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The Role of Islamic Home Ownership Financing in Improving Urban Housing Accessibility: A Case Study of Bank Syariah Nasional KC Mataram

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ABSTRACT

Rising property prices in urban areas are one of the obstacles for people to obtain decent housing at an affordable cost. These conditions encourage the need for a housing financing system that is not only easy to reach, but also in accordance with sharia principles. This article aims to analyze the role of sharia Home Ownership Credit (KPR) at the National Sharia Bank KC Mataram as an alternative financing that can help people own a house amidst rising urban property prices. This service activity is carried out through an internship program using qualitative descriptive research methods. Observation results show that sharia mortgages at Bank Syariah Mataram (BSN) KC Mataram have made quite a big contribution in helping people get a place to live. This financing system is considered more transparent because it uses contracts that comply with sharia provisions. Apart from providing certainty in the amount of installments, the sharia financing mechanism is also able to increase the sense of security and trust of the community because it is free from the element of usury. Thus, the presence of sharia mortgages at the National Sharia Bank (BSN) KC Mataram is a relevant and sustainable solution for urban communities in gaining access to home financing amidst high property prices.

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1. INTRODUCTION

The increasing demand for housing in urban areas has become one of the major challenges faced by society, particularly among middle-income households. Rapid urbanization, population growth, and the continuous increase in property prices have reduced the ability of many people to purchase houses through cash payments. Consequently, the need for an accessible, sustainable, and affordable housing financing system has become increasingly important. Financial institutions, particularly Islamic banks, are expected to provide financing schemes that not only facilitate home ownership but also comply with Islamic principles.

Home Ownership Financing (Kredit Pemilikan Rumah/KPR) is one of the banking products designed to support individuals in acquiring residential properties through installment payments. Unlike conventional mortgages that rely on interest-based mechanisms, Islamic home financing applies contracts based on Sharia principles, such as murabahah and musyarakah mutanaqisah, which prohibit riba, gharar, and maisir. These financing contracts provide greater transparency regarding selling prices, profit margins, financing periods, and installment amounts, thereby increasing customers' confidence and financial certainty throughout the financing period.

The rapid development of Islamic banking in Indonesia has encouraged financial institutions to introduce various innovative financing products to meet public demand. Among these institutions, Bank Syariah Nasional (BSN) KC Mataram plays an important role in providing Sharia-compliant housing financing services for the community. Through its Islamic Home Ownership Financing (KPR Syariah), the bank offers an alternative financing mechanism that enables customers to purchase houses under transparent contracts and predetermined installment schemes. This financing model is expected to improve housing accessibility while simultaneously strengthening public trust in Islamic banking services.

Previous studies have generally discussed the implementation of Islamic mortgage contracts, customer perceptions, and the comparative advantages of Sharia financing over conventional financing. However, limited studies have specifically examined the practical role of Islamic Home Ownership Financing in supporting housing accessibility through direct observations conducted during internship activities at Islamic banking institutions, particularly at Bank Syariah Nasional KC Mataram. This gap indicates the need for empirical evidence regarding how Islamic mortgage financing is implemented operationally and how it contributes to expanding access to housing amid increasing urban property prices.

Based on these considerations, this study aims to analyze the role of Islamic Home Ownership Financing (KPR Syariah) at Bank Syariah Nasional KC Mataram as an alternative financing instrument in improving housing accessibility in urban areas. Furthermore, this study examines the financing mechanism, service implementation, advantages, challenges, and contribution of KPR Syariah to Islamic financial inclusion based on observations conducted during the internship program. The findings are expected to contribute to the development of Islamic banking literature while providing practical recommendations for improving housing financing services in Indonesia.

2. LITERATURE REVIEW

This section presents the theoretical foundation related to Islamic Home Ownership Financing (KPR Syariah) and its role in improving housing accessibility. The discussion covers the concept of Islamic mortgages, the principles of Islamic financing, the role of Islamic banks in housing finance, and previous studies relevant to this research.

2.1 Islamic Banking as a Financial Institution

Islamic banking is a financial institution that conducts all of its business activities based on Islamic principles as prescribed in the Qur'an, Hadith, and the fatwas issued by the National Sharia Council of the Indonesian Ulema Council (DSN-MUI). Unlike conventional banking, which operates under an interest-based financial system, Islamic banking applies financing mechanisms based on profit-sharing, trade, leasing, and partnership contracts that comply with Sharia principles. These principles are designed to ensure fairness, transparency, mutual benefit, and ethical financial transactions while avoiding the elements of riba (usury), gharar (uncertainty), and maisir (gambling or speculation).

The development of Islamic banking in Indonesia has experienced significant growth over the past decade, supported by increasing public awareness of Sharia-compliant financial services and government initiatives to strengthen the Islamic financial sector. Besides functioning as a financial intermediary that mobilizes and distributes public funds, Islamic banks play a strategic role in promoting national economic development through various financing products designed to meet both productive and consumptive financial needs. By providing financing that complies with Islamic values, Islamic banks contribute to the establishment of a more equitable and sustainable financial system.

One of the most prominent financing products offered by Islamic banks is Islamic Home Financing (Kredit Pemilikan Rumah Syariah or KPR Syariah). This product provides an alternative solution for individuals seeking home ownership through financing mechanisms that adhere to Islamic principles. Unlike conventional mortgages, Islamic home financing emphasizes transparency in determining the selling price, financing margin, and installment schedule, allowing customers to clearly understand their financial obligations from the beginning of the contract. Such transparency reduces uncertainty and enhances customer confidence in the financing process.

According to Yaqin et al. (2024), the expansion of Islamic financing products has significantly contributed to improving financial inclusion by increasing public access to formal financial services that comply with Islamic principles. The growing availability of Sharia-compliant financial products has enabled more people, particularly Muslim communities, to participate in the formal financial system without compromising their religious beliefs. Consequently, Islamic banking serves not only as a profit-oriented financial institution but also as a social institution that promotes financial justice, economic empowerment, and community welfare.

In the context of this study, Bank Syariah Nasional (BSN) Mataram Branch Office plays an important role in providing alternative housing financing for the local community. Through its Islamic Home Financing products, the bank facilitates home ownership by implementing financing mechanisms that are transparent, ethical, and fully compliant with Islamic principles. Therefore, the role of Islamic banking extends beyond financial intermediation to supporting social welfare by improving public access to adequate and affordable housing

2.2 *Islamic Home Financing (KPR Syariah)*

Islamic Home Financing (Kredit Pemilikan Rumah Syariah or KPR Syariah) is one of the consumer financing products provided by Islamic banks to assist customers in purchasing residential properties through financing mechanisms that comply with Islamic law. Unlike conventional mortgage loans, which are based on interest-bearing transactions, Islamic home financing is conducted through Sharia contracts such as

Murabahah (cost-plus sale), Musyarakah Mutanaqisah (diminishing partnership), and Istisna' (manufacturing or construction contract). These contracts establish a transparent relationship between the bank and the customer regarding the selling price, profit margin, financing period, and the rights and obligations of each party.

Among these financing contracts, Murabahah is the most widely implemented contract for Islamic home financing. Under this arrangement, the bank first purchases the property requested by the customer and subsequently sells it to the customer at a predetermined price that includes an agreed profit margin. As explained by Sodik et al. (2023), the Murabahah contract provides certainty regarding the total financing cost and monthly installment payments because the selling price is fixed at the beginning of the agreement. Consequently, customers are protected from fluctuations in interest rates and unexpected changes in financing costs that commonly occur in conventional mortgage systems.

Another financing model frequently adopted by Islamic banks is Musyarakah Mutanaqisah (MMQ), which is based on a diminishing partnership agreement. Under this scheme, both the bank and the customer jointly own the property, and the customer's ownership gradually increases through periodic payments until full ownership is transferred. According to Susanti and Petricia (2024), the MMQ contract offers greater flexibility because it allows a gradual transfer of ownership while maintaining fairness and shared responsibility between both parties throughout the financing period.

Islamic home financing offers several advantages compared to conventional mortgage systems. One of its primary strengths is the certainty of monthly installment payments throughout the financing period, as the agreed selling price and profit margin remain unchanged regardless of fluctuations in market interest rates. In addition, the financing process emphasizes transparency, ensuring that customers are fully informed about the financing structure before signing the contract. This transparency minimizes uncertainty and strengthens customer trust in Islamic financial institutions.

Beyond its financial characteristics, Islamic home financing also reflects the ethical values promoted by Islamic economics, including justice, transparency, mutual cooperation, and social responsibility. By eliminating interest-based transactions and emphasizing mutually agreed contracts, Islamic home financing provides a financing alternative that aligns with Islamic teachings while supporting sustainable home ownership. Consequently, KPR Syariah has become an increasingly attractive financing option for individuals seeking ethical, transparent, and Sharia-compliant housing finance in Indonesia.

2.3 *Housing Accessibility and Urban Property Price Dynamics*

Housing is one of the most fundamental human needs and plays a crucial role in determining the quality of life and social welfare. Adequate housing not only provides physical protection and security but also contributes to social stability, economic productivity, and overall well-being. However, rapid urbanization, population growth, and increasing demand for residential properties have led to a significant rise in property prices, particularly in urban areas. These conditions have made homeownership increasingly difficult, especially for middle-income households with limited financial resources.

The continuous increase in urban property prices has widened the gap between household income and housing affordability. Many individuals and families are unable to purchase homes through cash payments because the required capital exceeds their financial capacity. As a result, housing financing has become an essential instrument for improving housing accessibility and enabling more people to achieve homeownership. Through installment-based financing schemes, prospective homeowners can spread the financial burden over an extended period, making home ownership more affordable and financially manageable.

Islamic home financing has emerged as an effective alternative for addressing these challenges by providing financing mechanisms that comply with Sharia principles while maintaining affordability and financial certainty. Unlike conventional mortgage systems that are affected by interest rate fluctuations, Islamic home financing offers fixed financing structures based on mutually agreed contracts. This feature allows customers to plan their long-term financial obligations with greater confidence and stability.

According to Fauzia (2023), easier access to housing finance contributes positively to household welfare by improving financial security, social stability, and living standards. Homeownership also provides long-term economic benefits, including asset accumulation and financial resilience. Consequently, Islamic home financing serves not only as a financial product but also as an important instrument for promoting equitable housing distribution and supporting sustainable urban development.

Considering the increasing dynamics of urban property prices, Islamic home financing has become increasingly relevant in assisting communities to overcome financial barriers to homeownership. Therefore, strengthening the accessibility and effectiveness of Sharia-compliant housing finance is expected to enhance public welfare while supporting the government's efforts to reduce the national housing backlog.

2.4 *Islamic Financial Inclusion*

Financial inclusion refers to the condition in which all members of society have access to affordable, convenient, and reliable formal financial services that meet their financial needs. In the context of Islamic banking, financial inclusion encompasses not only the availability of financial products but also the public's understanding and utilization of Sharia-compliant financial services. Expanding Islamic financial inclusion is considered an important strategy for promoting equitable economic development while ensuring that financial services remain consistent with Islamic ethical principles.

Islamic banking contributes to financial inclusion by offering a wide range of financial products that accommodate customers who prefer interest-free financial transactions. These products include savings accounts, investment services, business financing, consumer financing, and Islamic home financing. Through these services, Islamic banks enable individuals who previously had limited access to formal financial institutions to participate actively in the financial system without compromising their religious values.

According to Suib and Amelia (2024), financial literacy plays a significant role in increasing public participation in Islamic financial services. Higher levels of financial literacy improve people's understanding of Sharia contracts, financing mechanisms, and the benefits offered by Islamic financial institutions. Consequently, individuals with better knowledge of Islamic finance are more likely to utilize Islamic banking products, including Islamic home financing.

Islamic home financing also serves as an entry point for customers to access various other Islamic banking services. During the financing process, customers generally open savings accounts, conduct payment transactions, and utilize additional banking products provided by the bank. This integrated relationship between financing and banking services indirectly enhances Islamic financial inclusion and strengthens customer engagement with Islamic financial institutions.

Therefore, improving financial literacy, expanding banking services, and continuously developing innovative Sharia-compliant financial products are essential strategies for increasing Islamic financial inclusion in Indonesia. These efforts will not only strengthen the competitiveness of Islamic banking but also contribute to broader economic development and social welfare.

2.5 *Previous Studies*

Numerous previous studies have examined the implementation of Islamic home financing and its contribution to improving housing accessibility and public welfare. These studies generally conclude that Islamic home financing has become an effective alternative to conventional mortgage systems because it offers greater transparency, financing certainty, and compliance with Islamic principles.

Octavia et al. (2025) found that the implementation of Murabahah-based home financing provides greater transparency than conventional mortgage financing. Customers are informed of the selling price, financing margin, and installment schedule from the beginning of the contract, thereby reducing uncertainty and increasing customer confidence in Islamic banking services. The study also highlighted that financing transparency is one of the main factors influencing customers' decisions to choose Islamic home financing.

Similarly, Sakinah et al. (2025) reported that Musyarakah Mutanaqisah-based financing provides greater flexibility in home ownership because customers gradually acquire ownership of the property throughout the financing period. This financing scheme not only enhances customer satisfaction but also reflects the principles of fairness and shared responsibility that distinguish Islamic financing from conventional mortgage systems.

Furthermore, Darwis (2025) emphasized that the successful implementation of Islamic home financing is influenced by several factors, including service quality, administrative efficiency, financing accessibility, and effective collaboration between Islamic banks and property developers. Efficient financing procedures and high-quality customer services significantly improve customer satisfaction and increase the competitiveness of Islamic banking products.

Based on these previous studies, it can be concluded that the success of Islamic home financing depends on several interconnected factors, including financing transparency, service quality, financial accessibility, public financial literacy, and consistent implementation of Sharia principles. These findings provide a strong theoretical foundation for this study, which examines the role of Islamic Home Financing at Bank Syariah Nasional (BSN) Mataram Branch Office as an alternative financing instrument for improving housing accessibility amid the increasing dynamics of urban property prices.

3. METHODS

This study employed a qualitative descriptive approach to provide a comprehensive description of the implementation of Islamic Home Ownership Financing (KPR Syariah) services at Bank Syariah Nasional (BSN) KC Mataram based on observations conducted during the internship program. This approach was chosen to gain an in-depth understanding of the service process and the implementation of Islamic home financing within the bank's operational activities.

Data were collected through observation and documentation techniques. Observation was conducted by directly examining various operational activities within the bank, particularly those related to customer services and banking administrative processes. Documentation was used as a complementary technique to record and support the findings obtained during the observation process throughout the internship period.

During the internship, the researcher actively participated in various banking operational and administrative activities. These activities included assisting with customer data entry, organizing and archiving documents, preparing transaction slips, affixing duty stamps to official documents, and verifying the completeness of customer files. In addition, the researcher participated in supporting activities, such as assisting in the organization of the Family Gathering Awards event involving property developers and notaries, as well as documenting customer service activities conducted by the bank.

The data obtained from the observations were analyzed using descriptive analysis to illustrate the role of Islamic Home Ownership Financing (KPR Syariah) as an alternative housing financing solution for the community. Through the internship program, the researcher gained a deeper understanding of Islamic banking service mechanisms and administrative procedures while enhancing administrative, communication, teamwork, discipline, and professional skills required in the workplace.

4. RESULTS AND DISCUSSION

The findings of this study were obtained through direct observation during the internship program at Bank Syariah Nasional (BSN) Mataram Branch Office. The observations revealed that Islamic Home Financing (Kredit Pemilikan Rumah Syariah or KPR Syariah) is one of the bank's flagship financing products that plays a significant role in facilitating home ownership through financing mechanisms that fully comply with Islamic principles. Amid the continuous increase in urban property prices, this financing product has become an important alternative for individuals and families who are unable to purchase residential properties through cash payments. The implementation of Islamic Home Financing at BSN Mataram Branch Office demonstrates the bank's commitment to providing ethical, transparent, and customer-oriented financial services while consistently adhering to Sharia principles and prudential banking regulations. Throughout the internship period, it was observed that the financing procedures were implemented systematically, ensuring that every stage of the financing process complied with both internal banking policies and Islamic financial principles.

The implementation of Islamic Home Financing begins with an initial consultation between prospective customers and financing officers. During this stage, customers receive comprehensive information regarding the available financing schemes, financing requirements, contract mechanisms, repayment periods, financing limits, and monthly installment simulations. Financing officers also explain the rights and obligations of both parties, including the agreed selling price, profit margin, and financing contract to ensure that customers fully understand every aspect of the financing agreement before making financial commitments. This transparent communication reflects one of the fundamental characteristics of Islamic banking, in which all contractual terms, financing costs, and obligations must be clearly disclosed at the beginning of the transaction. Such transparency not only minimizes uncertainty but also strengthens customers' confidence in the financing process. These findings are consistent with Susanti and Petricia (2024), who emphasized that transparent financing procedures significantly improve customer trust and strengthen the credibility of Islamic banking institutions.

After the consultation process, the financing application proceeds through several structured stages, including document submission, administrative verification, financial feasibility assessment, property appraisal, financing approval, contract signing, and financing disbursement. Administrative verification is one of the most essential stages because it determines whether prospective customers satisfy the bank's financing requirements. During this process, bank officers review customers' identification documents, income statements, employment certificates, tax documents, family registration records, and other supporting documents. Subsequently, the bank evaluates customers' financial capacity by considering income stability, repayment capability, existing financial obligations, employment background, and financing history. This comprehensive assessment aims to minimize the possibility of non-performing financing while ensuring that financing is granted according to customers' financial capability. During the internship, the author actively participated in several administrative activities, including document verification, customer data entry, financing document filing, and preparation of financing documentation. These experiences provided valuable practical insights into how administrative accuracy, systematic documentation, and effective communication between bank officers and customers contribute to financing efficiency and service quality. These observations support the findings of Darwis (2025), who argued that administrative quality and financing feasibility analysis are key determinants of successful Islamic home financing implementation.

The observations further indicate that Islamic Home Financing contributes substantially to improving housing accessibility, particularly for middle-income households facing increasing difficulties in purchasing residential properties due to rising urban property prices. Through installment-based financing mechanisms, customers are able to acquire homes without making full cash payments, thereby reducing the immediate financial burden associated with homeownership. BSN Mataram Branch Office offers flexible financing tenures that enable customers to select repayment periods according to their financial capacity and long-term income projections. Such flexibility allows customers to manage their household finances more effectively while gradually acquiring ownership of residential properties. Another important advantage observed during the internship is the certainty of financing costs throughout the financing period. Unlike conventional mortgage systems, where installment amounts may fluctuate following changes in market interest rates, Islamic Home Financing establishes the selling price and profit margin at the beginning of the financing agreement. Consequently, customers pay fixed monthly installments throughout the financing period, enabling them to prepare long-term financial plans with greater certainty and stability. These findings support the study conducted by Octavia et al. (2025), which concluded that financing transparency and installment certainty are among the primary factors influencing customers' decisions to choose Islamic Home Financing over conventional mortgage products.

In addition to improving housing accessibility, the implementation of Islamic Home Financing also contributes significantly to strengthening Islamic financial inclusion within the local community. Throughout the financing process, customers are encouraged to utilize various Islamic banking services, including savings accounts, payment facilities, digital banking platforms, and other Sharia-compliant financial products. Consequently, many customers who initially visit the bank solely to apply for home financing gradually become active users of other banking services. This finding indicates that Islamic Home Financing functions not only as a housing finance product but also as an effective gateway for expanding public participation in the Islamic financial system. Increased utilization of Islamic banking services contributes to broader financial inclusion by providing communities with safer, more transparent, and more accountable financial alternatives. Furthermore, stronger relationships between customers and Islamic financial institutions promote long-term customer loyalty while supporting the sustainable growth of Islamic banking. These findings are consistent with Suib and Amelia (2024), who reported that improved financial literacy and broader access to Islamic financial products significantly enhance Islamic financial inclusion among Muslim communities.

Despite its numerous advantages, several challenges were identified during the implementation of Islamic Home Financing at BSN Mataram Branch Office. One of the primary challenges is the relatively limited public understanding of Sharia financing contracts. Some prospective customers continue to perceive Islamic Home Financing as being similar to conventional mortgage financing because they have limited knowledge regarding Sharia contracts such as Murabahah and Musyarakah Mutanaqisah. This condition indicates that financial literacy concerning Islamic banking products remains relatively low among certain segments of society. Another challenge is the continuous increase in residential property prices, which directly affects customers' financing eligibility. Although Islamic financing offers flexible repayment schemes, rapidly increasing property prices require higher financing limits and larger customer incomes to meet financing eligibility requirements. Administrative procedures also present challenges for some applicants. Although comprehensive documentation is essential for ensuring prudent financing decisions and reducing financing risks, customers occasionally perceive the administrative process as lengthy and complicated. Moreover, increasing competition from conventional banking institutions requires Islamic banks to continuously improve service quality, financing innovation, digital banking facilities, and customer education programs to maintain their competitiveness within Indonesia's banking industry.

Overall, the findings demonstrate that Islamic Home Financing at BSN Mataram Branch Office has been implemented effectively and consistently in accordance with Sharia principles while maintaining transparency, accountability, and customer-oriented services. The financing procedures have successfully enhanced customer trust, improved access to affordable housing, and strengthened Islamic financial inclusion within the local community. Furthermore, the implementation of Islamic Home Financing contributes not only to facilitating home ownership but also to supporting the sustainable development of Indonesia's Islamic banking industry. Nevertheless, continuous efforts to improve public financial literacy, simplify administrative procedures without compromising prudential banking standards, enhance service quality, and develop innovative financing products remain essential to maximize the effectiveness of Islamic Home Financing and its contribution to improving housing accessibility amid the continuing dynamics of urban property prices.

5. CONCLUSION

The community service activities through the internship program at Bank Syariah Nasional (BSN) Mataram Branch provided direct experience in the implementation of Sharia-based Housing Ownership Financing (KPR Syariah), which serves as one of the alternative financing options for home ownership among the public. Based on observations, Sharia KPR helps people gain access to home ownership financing that complies with Sharia principles, is transparent, and ensures fixed installment payments throughout the financing period.

In addition to fulfilling the community's need for proper housing, Sharia KPR products also contribute to increasing the use of Islamic banking services and provide broader opportunities for the public to obtain financing that is free from interest (riba). The presence of Sharia KPR at BSN Mataram Branch serves as an appropriate solution to address the rising property prices in urban areas while also improving access to Sharia-based financial services for the community.

Through this internship program, students gained direct experience in service operations, administrative processes, and financing systems in Islamic banking. It also helped improve communication skills, discipline, teamwork, and professionalism required for future careers in the workplace.

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