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Home Loan and Islamic Home Comparative Perspective

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v3i1.201

PDF

REFERENCES

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nparatively discuss conventional home loan (Kredit Perumahan) and Islamic home financing (Pembiayaan Pemilikan Rumah Syariat/PPRS), Bank Central Asia (BCA) and Bank Syariah Mandiri (BSM). Qualitative approach used in this research is to compare the procedural system of owning home of the mortgages critically. This paper aims to clearly explain the clear-cut the differences both loans. This paper confirms that BCA has implemented KPR scheme in providing mortgage (KPR) and does not concern on the murabaha scheme (deferred payment of principal plus interest). BSM generally has implemented murabaha scheme (deferred payment of principal plus profit sharing). In applying installments, both banks have applied quite different procedures.

home loan, KPR, PPRS

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(2018)

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