

Understanding Financing Literacy and Its Impact on Mortgage Application Intention: An Islamic Economics Perspective

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Abstract

This study aims to find out whether KPR Artha Graha Surapandan has implemented sharia financing, to determine the level of understanding of the interest in applying for KPR financing at Perum Artha Graha Surapandan and to provide policies on what are the obstacles and what are the solutions to the Understanding Analysis of Financing Interest in submitting mortgages in terms of Islamic Economics. Determine the desired location by conducting research based on data collected from the qualitative framework, qualitative tools, and qualitative data. In this research report, the focus is on an overall picture of the level of consumer understanding of Islamic mortgage financing. Reports come from interview transcripts, field notes, photographs, personal documents, notes or memos, and other official documents. From some of the field findings, it is understandable that all problems can be solved according to the designation of things like this to support the understanding of potential buyers in mortgage financing at Perum Artha Graha Surapan and Cirebon City. Based on the field and correlated with the pillars of terms and buying and selling murabahah such as there are sellers, buyers, products sold, as well as prices and agreements, Perum Artha Graha Surapandan in the application of financing in submitting mortgages is in accordance with the application of sharia. Based on field findings and supported by the DSN-MUI Fatwa regarding murabaha financing. So Perum Artha Graha Surapandan in carrying out sharia mortgage financing is appropriate. So it can be compared to conventional financing, that sharia financing with a murabaha contract allows prospective home buyers to know clear profits and margins and pay installments without being burdened according to the agreed loan period so that mortgage loans can be completed without burden. The obstacle of not passing BI checking is because the prospective buyer has a history of unfinished credit payments, does not have a checking account statement and a permanent job, in this case the developer of Perum Artha Graha Surapan and the City of Cirebon continues to provide solutions by way of sharia financing where prospective buyers can still have a desired house. To increase marketing, you can go through brochures, take part in exhibitions and several agency locations so that interested people have a better understanding of applying for mortgage financing and can be known by many people. As for the problem of financing information from the developer to the buyer, it should be improved again, because it will affect the course of installment payments in making the expected house

Keywords: *Housing, Financing, Murabahah, Islamic Economics*

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INTRODUCTION

Home Ownership Credit or KPR is a credit facility provided by banks to individual customers to buy or repair houses. However, KPR is actually the name of a housing credit product that was first developed by Bank Tabungan Negara (BTN) since December 10, 1976. Now, apart from BTN, there are many banks that are mortgage distributors. Such as state-owned banks (State-Owned Enterprises), national private banks, and foreign banks. With a mortgage, people do not have to provide funds for a certain amount of house prices, but it is enough to provide funds in the amount of a down payment and the rest can be paid in installments every month during the mortgage period (Ratriani, 2021).

Some people think that Islamic mortgages have advantages over ordinary mortgages. The public also considers it safer to apply for a mortgage through a sharia scheme because it does not use interest and installment payments are more stable. Sharia KPR is a banking product used to finance home ownership in accordance with sharia principles. Of course, starting from the loan package to the monthly installment amount is different from traditional mortgages. If conventional mortgages use interest rates that fluctuate according to the BI rate or bank policy, Sharia mortgages offer fixed interest installments during the loan term. This is why many people prefer Islamic mortgages over conventional mortgages. The first advantage of using a sharia mortgage is to have certainty about the amount of installments paid every month. Installments paid during the installment period also have a fixed budget, thus helping financial cash flow well. In the sharia mortgage scheme, banks profit from the difference between buying and selling houses and profit-sharing cooperation between buyers and banks. It all depends on the contract or agreement between the bank and you as a creditor. The other advantages of using a sharia mortgage are the fast application process for both buying a new and used house. In addition, it should be noted that the mortgage contract itself has different types. The two most common are the Murabahah (Buying and Selling) contract and Musyarakah Mutanaqisah (Gradual Ownership) (Editorial Team, 2023).

In principle, in Conventional Mortgages, financial institutions first finance the cost of buying or building a house from the customer. Then the customer will pay in installments for the loan that has been given with a certain interest rate. The existence of the interest rate is a form of retribution from financial institutions that have provided loans. Conventional mortgages use the principle of interest, both flat interest and effective interest. Flat interest is an interest rate calculation system whose 2 amounts refer to the principal of the initial debt. The use of this flat flower system causes the portion of interest and principal in monthly installments to remain the same. Meanwhile, Sharia KPR is a mortgage offered by an Islamic bank or Sharia Business Unit or UUS by adapting sharia principles that are free from usury. In the application of home ownership financing at Islamic banks, interest is not used but contracts. There are various types of contracts, such as buying and selling contracts (Murabahah), buying and selling with special orders (Istishna'), hire and purchase (Ijarah Muntahiyah Bittamlik), and participation-lease (Musyarakah Mutanaqisah) (Editorial Team Rumah.com, 2022). To find out the MUI fatwa regarding home mortgage interest, we can see the MUI fatwa decree number 1 of 2004 concerning bank interest.

According to ahlusunnah scholars, bank interest is an additional cost incurred in a loan transaction. This practice is classified as *riba nasi'ah* and *haram* in Islam. Unlike conventional house mortgages, the MUI fatwa on Sharia Mortgages is *halal*. This is because, according to the MUI, Sharia KPR meets the provisions of Islamic religious law. If you have already used a

conventional mortgage, it turns out that you can overcredit to an Islamic bank. In buying a house, it is certainly very common when a developer or bank asks for a down payment (DP). A down payment can be used as a sign that the buyer is serious about buying a house. Based on the DSN-MUI fatwa no. 13 of 2000 concerning the advance in murabahah, the scholars agree that when the seller asks for a down payment in the sale and purchase contract, it can take place or be halal (S, n.d.). A common sharia housing pawn contract is a murabahah purchase and sale contract. Regarding murabahah, DSN issued two fatwas that are included in the DSN-MUI number. No.111 of 2017 concerning murabahah sale and purchase and DSN fatwa no.4 of 2000 concerning murabahah. Fatwa 111 states that the murabahah system can be used for sharia transactions, including sharia pawns. In addition, sharia pawn products from Islamic financial institutions must meet the requirements (dhawabith) and prohibitions (hudud) in DSN Fatwa No.4 on murabahah. Then, the products of sharia collateral allocation activities must be closely supervised by the Sharia Supervisory Board of the bank concerned. DPS is tasked with reviewing the provisions of the MUI's fatwa on mortgages so that all sharia mortgage products are in accordance with sharia law. So, borrowing money from a traditional bank to buy a house in the form of a mortgage scheme is also included in *riba*. Mortgage and KPA Applications Prospective home buyers face many obstacles, one of which is consumer work or irregular monthly salary, which is the biggest obstacle to getting a mortgage or KPA and zero down payment. Mortgage and KPA providers will usually ask for monthly payslips to calculate the credit limit. In fact, many potential clients do not work for the company or do not have a stable monthly salary, including entrepreneurs, traders, and self-employed. They apply for monthly mortgage or KPA installments beyond their ability (Petriella, 2021). With loans from banks, interest has to be paid which makes the value of the home more expensive to pay. Interest rates vary, depending on each bank's policy.

In addition, there are administrative costs and the legality of the mortgage. If someone has trouble paying the house within a certain period of time, the bank has the right to confiscate the house and evict you. This usually happens when a person fails to pay off their monthly bills within a certain period of time and receives multiple warnings. The process is not instant, you need to prepare documents such as identity/ID card, family card, marriage book, salary slip, bank statement for the last few months, etc. In addition, usually banks will also ask things that help them consider whether to offer a loan or not. Actually, this rule is the same as conventional banks, namely there is a late fine if someone is late in paying installments. So make sure the funds in your Pins account are sufficient on the billing date so that you don't get penalized in the next period. This is one of the factors for considering a person choosing a Conventional Mortgage or Sharia Mortgage. The loan term for a Conventional Mortgage can be up to 25 years, while a mortgage from an Islamic bank is a maximum of 15 years. So if someone only wants a short-term loan, they can consider this mortgage. On the other hand, if it takes a longer time, you have to use a Conventional Mortgage. Interest is indeed something to avoid when choosing a mortgage from an Islamic bank. But not everyone uses this mortgage because they avoid interest. For those who still don't mind the interest will miss out on the opportunity to pay down installments. Because this mortgage installment has been set at the same nominal rate every month. So if the BI rate is falling, the nominal installment will not change (Hapsari, 2023). Sharia mortgages have advantages and disadvantages that deserve attention.

When compared to conventional mortgages, it is actually adjusted to the principles and needs of prospective home buyers. Which is better, one should think about owning a house

from now on. Because the price of land and houses skyrockets over time. The Home Ownership Loan offered by Perum Artha Graha Surapandan with the support of funding by the bank is one of the solutions for prospective housing consumers to be able to own a house immediately. In the process of owning a house in the Perum there are problems where the application (KPR) with the conventional system raises various problems such as not passing the BI checking application, not having a bank statement and a permanent job, which ultimately makes it difficult for prospective buyers to get the desired house. Therefore, the depelover of Perum Artha Graha Surapandan provides a solution by using sharia financing, but the problem that occurs is the lack of understanding of prospective home buyers towards mortgage financing. 4 Therefore, from the description above, this is the basis for the author to raise this theme in writing a thesis with the title: Analysis of Financing Understanding on Mortgage Application Interest Reviewed from Islamic Economics.

By paying attention to the background of the problems above, the problem formulation is as follows: 1. Whether KPR Perum Artha Graha Surapandan has implemented a sharia financing process 2. How to understand the interest in Mortgage Financing Applications at Perum Artha Graha Surpandan 3. What are the obstacles and how to solve them to understand the interest in applying for mortgage financing at Perum Artha Graha Surapandan.

RESEARCH METHODOLOGY

Determine the expected location by conducting research based on data collected from qualitative frameworks, qualitative tools, and qualitative data. In this research report, the focus is on a comprehensive overview of the level of consumer understanding of sharia mortgage financing. Reports are derived from interview transcripts, field notes, photographs, personal documents, notes or memos, and other official documents. The qualitative research approach is an approach that emphasizes the aspect of an in-depth understanding of a problem rather than looking at the problem for generalization research. This research method prefers to use in-depth analysis techniques, which are to examine problems on a case-by-case basis because qualitative methodologies believe that the nature of one problem will be different from the nature of another problem (Salmaa, 2021).

Descriptive qualitative research itself, according to Anggito and Setiawan (2018), defines it as a study that describes an object or phenomenon that will later be outlined in narrative writing (Students & Schools, 2022). In writing the research, the author uses a qualitative descriptive research method. This research focuses on the researcher's interpretation of existing theories. Qualitative research tries to gain a broad understanding of the social reality of the participants' perspectives. This understanding cannot be determined in advance, but is achieved after examining the social reality that is the subject of investigation, and then drawing conclusions in the form of extensive knowledge of these facts. The researcher uses a qualitative descriptive research method that refers to a phenomenon, which is a description of an event or situation by describing what actually happens in the field clearly and deeply. No one is looking for connections, no one is testing hypotheses, and no one is making predictions (Amedy Ramadhana, 2022).

The data used in the study is all data related to the understanding of financing to the interest in applying for a mortgage at Perum Artha Graha Surapandan.

This research was carried out at Artha Graha Surapandan Housing, on Jl. Pramuka kp Surapandan Kec. This research was conducted for approximately 3 months, starting from February 11, 2022 to April 10, 2023.

The application of data sources is closely related to the research questions that were applied previously, and the selection of the right data sources will greatly help researchers answer and solve research questions efficiently. The data sources used in this study are: a. Primary Data Evidence or witnesses from past events (Nasir, 1998:58). This raw data comes directly from the results of interviews with Perum Artha Graha Surapandan practitioners, namely the Director of Perum Artha Graha Surapandan, the Commissioner of Perum Artha Graha Surapandan, Marketing and several Perum Artha Graha Surapandan consumers. b. Secondary Data Data from secondary sources, available through books, pamphlets, and articles on websites related to this study. This data is in addition to the basic data contained in Perum Artha Graha Surpandan. The secondary data in this study is the study of scientific papers, journals and documents related to the subject or subject matter studied, namely Perum Artha Graha Surpandan.

Data collection techniques are the most important step in research because the main purpose of research is to obtain data. Without knowledge of data collection techniques, researchers will not be able to obtain data that meets data standards, including:

- a. Observation The observation method is used when the researcher wants to understand empirically the phenomena of the observed object. Observation is the five human senses (sight and hearing) that are necessary to capture the observed symptoms. What should be recorded, then analyze the record. Observation can answer research questions. In other words, the data collection technique with such a model is a way for the authors to see firsthand the research subject. The object of observation here is Perum Artha Graha Surapandan carrying out an analysis of financing understanding of the interest of problematic mortgage applications.
- b. Interview / Interview Interview is a data collection technique that systematically asks questions and answers based on research objectives, questions, and hypotheses. The data obtained includes direct quotes of people about their experiences, opinions, feelings, and knowledge. This means that the author seeks information by asking directly to the manager of Perum Artha Graha Surapandan, the president director, marketing and consumer department of Perum Artha Graha Surapandan. Questions asked about the implementation of sharia financing, the factors causing problematic financing, and the mechanism for handling interest in mortgage applications at Perum Artha Graha Surapandan.
- c. Documentation Documentation is facts and data stored in various materials in the form of documents. Most of the available data exists in the form of stored letters, reports, regulations, diaries, biographies, symbols, articles, photographs, etc. Such as historical documents on the establishment of Perum Artha Graha Surapandan, Perum Artha Graha Surapandan products, and dubious financing data of Perum Artha Graha Surapandan.

Due to the different philosophical and methodological approaches to studying human activities, the quality of the data and the accuracy of the methods used to conduct research have become very important, especially in social science research. According to Sugiyono (2012:121), the validity of data in qualitative research is tested, including data reliability test, transferability test, reliability test (reliability), and confirmability test.

Data analysis is the process of decomposing and processing raw data into data that can be interpreted and understood more specifically and recognized in the same scientific perspective, so that the result of better data analysis is data that is processed correctly and interpreted the same or relatively the same and cannot give rise to different perspectives. According to Miles and Huberman (1984: 16) stated that there are three steps of qualitative data processing, namely data reduction, data display, conclusion drawing and data verification. In its implementation, data reduction, data display and conclusion / verification are a very flexible step, in the sense that they are not bound by chronological limitations. Overall, these steps are interconnected during and after data collection, so the model from Miles and Huberman is also referred to as the interactive model.

RESULTS AND DISCUSSION

1. KPR Perum Artagraha Surapandan has implemented a sharia financing process

Based on a statement from Informant 1 President Commissioner of Perum Artha Graha Surapandan on March 25, 2023 at 14.29 WIB at the UI Bunga Bangsa Cirebon Bus Stop, the sharia mortgage financing carried out at Perum Artha Graha Surapandan applies the principles and conditions for buying murabahah, namely Tsaman or commodity prices where the price and margin of the product are clearly stated in the amount and unit of currency. That way, prospective home buyers can pay installments without being burdened according to the agreed loan term so that the mortgage loan can be completed without burden. Based on a statement from Ella Nurmala, Marketing Staff of Perum Artha Graha Surapandan on March 27, 2023 at 10.46 WIB at the Perum Artha Graha Surapandan Marketing Office, in sharia financing, it has implemented the principles and conditions of buying and selling murabahah, namely Sighahi or ijab and qabul where prospective buyers of our houses are described in the financing, namely by simply paying a down payment according to the type of house to be chosen and paying the remaining installments that have been determined with the prospective buyer. Buyers know their suitability using the sharia system.

Based on the statement from Informant 2 as a User of Perum Artha Graha Surapandan on April 8, 2023 at 15.22 WIB at the Shinta Florist Kedung Jaya Flower Kiosk, Cirebon Regency, Perum Artha Graha Surapandan has implemented the principles and conditions for buying and selling murabahah such as Tsaman or commodity prices where Mrs. May Endah Kusumawati herself made an agreement with the depelover and the price offered is transparent/clear by paying off every two weeks until it is paid off. So that the price obtained is in accordance with the contract at the beginning of the purchase. Based on a statement from Sutinah as a User of Perum Artha Graha Surapandan on April 10, 2023 at 13.44 WIB in Harjamukti, Cirebon City, that the Perum has implemented the principles and conditions for buying and selling murabahah such as the pillars of the object of the contract are mabi' (goods) and tsamani (price) by making an agreement to then pay a down payment according to the specified type of house and pay the remaining installments that have been determined together. Based on a statement from Bisri as a User of Perum Artha Graha Surapandan on April 10, 2023 at 15.53 WIB in Palimanan, Cirebon Regency, mortgage financing at Perum Artha Graha Surapandan has been implemented sharia, such as using the principles and conditions of buying and selling murabahah, namely Tsaman or commodity prices where the depelover of Perum Artha Graha Surapandan explains for mortgage financing in sharia by making an agreement as clear as possible, The terms and

terms will be built after paying the down payment/down payment according to the type chosen, after that pay installments for the time specified in the agreement.

Based on the field and correlated with the principles of murabahah terms and sales such as the existence of sellers, buyers, products sold, as well as prices and agreements, Perum Artha Graha Surapandan in the application of its financing in mortgage applications is in accordance with the application of sharia.

2. Understanding the interest in applying for mortgage financing in Perum Artha Graha Surapandan

Based on information from Sultan Alif Baiturriszkan, President Commissioner of Perum Artha Graha Surapandan on March 25, 2023 at 14.29 WIB at the UI Bunga Bangsa Cirebon Bus Stop, that mortgage applications at Perum Artha Graha Surapandan are more in demand for sharia financing than conventional because it applies murabahah where there are sellers, buyers, products sold, as well as prices and agreements made together. And also prospective home buyers choose sharia because they do not want there to be an element of usury, filing that is not too complicated to get a house and belief in Islam. Based on information from Ella Nurmala, Marketing Staff of Perum Artha Graha Surapandan on March 27, 2023 at 10.46 WIB at the Perum Artha Graha Surapandan Marketing Office, prospective home buyers prefer to use sharia financing because of their belief in Islam, are not bothered in filing and Perum Artha Graha Surapandan said about the Down Payment in Murabahah which makes it easier for prospective buyers or Users to own a house.

Information from infomran 2 as a User of Perum Artha Graha Surapandan on April 8, 2023 at 15.22 WIB at the Shinta Florist Kedung Jaya Flower Kiosk, Cirebon Regency that Perum Artha Graha Surapandan has implemented murabahah in its sharia financing because the depelover explained that in sharia 48 we don't need to be bothered with BI Checking and easy filing, simple and transparent margins. Information from Sutinah as a User of Perum Artha Graha Surapandan on April 10, 2023 at 13.44 WIB in Harjamukti, Cirebon City that Perum Artha Graha Surpandan is commercial housing which has quality above subsidized housing, of course, but in this perum in addition to conventional mortgage financing, it is more preferred because the financing has established the principles and conditions of buying and selling murabahah such as paying installments without being burdened with the deadline agreed loan period so that the mortgage loan can be settled without burden. Information 3 as a User of Perum Artha Graha Surapandan on April 10, 2023 at 15.53 WIB in Palimanan, Cirebon Regency that it has implemented the Down Payment in Murabahah with a down payment/down payment at the beginning and the amount of the down payment is in accordance with the type of house you want to choose and pay installments according to mutual agreement. Based on field findings and supported by the DSNMUI Fatwa on murabahah financing. So Perum Artha Graha Surapandan in financing mortgages according to sharia is appropriate.

So it can be compared to conventional financing that sharia financing with a murabahah contract makes prospective home buyers can know clear profits and margins and pay installments without being burdened according to the agreed loan term so that the mortgage loan can be settled without burden.

3. Obstacles and solutions

Obstacles and solutions in this case understanding the interest in applying for mortgage financing at Perum Artha Graha Surapandan Based on the opinion of Sultan Alif Baiturrisikan, President Commissioner of Perum Artha Graha Surapandan on March 25, 2023 at 14.29 WIB at the UI Bunga Bangsa Cirebon Bus Stop, that BI checking does not pass, current account slogs and the work of prospective home buyers, we are directed to use our internal division to use sharia financing on the condition that it will be built After paying installments for six months, the house was built, because we see the slogs of the payment trace.

The obstacle to not passing BI checking is because prospective buyers have a history of unfinished credit payments, do not have bank statement slogs and permanent work in this case 49 depelovers Perum Artha Graha Surapandan Cirebon City continues to provide solutions by means of sharia financing where prospective buyers can still have the desired house. According to information from Ella Nurmala, Marketing Staff of Perum Artha Graha Surapandan on March 27, 2023 at 10.46 WIB at the Marketing Office of Perum Artha Graha Surapandan that for marketing because it is still word of mouth, prospective buyers are still confused about finding a housing location, for the solution may be how we approach first, then we explain the housing we promote with the initial cost and for the booking fee. Then also, if there are obstacles that are in the middle of resigning, later a credit over/take over system will be carried out or they offer it to their brother or the developer who continues. The obstacle may be for marketing because it is still word-of-mouth so potential buyers are still confused to find a housing location, for the solution may be the way we approach first, then we explain the housing that we promote with the initial cost and for the booking fee. Information from Informant 2 as a User of Perum Artha Graha Surapandan on April 8, 2023 at 15.22 WIB at the Shinta Florist Kedung Jaya Flower Kiosk, Cirebon Regency that the Arrha Graha Surapandan itself for notification or location instructions is still unclear, the solution is to make a pamphlet or baligo in front of the housing or on the road to the perum.

For financing constraints from the beginning to the establishment of the house, it is recommended that there be communication or notification from the depelover to us as buyers so that the results are satisfactory. Obstacles to location placement must be paid more attention because prospective home buyers will find out the location more easily if instructions are given clearly. Meanwhile, regarding the issue of financing information from depelovers to buyers so that it can be improved again, because it will affect the course of installment payments in the construction of the expected house. Information from Sutinah as a User of Perum Artha Graha Surapandan on April 10, 2023 at 13.44 WIB in Harjamukti, Cirebon City that the obstacle if commercial is installment financing and again the location instructions are still inadequate, therefore the marketing or marketing of Artha Graha Surapandan explained that it will 50 explain in detail in the information on installment financing and placement locations, So that prospective home buyers do not feel disadvantaged. Financing commercial house installments is indeed more expensive than subsidies, but the Perum Artha Graha Surapandan depelover remains optimistic that maintaining quality is the main thing. And for directions to the location to Perum Artha Graha Surapandan is still in the process of being made, but for information notification the depelover is still running even though it is still by word of mouth like the closest people before.

Information from Informant 3 as a User of Perum Artha Graha Surapandan on April 10, 2023 at 15.53 WIB in Palimanan, Cirebon Regency that in the installment cost section, it is indeed commercial, the quality is better than subsidies, but this is a suggestion for demobilizers

to provide relief in paying installments. And also for the marketing or marketing part, we must be more creative in promoting the Artha Graha Surapandan platform. For relief for prospective buyers, the developer of Perum Artha Graha Surapandan provides a solution by making a joint agreement so that the house that the prospective buyer wants is still built without worrying about the burden of unfinished installments.

To increase marketing, it can be through brochures, participating in exhibitions and several agency places so that the interested parties are more understanding of applying for mortgage financing and can be known by the public. From several field findings of problem solving, it can be understood that all problems can be overcome in accordance with the designation of things like this to support the understanding of prospective buyers in mortgage financing in Perum Artha Graha Surapandan Cirebon City.

CONCLUSION

Based on the results of the research, it can be concluded that mortgage financing at Perum Artha Graha Surapandan has applied sharia principles, especially through murabahah contracts that are in accordance with the principles and conditions of buying and selling, including the existence of sellers, buyers, transaction objects, prices, and clear agreements. This shows that the financing practices carried out are in line with sharia provisions and supported by the DSN-MUI Fatwa.

This understanding of sharia financing also affects the interest in applying for a mortgage, because it provides transparency of profit margins and certainty of installments without interest burden, thus providing a greater sense of security for consumers than conventional financing. However, there are several obstacles in the application process, such as not passing BI checking, job instability, and lack of completeness in financial administration. To overcome this, the developer provides a solution through a more flexible sharia financing scheme. In addition, efforts to increase consumer understanding and interest need to be carried out through more optimal marketing strategies, such as distributing brochures, participating in exhibitions, and collaborating with various agencies, along with improving the quality of financing information to potential consumers so that the process of submitting and paying installments can run more effectively.

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- 170 | Understanding Financing Literacy and Its Impact on Mortgage Application Intention: An Islamic Economics Perspective
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