

# Evaluasi pembiayaan perumahan dalam akad murabahah dan kredit konvensional berdasarkan volatilitas harga rumah : studi kasus pada Bank Syariah Mandiri dan Bank BRISyariah 2005-2013 = Evaluation of the housing financing in murabaha agreement and conventional loan based on house price volatility : case study on Bank Syariah Mandiri and Bank BRISyariah 2005-2013

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## Abstrak

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Pembiayaan kepemilikan rumah di bank syariah dengan menggunakan akad murabahah berdampak pada angsuran yang tidak dapat berubah selama jangka waktu pembiayaan berpotensi terjadi kesenjangan jika dibandingkan dengan harga rumah yang cenderung selalu meningkat yang merupakan volatilitas komoditas harga rumah sepanjang periode pembiayaan. Berbeda dengan kredit perumahan di bank konvensional yang menggunakan suku bunga floating (mengambang) sebagai dasar untuk menetapkan besarnya angsuran sehingga besarnya angsuran setiap bulan akan berbeda tergantung pada suku bunga pada bulan saat pembayaran dilakukan. Tujuan penelitian ini ialah untuk mengetahui apakah pola pembiayaan perumahan murabahah atau kredit perumahan konvensional bisa mengatasi volatilitas harga rumah setelah jatuh tempo pembiayaan. Data yang digunakan adalah data angsuran pembiayaan perumahan murabahah di Bank Syariah Mandiri dan Bank BRI Syariah serta angsuran kredit perumahan konvensional berdasarkan bunga kredit konsumtif pada Bank Swasta Nasional. Hasil penelitian menyebutkan bahwa pembiayaan perumahan murabahah di bank Syariah Mandiri, Bank BRISyariah maupun kredit perumahan konvensional mengalami capital loss yang disebabkan oleh karena adanya volatilitas harga rumah di mana nilai pasar rumah setelah pembiayaan jatuh tempo lebih tinggi dari nilai rumah berdasarkan pembiayaan murabahah maupun kredit konvensional.

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<b>ABSTRACT</b><br>

Home ownership financing in Islamic banks using the murabaha contract affects the installment that can not be changed during the term of the financing could potentially be a gap when compared with home prices tend to increase the volatility of commodity prices which is home throughout the period of financing. In contrast to conventional housing loans in banks that use a floating interest rate as the basis for establishing the amount of the installment so that the installment amount each month will vary depending on interest rates in the time payment is made. The purpose of this study was to determine whether the pattern of housing financing murabaha or conventional mortgages can overcome the volatility of

house prices after the maturity of the financing. The data used is the housing finance murabaha installment in Bank Syariah Mandiri and Bank BRISyariah and conventional housing loan installment consumer loan interest is based on the National Private Bank. The study says that housing finance murabaha at bank Syariah Mandiri, Bank BRISyariah and conventional mortgages experienced a capital loss caused due to the volatility of house prices where the market value of the home after the maturity of the financing is higher than the value of the house based on murabaha financing and conventional loans.;Home ownership financing in Islamic banks using the murabaha contract affects

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