

Determinants of Demand for Sharia Housing in Palembang Case Study: Ahad Mandiri Property



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ABSTRACT: This study analyze the factors that influence consumer decisions in choosing Housing Loans in Palembang City through Developer Property Shariah (DPS). This study uses primary data with closed questionnaire and likert scale measurement. The were gathered using interview method, involving 50 repondents. The analytical technique used multiple linier regression, F test, and T test using SPP 18 program. The results showed that simultaneously variables of religiosity, economics, service and administrative process, education, marketing, financing scheme, location and facility influence the decision of purchasing housing loans with a significance level of .022. partial test shows the result that variable of religiosity, economics, education, financing scheme, location and facility have a significant positive effect to consumer purchase decision variable. While marketing, service and administration variable have negative and insignificant influence on purchasing decision.

KEYWORDS: Purchase Decision, Multiple Linear Regression F Test, T test

I. INTRODUCTION

Indonesia's population growth continues to increase. According to data from the Central Bureau of Statistics (BPS), the average growth is 1.46 percent per year, thus driving the demand for housing ownership to increase. According to the 2018 BPS National Socio-Economic Survey (SUSENAS) data, based on the status of residential ownership in Indonesia, it is known that in 2018 there were 52.2 million households that owned their own homes out of a total of 65.5 million households. In other words, as many as 13.3 million households do not own their own homes (rent or contract and others).

This encourages a gap or shortage (backlog), the amount of demand for housing is more than the amount of housing provided. According to Riandi (2015) based on data from several relevant agencies or institutions, the housing backlog in Indonesia reached 15 million units until 2014 so it requires around 800 thousand units to cover it and based on data from the housing developer association only 400 thousand units were fulfilled.

The capital of South Sumatra Province, Palembang City, has an average population growth of 1.2 percent with a total population according to BPS in 2015 of 1,580,517 people.

The population continues to grow either due to natural growth or urbanization and with various fiscal policy incentives, such as zero percent tax for Value Added (VAT), permit simplification, and down payment subsidies in credit home ownership will encourage increased housing demand.

Home ownership can be done in several ways, such as building your own or renting, buying cash or buying installments either at official financial institutions (banks) or to Sharia Property Developers (CV, PT, or Individuals). Home ownership by building yourself or buying cash requires the preparation of a large amount of money at the beginning according to the type of house to be purchased. However, in this case not all people have the cash to make it happen coupled with economic fluctuations that are very unstable and encourage inflation to continue to increase so that the price of materials to build housing also increases and house prices soar.

Public Housing Credit (KPR) is a practical solution for the community in its implementation, even the President Director of PT Bank Central Asia Tbk (BBCA) Jahja Setiaatmadja in Metronews.com on December 20, 2016 said that "The ability of people to buy houses has a broad multiplier effect on other economic sectors. If the ability of to buy a house will increase the demand for labor (construction) and can also encourage the growth of other sectors around the housing development area". In addition, KPR is also equipped with various fiscal incentives, one of which is in terms of credit interest offered which is getting lower, for example, BCA Bank guarantees that it will try to maintain KPR interest at five percent in 2017, because it cannot be denied that the credit interest rate greatly affects fluctuations in demand for housing loans in conventional banking.

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The implementation of Islamic housing development by Muslim entrepreneurs (Shariah Property Developer) is the answer to the problems that arise in the implementation of conventional mortgages and Islamic mortgages through banks. The development of Islamic housing by Sharia Property Developer (DPS) provides alternative solutions in its implementation, among others: First, there is no element of usury (interest). Second, the contract is clear with an *istisna* (order) contract with several payment innovations. Third, there is no income limit that housing loan applicants must have. Fourth, the money used by customers for home installments is not money borrowed from developers. Fifth, installment payments are in accordance with the agreed initial contract price. Sharia housing loans offered by Sharia Property Developers in its implementation are indeed the main solution in housing ownership for the majority Muslim Indonesian people and for people with lower middle income.

Based on several reference journals in this study, Aliah (2010), Budiman (2010), Rahma (2010), Hamid (2011), Marpaung (2011), Saraswati (2011), Amri (2012), Amri (2012), Amri (2012), Siregar (2012), Radiah (2013), Riandi (2015) found factors that influence mortgage selection decisions, among others: religiosity factors, economic factors, service factors and administrative processes, education factors, marketing factors, financing scheme factors, and location and facility factors. Some of these factors will be the main indicators in this study.

II. LITERATURE REVIEW

Demands Theory

Islamic demand theory basically has the same factors as conventional demand theory, except that the difference is that in the consumer demand decision for a good there is a variable consideration of piety or faith (*aqidah*) of a Muslim. Thus, the demand for goods is carried out in accordance with the rules of sharia (according to Islamic rules). The Islamic demand function can be formulated as follows (Pujiyono, 2006: 204):

$$Q_{di} = f(P_x, P_y, I, T, A) \quad (2.1)$$

Where:

Q_{di} = The amount of goods demanded according to Islam

P_x = Price of the main goods

P_y = Price of other goods

I = Consumer income

T = Taste

A = Level of faith or *aqidah* of consumers

The equation shows that the demand for goods according to Islam (goods X) is a function of P_x , P_y , I , T , and A . Based on this function means that the amount of demand for goods according to Islam (Q_{di}) is influenced by the price of goods X, the price of other goods other than goods X (in this case denoted as goods Y), income, tastes and the level of consumer faith (*aqidah*).

According to Pujiyono (2006:204) the formation of the Islamic demand curve is basically determined by the type of goods to be consumed which also determines the magnitude of the demand elasticity coefficient. So in Islamic Economic Theory, the coefficient of elasticity is not determined by price but by the type of goods to be consumed. Consumption is the activity of spending the use value (utility) of an item. The concept of consumption in Islam aims to achieve *falah*, namely the happiness of the world hereafter.

According to Mannan (1993: 44) consumption activities in Islam are controlled by five principles, including: the principle of justice, the principle of cleanliness, the principle of simplicity, generosity, and morality. According to Frank (2003:241) there are two types of rationality in conventional economics, namely: self interest rationality and present aim rationality.

Previous Research

Amri (2012) in his research aims to analyze the factors that influence customers in the selection of Islamic mortgages, especially for Islamic mortgage customers of PT Bank Muamalat Indonesia Tbk. The method used with multiple linear regression tests with SPSS. The results showed that the top five sequences that became the main reason for making mortgage selection decisions at Bank Muamalat were because customers were aware of the implementation of the interest system was haram, customers considered Sharia principles in choosing Islamic mortgages, there was no penalty imposed on customers if they paid off the mortgage. imposed on customers when paying off faster, KPR Bank Muamalat in accordance with sharia principles, and low late payment penalties.

The results of research by Siregar (2012) using the Multiple Regression (OLS) method show the results of the economic "a priori" test, the margin has a negative effect on PKR Murabahah in accordance with the theory. However, income, service and religion have a positive effect on PKR Murabahah also in accordance with theory and previous research results. So, together margin,

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income, service and religion affect PKR Murabahah in accordance with theory and the results of previous research. The results also show that consumer debtors who buy houses through PKR Murabahah Bank CIMB Niaga Syariah Branch Office (KCS) Medan are influenced by factors that dominantly and significantly influence each other on PKR Murabahah and there are other factors.

Radiyah (2013) conducted research in Samarinda City and the research subjects were consumers who had bought houses using Bank Mandiri KPR facilities from 2009 to 2011.

The research results show that the independent variables in this case are Product, Price, Place, Promotion, People, Process and Physical Evidence simultaneously have a real effect on Customer Decisions to Take Independent Mortgages, so the first hypothesis can be accepted. Only the variables Product, Price and Process have a significant effect on customer decisions to take Mandiri mortgages while other variables have an insignificant effect.

Specifically, some of the journals that are references in this study are Aliah (2010), Rahma (2010), Hamid (2011), Marpaung (2011), Saraswati (2011), Amri (2012), Siregar (2012), Radiyah (2013), Riandi (2015).

III. RESEARCH METHODOLOGY

3.1 Scope of Researc

Development research is research conducted with the intention of developing previous research findings, either for the purposes of pure science or applied science (Wirartha, 2006: 128). Based on this understanding, the type of research conducted in this research is development research, because the purpose of this research is to provide an expanded analysis of the factors that influence the demand for mortgages, especially in Palembang City.

The main location in this research is in Palembang City, with the target respondents being consumers at Depeloper Property Shariah (DPS). Determination of the location is determined by considering the distance and access to the housing location to meet consumers, targeted locations are in two housing complexes with different DPS in each housing complex. The research implementation time was carried out for one month, from mid-November 2021 to mid-December 2021 by distributing questionnaires to 50 respondents.

3.2 Model of Research

The research model in Figure 3.2 is the result of the author's processing which comes from the research of Aliah (2010), Budiman (2010), Rahma (2010), Hamid (2011), Marpaung (2011), Saraswati (2011), Amri (2012), Siregar (2012), Radiyah (2015), so that the research model as above is formed.

Riandi (2015), so that the research model is formed as above. Based on the concept of a similar model for the regression test formed, are:

$$KPN = KPR + REI + EKO + PDA + PEN + + SKM + LDF + i$$

Description:

KPN = Purchase decision

KPR = Coefficient

i = Estimate of Error for each variable

1,, 6 = Regression coefficient of each variable

REI = religiosity factor

EKO = Economic factors

PDA = Service factors and administrative processes

PEN = Education factor

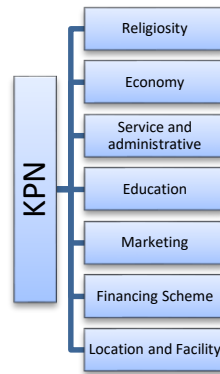
PEM = Marketing factor

SKM = Financing scheme factor

LDF = Location and Facility Factors

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Table 1. Framework Research



3.2 Step of Analysis

The dependent variable used in this study is consumer purchasing decisions. Testing of research instruments is carried out with three tests, namely: reliability test, validity test and frequency distribution. The independent variables in this study include: religiosity, economy, service and administration, education, marketing, financing scheme, and location (facilities and environment).

The sections contained in the research questionnaire are as follows:

1. Introduction

The introduction section contains the author's self-introduction, university origin and the author's purpose as well as a request for respondents to fill out the questionnaire.

2. Screening and Respondent Demographics

The screening section aims to clarify that consumers do use the mortgage program.

The demographics section contains questions that aim to find out the demographics of the respondents, including:

- a. Age of respondent
- b. Gender of the respondent
- c. Marital status of the respondent
- d. Occupation of the respondent
- e. Religion of the respondent
- f. Respondent's monthly income

3. Main Question

The Main Question is the core part of this research and is translated into a Likert scale.

4. Suggestion contains

IV. ANALYSIS AND DISCUSSION

4.1 Description Research

Primary data collection in this study was only carried out in one stage with a total of 50 respondents. Respondents in this study came from two Sharia Property Developers in Palembang City with the proportion of the sample size for each Sharia Property Developer being 30:20 respondents. All respondents who became sources in this study were registered as customers at the Sharia Property Developer. Where all respondents have made transactions in the form of mortgage purchases. In addition, the qualitative descriptive test did not explain the religion of the respondents because all respondents in this study were Muslim.

The implementation of the field survey was carried out for approximately one month and one week, this could happen because in the first month the results of the questionnaire that had been answered by the respondents were tested for Validity and Reliability testing, it turned out that there were still many homogeneous respondents' answers so that testing could not be continued. After reaching this stage, field research was conducted again for one week to ask the respondent again with the appropriate conditions on the respondent.

The testing stage after the results of the second field survey were obtained, the Validity and Reliability Test was carried out on the question items for each variable. Initially, the total number of question items amounted to 37, remaining 27 question items on the independent variable plus 5 question items on the dependent variable. Then after all the question items are proven valid and reliable, the Method of Succession Interval (MSI) test is carried out, the Classical Assumption Test, the Multiple Linear Regression Test, the F Test, and the t Test.

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4.2 Frequency Distribution Analysis

4.2.1 Age of Respondents

Based on the Respondents' Age Table, we can see the age composition for all 50 respondents. The age interval of respondents in this study is divided into 5 classes. The highest number of respondents was in the third class in the age range between 36-40 respondents (38%) and the least in the fifth class between 46-50 years of age as many as 3 respondents (3%). The first class had 5 respondents aged between 25-30

years (10%). Respondents aged between 31-35 as many as 18 respondents (36%) were in the second class. Furthermore, in the third class there were 19 respondents aged between 36-40 years (38%), the fourth class age range between 41-45 years as many as 5 respondents (10%). The fifth class is between 46-50 years old as many as 3 respondents (3%).

Frequency	Percent	Valid		Cumulative Percent
		Percent	Percent	
Valid 25-30	5	10.0	10.0	10.0
31-35	18	36.0	36.0	46.0
36-40	19	38.0	38.0	84.0
41-45	5	10.0	10.0	94.0
46-50	3	6.0	6.0	100.0
Total	50	100.0	100.0	

Source: SPSS Test Results (primary data)

4.2.2 Respondent Gender

The Respondent Gender Table shows the proportion of male and female respondents. There were 30 male respondents in this study (60%) and 20 female respondents (40%).

Frequency		Valid		Cumulative Percent
		Percent	Percent	
Valid laki-laki	30	60.0	60.0	60.0
Perempuan	20	40.0	40.0	100.0
Total	50	100.0	100.0	

Source: SPSS Test Results (primary data)

4.2.3 Respondents' Marital Status

The Respondents' Marital Status Table shows that the number of respondents with unmarried status is 46 respondents (92%), married as many as 3 respondents (6%), and respondents with widowed status as many as 1 respondent (1%).

Frequency		Valid		Cumulative Percent
		Percent	Percent	
Menikah	46	92.0	92.0	92.0
belum menikah	3	6.0	6.0	98.0
janda	1	2.0	2.0	100.0
Total	50	100.0	100.0	

Source: SPSS Test Results (primary data)

4.2.4 Respondent Occupation

The Respondents' Occupation table illustrates the type of work of respondents. Based on the table, it can be seen that the types of jobs of respondents in this study include: BUMN employees, self-employed, private employees, teachers, civil servants, general practitioners, technicians, branch managers, students, office staff, and operational heads.

The proportion of the number of respondents was 1 respondent working as a BUMN employee (2%), respondents with jobs as self-employed and private employees were 6 people (12%) and 18 respondents (36%). The types of work as teachers, civil servants, and general practitioners are 5 respondents (10%), 14 respondents (28%), and 1 respondent (1%), respectively.

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Furthermore, the types of work as Technicians, Branch Managers, Students, Office Staff, Operations Heads have the same proportion of 1 respondent in each job with a total percentage of 5%.

	Frequency		Percent	Valid Percent	Cumulative Percent
Valid	Karyawan BUMN	1	2.0	2.0	2.0
	Wiraswasta	6	12.0	12.0	14.0
	Karyawan Swasta	18	36.0	36.0	50.0
	Guru	5	10.0	10.0	60.0
	PNS	14	28.0	28.0	88.0
	Dokter umum	1	2.0	2.0	90.0
	Teknisi	1	2.0	2.0	92.0
	Manajer cabang	1	2.0	2.0	94.0
	Mahasiswa	1	2.0	2.0	96.0
	Staff kantor	1	2.0	2.0	98.0
	Kasi operasional	1	2.0	2.0	100.0
	Total	50	100.0	100.0	

Source: SPSS Test Results (primary data)

4.2.5 Respondents' Home Ownership Status

The Home Ownership Status table shows the ownership status of the respondent's current residence. Based on the table of respondents' home ownership status, there are three types of respondents' current ownership status, including: self-owned, family-owned, and rented/contracted. The proportion of self-owned status is 4 respondents (8%), family-owned is 41 respondents (82%), and rent/contract is 5 respondents (10%).

	Frequency		Percent	Valid Percent	Cumulative Percent
Valid	milik sendiri	4	8.0	8.0	8.0
	milik keluarga	41	82.0	82.0	90.0
	sewa/kontrak	5	10.0	10.0	100.0
	Total	50	100.0	100.0	

Source: SPSS Test Results (primary data)

4.2.6 Respondent Income

The Respondent's Income Table describes the amount of respondent income per month which is one of the factors for making a decision to take a mortgage. Based on the table, it can be seen that the respondent's income class limits can be grouped into 4 classes, with ranges including: The first class is IDR 2,000,000-Rp4,000,000, the second class ranges between IDR 4,100,000-Rp6,000,000, the third class is IDR 6,100,000-Rp8,000,000 the last fund in the range of IDR 8,100,000- IDR 10,000,000. The proportion of the number of respondents and the percentage in each income class was 24 respondents (48%) in the income range between IDR2,000,000-IDR4,000,000. Respondents with monthly income in the second class were 8 respondents (16%), in the third income class were 13 respondents (21%), and the last income class were 5 respondents (10%).

	Frequency		Percent	Valid Percent	Cumulative Percent
Valid	2000000	1	2.0	2.0	2.0
	2500000	7	14.0	14.0	16.0
	2700000	3	6.0	6.0	22.0
	3000000	1	2.0	2.0	24.0
	3500000	10	20.0	20.0	44.0
	3700000	1	2.0	2.0	46.0
	4000000	1	2.0	2.0	48.0
	5000000	4	8.0	8.0	56.0
	6000000	4	8.0	8.0	64.0

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	7000000	3	6.0	6.0	70.0
	7500000	8	16.0	16.0	86.0
	8000000	2	4.0	4.0	90.0
	10000000	5	10.0	10.0	100.0
Valid	2000000	1	2.0	2.0	2.0
	2500000	7	14.0	14.0	16.0
	2700000	3	6.0	6.0	22.0
	3000000	1	2.0	2.0	24.0
	3500000	10	20.0	20.0	44.0
	3700000	1	2.0	2.0	46.0
	4000000	1	2.0	2.0	48.0
	5000000	4	8.0	8.0	56.0
	6000000	4	8.0	8.0	64.0
	7000000	3	6.0	6.0	70.0
	7500000	8	16.0	16.0	86.0
	8000000	2	4.0	4.0	90.0
	10000000	5	10.0	10.0	100.0
Total		50	100.0	100.0	

Source: SPSS Test Results (primary data)

4.2.7 Respondent Education

The Respondent Education table shows the level of education taken by respondents in this study. It can be seen that the education taken by respondents is only in the range of Senior High School (SMA), Diploma 3 (D3), and S1-S2. The number of respondents who were at the high school education level was 1 respondent (2%), 47 respondents were at the D3 / S1 education level with a percentage (94%), and in the S2 education range as many as 2 respondents (4%).

Frequency		Percent		Valid	Cumulative
				Percent	Percent
Valid	SMA	1	2.0	2.0	2.0
	S1/D3	47	94.0	94.0	96.0
	S2	2	4.0	4.0	100.0
Total		50	100.0	100.0	

Source: SPSS Test Results (primary data)

4.5 Hypothesis Test

Multiple regression analysis analyzes the relationship between two or more independent variables (X) on one dependent variable (Y), assuming Y is a function of X. The result is a coefficient for each independent variable. Regression analysis also continues the direction of the relationship between the dependent variable and the independent variable (Ghozali, 2006: 82).

4.5.1 Hypothesis Test Using Regression

This test examines the significant influence of the independent variables (Religiosity, Economy, Service and Administration, Education, Marketing, Financing Scheme, Location and Facilities) on the dependent variable (Purchase Decision) for Sharia KPR at Property Shariah Developer Palembang City. The results of the t-test calculation aimed at testing the research hypothesis are shown in the following table:

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Model	Unstandardize		Standardized	T	Sig.	Correlations			Collinearity Statistics	
	dCoefficients		Coefficients			Zero-order	Partial	part	Tolerance	VIF
	B	Std. Error	Beta							
1 (Constant)	3.786	4.947		.765	.044					
Religiosity	.214	.203	.010	.070	.045	.049	.011	.010	.939	1.065
Economy	.106	.201	.077	.530	.050	.073	.081	.074	.932	1.073
Service factors	-.138	.189	-.113	-.726	.072	.026	-.111	-.102	.817	1.224
Administrative	.410	.242	.265	1.692	.009	.166	.253	.237	.801	1.249
Education	.402	.222	.194	1.361	.082	.151	.205	.191	.966	1.035
Marketing	.543	.179	.038	.243	.008	.151	.037	.034	.821	1.218
Financing Scheme	.357									
Location and Facility		.169	.333	2.116	.040	.273	.310	.297	.796	1.256

Variable: Mortgage Purchase

Source: SPSS Test Results (primary data)

The test results in the table can be interpreted in the equation model as follows:

$$KPN = 3786 + (0,124)REI + (0,106)EKO - (0,138)PDA + (0,410)PEN - (0,402)PMS + (0,543)SKM + (0,357)LDF + 1,423$$

$$KPN = + (0,214)Religiosity + ,$$

$$KPN = + (,)Economy + ,$$

$$KPN = - (0,138) Service anda Administrative+ ,$$

$$KPN = + (0,410)Education+ ,$$

$$KPN = - (0,402) Marketing+ ,$$

$$KPN = + (0,543) Scheme Financing + ,$$

$$KPN = + (0,357) Location and Facility + ,$$

R	R Square	Adjusted R Square	Std. Error of The Estimate	Change Statistics				Durbin-Watson	
				F Change	df1	df2	Sig. F Change		
.416(a)	.573	.335	2.817759929	.173	1.254	7	42	.022	2.189

Source: SPSS Test Results (primary data)

The R Square value shows the amount of influence of the independent variable in influencing consumer purchasing decisions. Based on the results of the table, it can be seen that the R Square value is 0.573 or if it is percented to 57.3%, meaning that all independent variables (Religiosity, Economy, Service and Administration, Education, Marketing, Financing Schemes, Location and Facilities) have a strong enough influence on the dependent variable. (Purchase Decision). The remaining 42.7% is influenced by other variables not examined in this study. The table also illustrates the value of the Durbin Watson Test, which is 2.198, which is at the test eligibility limit. This means that the data does not experience autocorrelation and the data results are feasible because decisions can be made through the existing test results.

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4.5.2 Hypothesis Test Using F-Test

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	69.695	7	9.956	1.254	.022(a)
	Residual	333.470	42	7.940		
	Total	403.165	49			

Source: SPSS Test Results (primary data)

The F test is used to determine the effect of the independent variable on the dependent variable. The regression test results show that the F value is 1.254 with a significance figure of 0.022. The significance number is $0.022 < 0.05$; so the model is linear. This means that there is a linear relationship between all the variables used in this study, namely the Purchase Decision Variable, Religiosity, Economy, Service and Administration, Education, Marketing, Financing Scheme, Location and Facilities. The linear relationship between variables in this study illustrates that all independent variables simultaneously (significantly) affect the dependent variable. So, it can be concluded that the hypothesis is accepted.

4.5.3 Hypothesis Test Using T-Test

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	3.786	4.947		.765	.044		
	RELIGGIOSITY	.214	.203	.010	.070	.045	.939	1.065
	ECONOMY	.106	.201	.077	.530	.050	.932	1.073
	SERVICE AND ADMINISTRATIVE	-.138	.189	-.113	-.726	.072	.817	1.224
	EDUCATION	.410	.242	.265	1.692	.009	.801	1.249
	SERVICE SCHEME	-.402	.222	.194	1.361	.082	.966	1.035
	FINANCING	.543	.179	.038	.243	.008	.821	1.218
	LOCATION AND FACILITY	.357	.169	.333	2.116	.040	.796	1.256

Source: SPSS Test Results (primary data)

The T test was conducted to measure the level of significance between the variables of Religiosity, Economics, Service and Administration, Education, Marketing, Financing Schemes, Location and Facilities which influence the Purchasing Decision Variable of Islamic Mortgage by consumers.

The table above shows the t value on each independent variable with its respective significance level. The religiosity variable with a t-count significance of $0.044 < 0.05$ means that the religiosity variable partially has a significant positive effect on the Purchasing Decision Variable. Furthermore, respectively the level of significance for each variable Economic Variables (0.050), Education (0.009), Financing Schemes (0.008), Location and Facilities (0.040) where the level of significance < 0.05 means that the Economic Variables, Education, Financing Schemes, Location and Facilities partially have a significant positive effect on the Purchasing Decision Variable.

partially have a significant positive influence on the consumer purchase decision variable.

While the service and administration variable has a significance level of $0.072 > 0.05$ with a coefficient value of (-138). Partially this variable has a negative and insignificant effect on Purchasing Decisions, as well as the Marketing Variable which has a significance level of $0.082 > 0.05$ with a coefficient value of (-402). This means that these two variables have little effect on consumer purchasing decisions.

V. CONCLUSION

5.1 Conclusion

Based on the results of the analysis and discussion, it can be concluded that the results of the F test show that all independent variables (Religiosity, Economy, Service and Administration, Education, Marketing, Financing Schemes, Location and Facilities) have a significant effect on the Purchasing Decision variable. The T test results show that the variables of religiosity, economy,

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education, financing scheme, location and facilities have a significant positive effect on the consumer purchasing decision variable. While the Marketing, Service and Administration Variables have a negative and insignificant influence on Purchasing Decisions.

5.2 Suggestions

5.2.1 Suggestions for Shariah Property Developers

Shariah Property Developers can currently be one of the practical solutions for the community regarding home-free housing, so some suggestions that might be done include: (1) Regarding the variables of religiosity and education, it should help provide intelligence to the community about housing loans through the developer himself without going through banks, (2) Regarding economic variables and financing schemes, it can provide a variety of variations of housing loans. related to economic variables and financing schemes can provide variations in prices and financing schemes so that they are more attractive to the community but still in accordance with Islamic buying and selling principles, (3) Regarding service and administration variables, the developer should be able to condition the staff to provide good service and also an administrative process that is flexible enough but still in accordance with the correct legal provisions, (4) Regarding location and facility variables, the development should be carried out in accordance with the initial contract and the facilities provided must be commensurate with the price applied.

5.2.2 Suggestions for Further Researchers

Based on the process during the research, some things that might be input for further research related to this discussion include: (1) Simplify research variables with other latent variables that are suitable for research in Indonesia, (2) If using a Likert scale in measurement, the number of question items should be increased in each variable to avoid confusion in the testing stage, (3) Clarify the population and research samples if specifically taking developer consumers.

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