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Home Loan and Islamic Home Comparative Perspective

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REFERENCES

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comparatively discuss conventional home loan (Kredit Perumahan) and Islamic home financing (Pembiayaan Pemilikan Rumah Syariah/PPRS), Bank Asia (BCA) and Bank Syariah Mandiri (BSM). Qualitative method of procedural system of owning home of the mortgages critically analyze and clear-cut the differences both loans. This paper confirms that the system in providing mortgage (KPR) and does not concern on the bank which generally has implemented murabaha scheme (deferred payment mortgage) by paying installments, both banks have applied quite different

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