqishah* in defrayal of housing at Bank Muamalat Malang branch.

From result of research writer during performing research in Bank Muamalat malang branch, writer find result of that *Musyâraakah Mutanâqishah* represent cooperation between client with bank to buy house by both parties is giving each other capital early to buy a house, later then client have to pay for instalment money and rent which is joined in payment. In this akad there are division of result, that is from advantage of obtained bank pass payment of rent money according to prosentasi of ownership to house, more and more paid instalment hence amount of the percentage to the ownership of house will increase also, so also with obtained advantage, so that this cooperation will lessen one of the parties proprietary rights, whereas other side increase it's proprietary rights until 100% ownership of house change over at client. While reason of bank muamalat use this akad is to affirm inexistence practice lap, following Religious Advices Council of Syari'Ah National ( DSN) No. 73/DSN-MUI/XI/2008 About *Musyâraakah Mutanâqishah* and banking of syari'ah have to continue to innovate.