

## **ABSTRACT**

*This study aims to determine the suitability of the application of the istishna' buying and selling system on Public Housing Credit through developers in Griya Wahid Asri Batang with Fatwa DSN MUI NO: 06 / DSN-MUI / IV / 2000 concerning buying and selling istishna'. This research uses a qualitative approach. The data collection technique uses observation and interviews. The data analysis used in this study used qualitative descriptive methods.*

*Based on the results of the research regarding the financing of home ownership through developers using the istishna' contract 'based on Fatwa DSN MUI NO: 06 / DSN-MUI / IV / 2000 concerning buying and selling istishna' at Griya Wahid Asri Batang Developer from several provisions in Fatwa DSN MUI NO: 06 / DSN-MUI / IV / 2000 concerning buying and selling istishna' namely provisions on payment, provisions on goods and provisions on default. The istishna' buying and selling system is implemented by Fatwa DSN MUI NO: 06/DSN-MUI/IV/2000 concerning the sale and purchase of istishna'.*

**Keywords: Public Housing Credit, Istishna', Fatwa DSN MUI**

## ABSTRAK

Penelitian ini bertujuan untuk mengetahui kesesuaian penerapan sistem jual beli *istishna'* pada KPR melalui developer di Griya Wahid Asri Batang dengan Fatwa DSN MUI NO: 06/DSN-MUI/IV/2000 tentang jual beli *istishna'*. Penelitian ini menggunakan pendekatan kualitatif. Teknik pengumpulan datanya menggunakan observasi dan wawancara. Analisis data yang digunakan dalam penelitian ini menggunakan metode deskriptif kualitatif.

Berdasarkan hasil dari penelitian, tentang pembiayaan kepemilikan rumah melalui developer menggunakan akad *istishna'* berdasarkan Fatwa DSN MUI NO: 06/DSN-MUI/IV/2000 tentang jual beli *istishna'* di Developer Griya Wahid Asri Batang dari beberapa ketentuan-ketentuan yang ada pada Fatwa DSN MUI NO: 06/DSN-MUI/IV/2000 tentang jual beli *istishna'* yaitu ketentuan tentang pembayaran, ketentuan tentang barang dan ketentuan tentang wanprestasi. Pelaksanaan sistem jual beli *istishna'* sudah sesuai dengan Fatwa DSN MUI NO: 06/DSN-MUI/IV/2000 tentang jual beli *istishna'*.

**Kata Kunci:** KPR, *Istishna'*, Fatwa DSN MUI.