

**INFLUENCES AND ANTECEDENTS THAT INFLUENCE HOME PURCHASE
DECISIONS THROUGH SHARIA MORTGAGE FINANCING
(STUDY ON KCP BTN SYARIAH KALIMAS BEKASI BRANCH
CUSTOMERS)**

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ARTICLE INFO	ABSTRACT
Accepted : 25-08-2023 Revised : 13-09-2023 Approved : 25-09-2023	This study aims to investigate the influence of marketing mix and service quality on customers' decision to purchase a house through Sharia financing at Bank BTN Syariah. The population of this research consists of customers who have purchased a house using Sharia financing from Bank BTN Syariah KCP Kalimas Bekasi. The sample size for this study is 150 individuals. The data analysis method employed in this research is multiple linear regression analysis. The results of the study show that both marketing mix and service quality have a significant simultaneous effect on customers' house purchase decisions. Furthermore, the partial results of the hypothesis test also indicate that marketing mix and service quality significantly influence customers' house purchase decisions. In conclusion, this research demonstrates that marketing and service quality factors play a crucial role in shaping customers' decisions to purchase a house through Sharia financing at Bank BTN Syariah KCP Kalimas Bekasi. Therefore, the bank needs to enhance service quality and marketing strategies to attract customers' interest in choosing Sharia financing as a solution for their house purchase.
Keywords: marketing mix; service quality; purchase decision; financing.	



Introduction

The property market has improved significantly in recent decades, with more and more customers opting for Islamic financing options to buy homes. Bank BTN Syariah, as one of the leading Islamic banks in Indonesia, has become the top choice for individuals looking for Sharia-compliant housing financing solutions. Therefore, it becomes important to understand the factors that influence customers' decisions in choosing Islamic financing for their home purchases (Fang, Shao, & Wen, 2016). Marketing mix and service quality play an important role in shaping customer perceptions and preferences when choosing a financial institution for housing finance. The marketing mix, which includes elements of product, price, promotion, and distribution, determines how well a bank presents an Islamic financing package to prospective home buyers. Similarly, the quality of services offered by banks during the financing process greatly affects customer satisfaction and trust in the institution (Behravan, Jamalzadeh, Jouya, & Markhali, 2012).

Given the competition in the Islamic banking sector and the increasing demand for Sharia-compliant financial products, Bank BTN Syariah needs to improve its marketing strategy and service quality to maintain its market share and attract new customers.

However, a comprehensive analysis of the relationship between marketing mix, service quality, and home purchase decisions through Sharia financing at KCP BTN Syariah Kalimas Bekasi is still limited (Thaker & Sakaran, 2016). Therefore, this study aims to fill this gap by investigating the extent of the influence of marketing mix and service quality on customers' decisions to choose Islamic financing in home purchases (Jacob, 2022).

The insights gained from this research can provide valuable guidance for Bank BTN Syariah in formulating effective marketing strategies and improving service quality to meet the expectations and needs of their customers. In addition, this study is expected to contribute to the existing literature especially on Islamic banking by providing empirical evidence on the factors influencing customers' choice of financing products, especially in the context of purchasing property through sharia-compliant options (Kansra & Jha, 2016). Ultimately, understanding and addressing these factors can have a significant impact on a bank's competitiveness, customer satisfaction, and long-term sustainability in the dynamic and evolving Islamic banking market (Yordan, Zulkarnain, & Alwie, 2019). The purpose of this study is to find out whether the marketing mix and service quality affect the decision to buy a house through sharia financing at KCP BTN Syariah Kalimas Bekasi.

Purchasing Decision

Purchasing Decision: Purchasing decision is the process that consumers go through in choosing and buying a particular product or service (Kotler & Armstrong, 2018). This process involves the stages of need recognition, information search, alternative evaluation, purchasing, and post-purchase assessment (Maslukhah & Putra, 2021). Consumer behavior theories and models such as the Consumer Buying Behavior Model proposed by Kotler and Keller can provide insight into the factors that influence purchasing decisions (Contreras & Ramos, 2016).

Marketing Mix

Marketing Mix is a concept that is tested enough in marketing to describe the various elements used by companies in designing and implementing marketing strategies to achieve their business goals (Rosita, 2017). The concept was first proposed by Jerome McCarthy in the 1960s and consists of four main elements known as the 4Ps: Product, Price, Place, and Promotion (Özen & İlhan, 2020).

The theory of marketing mix 7P is a development of the traditional marketing mix concept of 4P (Product, Price, Place, Promotion) proposed by McCarthy and Perreault (Meng et al., 2022). This theory includes three additional elements to further expand marketing strategies so that it includes the 7Ps consisting of product, price, place, promotion, people, process, and physical evidence (Luthfi & Hapsari, 2018).

Research Methods

The type of analysis used in this study is quantitative. The technique used in this study was associative. According to Sugiyono (2019), the associative analysis method is an analysis intended to understand the relationship between two variables, or more. The

types of data used are secondary data from literature studies and primary data from observations and questionnaire answers. The population in this study is KCP customers of Bank BTN Syariah Kalimas Bekasi who have used the Sharia KPR financing facility. In the case of sampling tests. Therefore, the minimum number of sample subjects to be used in the study is 150 respondents. The method of data analysis in this study uses Multiple Linear Regression Analysis.

Results and Discussion

Validity tests are used to see the extent to which a measuring device can measure what it wants to measure. To see whether or not the data is valid, the column seen is the Corrected Item-Total Correlation column (Wen, R. Prybutok, Blankson, & Fang, 2014). It is said to be valid if the calculation > 0.30 . schools to produce a workforce ready and able to face the challenges of Industry 4.0.

Table 1
Marketing Mix Variable Validity Test Results

No	Indikator	rhitung	Simpulan
1	<i>Product 1</i>	0.74	Valid
2	<i>Product 2</i>	0.694	Valid
3	<i>Price 1</i>	0.75	Valid
4	<i>Price 2</i>	0.765	Valid
5	<i>Place 1</i>	0.674	Valid
6	<i>Place 2</i>	0.594	Valid
7	<i>Promotion 1</i>	0.82	Valid
8	<i>Promotion 2</i>	0.662	Valid
9	<i>People 1</i>	0.758	Valid
10	<i>People 2</i>	0.709	Valid
11	<i>Physical Evidence 1</i>	0.773	Valid
12	<i>Physical Evidence 2</i>	0.684	Valid

Source: Data processing, 2023

Based on Table 1 above shows that the calculated value of each indicator has a value of >0.30 , it can be concluded that all indicators are declared valid.

Tabel 2
Hasil Uji Validitas Variabel Kualitas Layanan

No	Indikator	rhitung	Simpulan
1	<i>Reliability 1</i>	0.769	Valid
2	<i>Reliability 1</i>	0.73	Valid
3	<i>Responsiveness 1</i>	0.799	Valid
4	<i>Responsiveness 2</i>	0.839	Valid
5	<i>Assurance 1</i>	0.837	Valid
6	<i>Empaty 2</i>	0.784	Valid
7	<i>Tangibility 1</i>	0.718	Valid
8	<i>Tangibility 2</i>	0.741	Valid

Source: Data processing, 2023

Based on Table 2 above shows that the calculated value of each indicator has a value of >0.30 , it can be concluded that all indicators are declared valid.

Table 3
Purchase Decision Variable Validity Test Results

No	Indikator	rhitung	Simpulan
1	Identifikasi Kebutuhan 1	0.707	Valid
2	Identifikasi Kebutuhan 2	0.699	Valid
3	Evaluasi Alternatif 1	0.781	Valid
4	Pembelian Konsumsi 1	0.608	Valid
5	Pembelian Konsumsi 2	0.731	Valid
6	Evaluasi Pembelian 1	0.671	Valid
7	Evaluasi Pembelian 2	0.702	Valid

Source: Data processing, 2023

Based on Table 3 above shows that the calculated value of each indicator has a value of >0.30 , it can be concluded that all indicators are declared valid.

Reliability Test

A reliability test is a method or technique used in research to measure the extent to which the instrument or measuring instrument used is consistent and reliable in measuring a particular construct or variable. Reliability is an indicator of the accuracy and accuracy of measuring instruments in producing consistent and reliable results. An instrument is said to be reliable if it has a Cronbach's alpha value of 0.6 (Sugiyono, 2019).

Table 4
Reliability Test Results

No	Indikator	Cronbach α	Simpulan	Keterangan
1	Bauran Pemasaran	0.933	Reliabel	Karena Cronbach $\alpha > 0,6$
2	Kualitas Layanan	0.938	Reliabel	Karena Cronbach $\alpha > 0,6$

Source: Data processing, 2023

Based on Table 4 above shows that the Cronbach alpha value of each variable has a value of >0.60 , so it can be concluded that the research instrument is declared reliable.

Classical Assumption Test

A classical assumption test is a series of statistical tests performed in regression analysis to check whether the data meets the critical assumptions required for valid and reliable regression results. Classical assumptions are a set of conditions that must be met for the results of regression analysis to be considered accurate and reliable.

Normality Test

The normality test is a statistical method used to test whether the analyzed data has a normal distribution or not. One of the normality tests used in this study used Kolmogorov Smirnov's approach.

Table 5
Kolmogorov Smirnov test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		150
Normal Parameters ^a	Mean	0.0000000
	Std. Deviation	3.79126426
Most Extreme Differences	Absolute	0.064
	Positive	0.064
	Negative	-0.058
Test Statistic		0.064
Asymp. Sig. (2-tailed)		.200 ^{c,d}
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true		

Based on Table 5 above, the asymp sig value > 0.05, so it can be concluded that the residual data is usually distributed.

Multicollinearity Test

The multicollinearity test is a statistical method used in regression analysis to test whether there is a high correlation or dependency problem between two or more independent variables (predictor variables) in a regression model. Multicollinearity can be seen from the value of the Tolerance and Variance Inflation Factor (VIF). It is said that multicollinearity does not occur if the tolerance value is > 0.1 or VIF < 5.

Table 6
Multicollinearar Test

No	Variabel	Nilai Tolerance	Simpulan	Nilai VIF	Simpulan
1	Bauran Pemasaran	0.234	>0,1	4.28	<5
2	Kualitas Layanan	0.234	>0,1	4.28	<5

Source: Data processing, 2023

Based on Table 6. above shows that all tolerance values of the free variable > 0.1 and VIF values of the free variable < 5 , it can be concluded that there is no multicollinearity problem.

Heteroscedastias Test

The heteroscedasticity test is a statistical method used in regression analysis to test whether the residual variability (the difference between the predicted value and the actual value) of the regression model changes significantly throughout the range of predictor values (independent variable). The heteroscedasticity test can be performed with a graphical approach. Under the results of the heteroscedasticity test using the graphing approach and Glejser test.

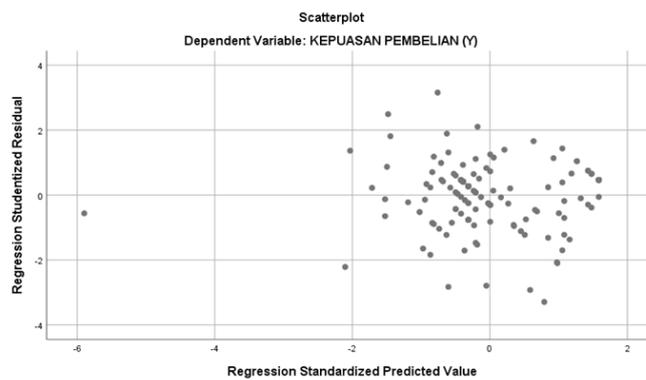


Figure 2. ScatterPlot Heteroscedasticity Test

The scatter diagram above illustrates that the data points are scattered randomly without forming a clear pattern, and they are well distributed above and below zero on the Y-axis. This indicates that there is no heteroscedasticity in the regression model, so the regression model is suitable for use.

Table 7
Glejser Test Results

Coefficients ^a						
Model				Standardized Coefficients	t	Sig.
				Beta		
1	(Constant)	6.281	1.612		3.897	0.000
	Bauran	0.033	0.077	0.048	0.423	0.673
	Kualitas	-0.074	0.083	-0.096	-0.891	0.375

a. Dependent Variable: Abs_Res

Based on Table 7 above shows that all variables have a Sig value > 0.05 , and it can be concluded that there are no symptoms of heteroscedasticity.

Multiple Linear Regression Equations

The results of calculations and data processing using SPSS Version 26.00, obtained the Coefficients table as shown in the table below. From the table can be drawn several conclusions, one of which is the multiple linear regression equation.

Table 8
Multiple Linear Regression Equations

Coefficients ^a						
Model	Unstandardized Coefficients			Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	0.952	1.267		0.752	0.453
	Bauran Pemasaran	0.371	0.051	0.593	7.202	0.00
	Kualitas Layanan	0.273	0.073	0.308	3.735	0.00
a. Dependent Variable: Keputusan Pembelian						

Sumber: Data diolah, 2023

Purchase Decision = 0.952 + 0.371 Marketing Mix + 0.273 Quality of Service

The above model can be interpreted as follows:

- The constant is 0.952 which means if the variables of marketing mix and service quality are considered zero then the purchasing decision variable is 0.952.
- The regression coefficient of the marketing mix variable obtained a value of 0.371 which means that if the marketing mix variable increases by one unit while the service quality variable is assumed to be fixed, the purchase decision will increase by 0.371
- The regression coefficient of the service quality variable obtained a value of 0.273 which means that if the service quality variable increases by one unit while the marketing mix variable is assumed to be fixed, the purchase decision will increase by 0.273.

Test the hypothesis

Simultaneous hypothesis test (F-test)

Simultaneous hypothesis testing is a statistical method used to jointly test the effect of independent variables on the dependent variable in a regression model. The following results of the hypothesis test together (simultaneously) in this study can be seen in the Anova Table below.

Table 9
Simultaneous Hypothesis Test Results

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1820.821	2	910.41	241.627	.000b
	Residual	553.872	147	3.768		
	Total	2374.693	149			

a. Dependent Variable: Keputusan Pembelian

b. Predictors: (Constant), Kualitas Layanan, Bauran Pemasaran

Source: Data processing, 2023

Table 9. above shows that the $F_{\text{calculate}}$ value is 241.627. Meanwhile, the F_{table} value is 3.06. Thus, it can be said that the value of $F_{\text{calculate}} = 241.627 >$ of $F_{\text{table}} = 3.06$. This means that independent variables consisting of promotion mix and service quality simultaneously have a significant effect on house purchase decisions through Sharia mortgage financing at KCP BTN Syariah Bekasi.

Partial Hypothesis Test (t-Test)

A partial hypothesis test is a statistical method used to examine the individual influence of each independent variable (predictor variable) on the dependent variable (outcome variable) in a regression model (Suyanto, 2020). In this study, we will see the influence of marketing mix and service quality on house purchase decisions through Sharia KPR financing at KCP BTN Syariah Bekasi.

Table 10
Hasil Uji Hipotesis Secara Parsial

No	VARIABEL	COLLINEARITY STATISTICS				KESIMPULAN
		thitung	ttabel	Sig.	$\alpha = 5\%$	
1	Bauran Pemasaran	7.202	> 1,97	0,000	< 0,05	Berpengaruh signifikan
2	Kualitas Layanan	3.735	> 1,97	0,000	< 0,05	Berpengaruh signifikan

Source: Data processing, 2023

To determine whether the hypothesis is rejected or accepted, the calculated value above can be compared with the table value at the 5% signification level ($\alpha = 0.05$). The value of the table at the significance level of 5% ($\alpha = 0.05$) is 1.97. By comparing t_{hitung} and travel, the following conclusions can be drawn:

1. Partially, the marketing mix has a significant effect on the decision to buy a house through Sharia mortgage financing at KCP BTN Syariah Bekasi, because t_{hitung} (7.202) > table (1.97) and the significance value is above 0.05, it can be stated that the first hypothesis (H1) is accepted
2. partially, the quality of service has an influence and is significant on the decision to buy a house through Sharia mortgage financing at KCP BTN Syariah Bekasi, because t_{hitung} (3.735) > table (1.976)) and the significance value is below 0.05, it can be stated that the second hypothesis (H2) is accepted.

Coefficient of Determination (R2)

The coefficient of determination, also known as R-squared (R^2), is a statistical measure used in regression analysis to evaluate the extent to which the variability of the dependent variable (outcome variable) can be explained by the independent variable (predictor variable) present in the regression model. The following are presented the results of the coefficient of determination test using SPSS Version 26.00.

Table 11
Qualifier (R2)

Model Summary^b			
R Square	Adjusted R Square		
0.767	0.764		
a. Predictors: (Constant), Kualitas Layanan, Bauran Pemasaran			
b. Dependent Variable: Keputusan Pembelian			

Based on Table 11 above, shows an adjusted R Square value of 0.764 or 76.4%. It can be concluded that the variable decision to buy a house through Sharia mortgage financing at KCP BTN Syariah Bekasi can be explained by the marketing mix and service quality, which is 76.4% and the remaining 23.6% is influenced by other variables that were not studied in this study.

The Effect of the Adjustment Mix on Purchasing Decisions

The significant influence of the marketing mix on the decision to buy a house through Sharia financing at KCP BTN Syariah Kalimas Bekasi can be discussed based on the findings of research that has been conducted. In this study, the marketing mix that includes elements of product, price, promotion, and distribution was identified as an important factor influencing customers' purchasing decisions. Attractive and quality home financing products, as well as competitive price offers, provide added value for prospective buyers and increase the attractiveness of Islamic financing as an option for buying a house. In addition, effective promotions and persuasive marketing campaigns also contribute to increasing customer awareness and interest in choosing sharia financing from BTN Syariah Kalimas Bekasi. Accessible and efficient distribution is also a key factor in making it easier for customers to obtain financing services practically and quickly.

The results of the study that show the significant influence of the marketing mix on the decision to buy a house through sharia financing at BTN Syariah Kalimas Bekasi have important implications for the company. In the increasingly fierce competition of the Islamic banking industry, an understanding of the importance of an integrated and effective marketing mix is crucial for Bank BTN Syariah to achieve successful marketing goals. By strengthening its marketing strategy by improving the elements of the marketing mix, Bank BTN Syariah can be more effective in attracting customers, maintaining customer loyalty, and expanding market share in the Islamic banking sector. In addition, these findings also contribute to a further understanding of how the marketing mix impacts purchasing decisions in the Islamic banking sector, thus providing a reference for further research in this field.

The Effect of Service Quality on Purchasing Decisions

The results of the study show that service quality has a significant effect on home purchase decisions through sharia financing at KCP BTN Syariah Kalimas Bekasi provides important insights into the important role of service quality in influencing consumer preferences and purchasing actions. In the context of Islamic banking, where service is important in building long-term relationships with customers, high service quality is a crucial factor in creating a positive experience for prospective buyers.

Service quality which includes good responsiveness, reliability, assurance, empathy, and adequate physical evidence, can increase customer satisfaction and trust in sharia financing offered by Bank BTN Syariah Kalimas Bekasi. Responsive and reliable service helps address customer needs and requests quickly and efficiently, which contributes to a positive experience and strengthens customer confidence in the service. The existence of strong guarantees in the Sharia financing process provides a sense of security for customers in making home purchase decisions through Sharia financing. In addition, the ability of staff to provide empathetic service, by understanding customer needs and desires, also increases customer satisfaction and creates closer relationships.

The results of this study make an important contribution to the understanding of how service quality influences purchasing decisions in the Islamic banking sector. Bank BTN Syariah Kalimas Bekasi can use these findings to improve their service quality, ensure that every aspect of service quality is well taken care of, and optimize customer experience to retain existing customers and attract new customers. Amid intense industry competition, superior service quality can be a strong differentiator and help Bank BTN Syariah strengthen its position in the Islamic banking market.

Conclusion

Based on the results of the research that has been conducted, it can be concluded that the variables of promotion mix and service quality simultaneously have a significant effect on the decision to buy a house through sharia financing at KCP BTN Syariah Kalimas Bekasi, while the results of the hypothesis test partially show that the variable mix of hardening and promotion has a significant effect on the decision to buy a house through sharia financing KCP BTN Kalimas Bekasi.

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