DETERMINATION MODEL OF HOUSING PURCHASE DECISION WITH SHARIA SYSTEM WITHOUT BANK

Mutiah Khaira Sihotang[1]
Universitas Muhammadiyah Sumatera Utara, Medan, Indonesia
mutiahkhaira@umsu.ac.id

Uswah Hasanah[2]
Universitas Muhammadiyah Sumatera Utara, Medan, Indonesia
uswahhasanah@umsu.ac.id

Salman Nst[3]
Universitas Muhammadiyah Sumatera Utara, Medan, Indonesia
salmannasution@umsu.ac.id

Abstract

Housing is a primary need that must be fulfilled. The choice of a comfortable place to live is a dream for every family. Seeing this fact, developers are trying to meet the needs of the community in various ways. Currently, Islamic housing is one of the potential businesses due to the high demand for this. The high demand for Islamic housing shows that people's financial literacy is getting better. The community seriously wants to stay away from usury practices including home ownership. This study aims to determine the determination of non-bank Islamic housing purchase decisions. The dependent variable used in this study is price. Residential environment, religiosity, and housing quality. The sampling method used is the saturated sample method or total sampling, namely, all populations are sampled. The number of samples in this study was 112 people. In this study, multiple linear regression tests were carried out. Before performing multiple regression, classical assumption tests and data quality tests were first carried out. All test stages and data analysis were carried out with the help of SPSS. The results of this study state that the variables of housing environment, religion, and housing quality have a significant effect on purchasing decisions for housing with a non-bank Islamic system. While the price variable has no significant effect on the decision to purchase housing with a non-bank sharia system. This can be seen from the t test with a significance value > 0.05. Future research is expected to be able to expand the range of variables and make research even better because the demand for sharia housing without banks is increasing.

Keywords: Price, Housing Environment, Religion, Housing Quality, Purchase Decision

INTRODUCTION

A house is a property that is a basic human need that must be fulfilled after clothing and food, especially in Indonesia. Houses are still the top choice as a place to live compared to apartments etc. A house in general is a basic need for every human being that serves as a place to live, a shelter from rain, pollution, hot sun and so on. In addition, the house also serves as a comfortable family gathering place. To get a quality house, a strategic location is needed, safe, comfortable and has enough clean air from various impacts of air pollution caused by motorized vehicles or factory waste. In addition, the environment and civilization around the house also play an important role in shaping the character of family members, especially children who are still in the stage of self-discovery. Currently, there are two (2) kinds of alternatives for the community to meet their needs for housing, namely housing alternatives using bank mortgages and the most recent housing alternative, namely housing with a sharia concept without using national bank mortgages. Each of these alternatives is designed to meet the needs of people who need a place to live with various payment methods and concepts offered by each party.

The housing property business with the concept of sharia without banks aims to make it easier for the general public, especially Muslims, to buy houses without the intermediary of banking institutions. Islamic residential property business is a system of parts in business property that uses Islamic sharia rules as the rules of the game in every stage of sales. Both in the pre-construction, construction, and post-construction stages. Namely to the payment process that does not use the system of paying certainty with uncertainty.

The concept of Sharia housing is expected to meet the desires of the community, especially the urban middle class who are critical and want one hundred percent to implement an Islamic lifestyle, they switch not to utilize National Banking mortgages both conventional and Sharia, but choose alternative sharia-based mortgages on sharia housing from developers.

The public's need for sharia housing is a result of the increasing Islamic financial literacy so their desire is getting stronger to avoid *usury* practices that are generally applied in banking. This study aims to look at the factors that influence purchasing decisions on

housing with Sharia systems without banks. The variables used in this study are price, housing environment, religiosity, and housing quality.

This research is the first research conducted in the city of Medan and is by the research roadmap of the Islamic banking study program, namely the sustainable development goals of Islamic banking. The existence of this research is expected to provide solutions to maintain the existence of Islamic developers for people who need KPR financing without going through national banks, both Islamic banks and conventional banks. This research follows the research strategic plan and strategic issues of the Islamic banking study program which are included in the topic of human resource quality and organizational behavior.

REVIEW OF LITERATURE

Humans are living things that need shelter, one of which is a house as a place to live, shelter is a basic need that must be fulfilled by humans. As a basic need, a house is something that must be fulfilled. If not, this will be a threat that harms humans and even threatens lives or souls (Pradesyah & Bara, 2020). Islam as a perfect religion does not escape from discussing aspects like this. Sarwat in his book *Maqashid* Sharia mentions there are five *Maqashid* Sharia, namely maintaining religion, soul, mind, offspring, and property. So, protecting the soul will not be fulfilled perfectly without the protection of the house as a place to live (Helim, 2019).

As the population increases, the need for houses in Indonesia continues to grow every year, based on data from Real Estate Indonesia (REI), the total annual housing needs in Indonesia reach 2.6 million driven by population growth. (Fitrah, 2017). This is in line with the Bank Indonesia (BI) Residential Property Price Survey report that residential property sales in the first quarter of 2019 grew by 23.77% compared to the previous quarter.

A person can buy a house in cash if that person has money equal to the price of the house. However, along with the difficult economic situation and the many demands that must be met by the community, buying a house in cash is increasingly difficult to do, especially for the middle to lower class people. Thus, buying a house on credit (KPR) among the community in general is a very attractive option (Samudra, 2021). This refers to

data from the Central Statistics Agency (BPS) which states that the percentage of households occupying self-owned buildings purchased by way of mortgage installments is 31.89% while by way of non-mortgage installments is 10.58% (BPS - Susenas Health and Housing Module, 2019).

From this data, it can be concluded that people are more interested in making purchases in installments (KPR). There are two options for home ownership loans (KPR), namely Sharia KPR managed by Islamic banks known as Home Ownership Financing (PPR) and conventional KPR from other banks (Julistia & Hayati, 2022).

In the last decade or so in Indonesia, non-bank Islamic property has developed. The term non-bank was introduced to refer to loans/ installments that do not use banks or financial institutions such as cooperatives. In this scheme, home buyers pay installments directly to the seller on a monthly basis, usually the developer. This scheme is somewhat unusual compared to the regular Islamic mortgage loans (KPR) prevalent in many countries, where the role of the bank is eliminated. This means that the developer himself sells the house directly to the prospective buyer (Millatun Nadzifah, 2019).

Sales using Sharia principles are identical to principles that have been adapted to Sharia contracts, namely without usury transactions, without fines, and do not have to go through the BI Checking stage, without confiscation and without invalid contracts. (Dewi & Suryaningsih, 2020). This is what makes people tend to be interested in deciding to buy Islamic property products.

People's decisions as consumers in making purchases of Islamic property certainly have various factors that influence them, such as price, housing environment, religiosity and housing quality. Each consumer has a different assessment of these four factors as a consideration before making a purchase decision on the product.

Purchase Decision

A decision is a choice of action from two or more alternative options. People who make decisions must have one choice from several available alternatives, and are faced with 2 (two) choices, namely: buy or not buy, and then if he chooses to buy then he will be in a position to make a decision..(Azwar Juliandi, 2019)

According to Kotler and Keller explained in Rini's article that consumers will go through five stages of the decision-making process (Rini Astuti, 2019). The decision-making process is a five-stage problem-solving approach, as follows:

Figure 1
Decision Making Process

Price

Price is the only element of the marketing mix that brings income to the company; besides that, price also acts as the most appropriate aspect for buyers. It is not surprising that consumers use price as an indicator of quality.

The role of price in consumer decision making, namely: 1. As an allocation, which helps consumers in deciding to obtain the expected benefits based on their purchasing power. 2. As information, namely the price function as a guide for consumers in seeing the quality of a product (Fatoni, 2021). Price indicators can be measured as follows (Ullyana et al., 2016):

a. Price Benefit or Utility
b. Comparison with Alternative Products
c. Fit with Personal Finances

Residential Neighborhood

Residential environment is the physical, chemical, and biological conditions in the house, in the home and housing environment, so as to enable residents to get an optimal degree of health. Housing and neighborhood health requirements are technical health provisions that must be met in order to protect residents and communities living in housing and/or surrounding communities (Samudra, 2021).

Religiosity

Religiosity is a form of human relationship with its creator through religious teachings that have been internalized in a person and reflected in daily attitudes and

behavior. Islam teaches to involve Allah in all aspects of life. The dimensions of religiosity can be explained as follows (Hadija et al., 2020):

a. Belief/ideological dimension (*aqidah*)
b. Knowledge/intellectual dimension (science)
c. Dimension of religious/ritual practice (sharia)
d. Experiential dimension (appreciation)
e. The dimension of consequences/practice (morals)

Housing Quality

Quality is one of the factors that consumers consider when purchasing a product. Quality is determined through a set of uses and functions, including durability, non-dependence on other products or other components, exclusivity, comfort, external appearance, and durability. (color, shape, packaging, etc.) (Sugianto & Ginting, 2020). To measure quality, we have the following indicators:

a. Performance
b. Product Features
c. Conformance to specifications
d. Durability
e. Perception of quality

RESEARCH METHOD

The method of analysis in this research is descriptive analysis with a quantitative approach. The data used consists of primary data and secondary data. Primary data was obtained by giving questionnaires to research respondents. Secondary data is used to support the various theories needed in this study. Secondary data was obtained by means of library research from references in the form of books, journals, theses, the internet, and archives from the Financial Services Authority, which are related to research.

The population in this study were all residents of Islamic housing consisting of Syavira Gambir Regency (27 units), Savana Regency Syariah (65 units) and Savana Peduli Tembung Residential (20 units). The total population in this study was 112 families.

The sampling technique used in this study is the saturated sampling method. saturated sampling or total sampling method is a sampling technique when all members of the population are used as samples. (Sugiyono, 2014). So, the number of samples in this study was 112 households.

Data processing methods are carried out by multiple linear regression analysis. The data is processed using SPSS software. The data analysis used consists of data quality tests (validity tests and reliability tests), classical assumption tests (normality tests, multicollinearity tests and heteroscedasticity tests), and hypothesis tests (Determination Test with R-Square, Partial test with t test, Simultaneous test with f test).

The model used in this study is:

$KP = \alpha + \beta 1\ H + \beta 2\ LP + \beta 3\ Rg + \beta 4\ Kp + \varepsilon$

Where:

KP = Purchase Decision

H = Price

LP = Residential Neighborhood

Rg = Religiosity

KP = Housing Quality

Figure 2
Conceptual Framework

The conceptual framework is a theoretical concept or variable used in research that is built from research results that describe the relationship and influence between variables. In this study, price, residential environment, religiosity and housing quality are independent variables and purchasing decisions are dependent variables. Based on the conceptual framework the hypothesis of this study is:

H1 : Price has a significant effect on purchasing decisions for non-bank Islamic housing.

H2 : The housing environment has a significant effect on purchasing decisions for non-bank Islamic housing.

H3 : Religiosity has a significant effect on purchasing decisions for non-bank Islamic housing.

H4 : Housing quality has a significant effect on purchasing decisions for non-bank Islamic housing.

RESULTS AND DISCUSSION

Before regressing the data, there are several things that must be done, including conducting data quality tests and classical assumption tests.

Reliability Test

Reliability test is a tool used to measure the consistency of a questionnaire which is an indicator of a variable or construct. A questionnaire is said to be reliable or reliable if someone's answer to a question is consistent or stable over time. time (Ghozali, 2006). The decision making for reliability testing is that a construct or variable is said to be reliable if it provides a Cronbach's Alpha > 0.70 value. (Nunnally, 1994).

The basis for the decision is as follows:

1) A construct/variable is said to be reliable if it gives a Cronbach Alpha value > 0.70 (Nunnally, 1994)
2) A construct/variable is said to be unreliable if it provides a Cronbach Alpha value < 0.70 (Nunnally, 1994). If the alpha value is > 0.7, it means sufficient reliability, while if alpha > 0.80, it implies that all items are reliable and the entire test consistently has strong reliability. Alternatively, some interpret it as follows: If alpha > 0.90 then reliability is perfect. If alpha is between 0.70 - 0.90 then reliability is high. If alpha is 0.50 - 0.70 then reliability is moderate. If alpha < 0.50 then low reliability. If alpha is low, it is likely that one or more items are not reliable.

Table 1

Reliability Testing Results

No	Variables	Alpha Number	Conclusion
1	Price	0,75	Reliable
2	Residential Neighborhood	0,70	Reliable
3	Religiosity	0,68	Reliable

4	Housing Quality	0,62	Reliable
5	Purchase Decision	0,72	Reliable

Validity Test

The significance test is carried out by comparing the calculated r value with the r table. The degree of freedom value in this study is n-k where n is the number of samples and k is the number of independent variables. Then the df obtained is 112 - 4 = 108. The r table value obtained is 0, 1874.

To test whether each indicator is valid or not, namely by comparing the Correlated Item-Total Correlation value with the calculation result of r table 0.1874. If r count is greater than r table and the value is positive then the question item is declared valid. Based on the validity test results, it can be seen that all question items from each variable in this study are declared valid by obtaining the calculated r value above the r table.

Classical Assumption Test

Normality Test

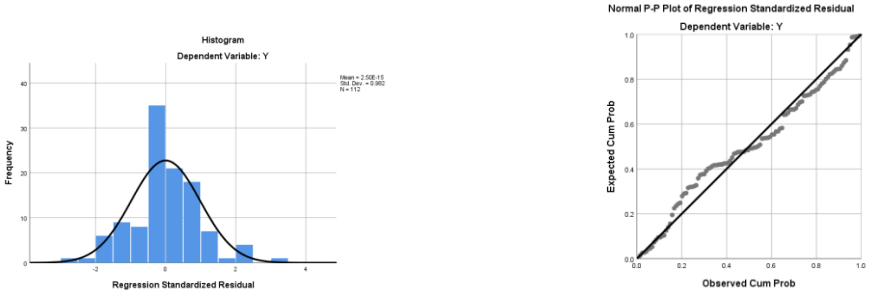

Figure 3

Histogram and Normal P-Plot

By looking at the histogram graph display and the normal p-plot graph, it can be concluded that the histogram graph provides a distribution pattern that is close to normal. On the histogram graph, it can be seen that the distribution of data resembles an inverted bell, although there are some that are outside the bell line. Histograms resembling bells indicate normally distributed data.

Meanwhile, the normal p-plot graph shows that the points spread around the diagonal line and the distribution follows the direction of the diagonal line. These two graphs show that the regression model is feasible to use because it fulfills the assumption of data normality.

Multicollinearity Test

Multicollinearity means that the independent variables contained in the regression model have a perfect or near perfect linear relationship (the correlation coefficient is high or even 1). A good regression model should not have a perfect or near perfect correlation between the independent variables. The consequence of multicollinearity is that the correlation coefficient of the variables is not certain and the error becomes very large or infinite.

One way to see if the regression model is affected by multicollinearity is to look at the tolerance value which is smaller than 0.1 and the inflation factor (VIF) which is greater than 10. If this happens, it can be stated that the regression model is affected by multicollinearity disorder.

Table 2
Collinearity Statistics

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	X1	.842	1.187
	X2	.822	1.216
	X3	.923	1.083
	X4	.974	1.026

From the output above, it can be seen that the Tolerance value of the four variables is greater than 0.10 and VIF is less than 10. So, it can be concluded that there is no multicollinearity between the independent variables.

Heteroscedasticity Test

Heteroscedasticity test is used to test whether in a regression model there is a similarity or unequal variance between one observation and another. Heteroscedasticity

testing uses a scatterplot graph. The following is a scatterplot graph display of the regression model in this study which is presented in

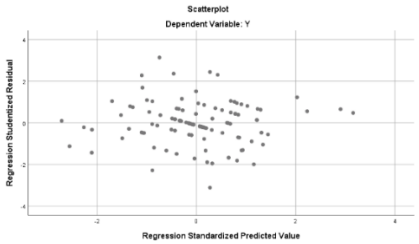

Figure 4

Scatter Plot

In a good regression model, there is usually no heteroscedasticity. Through the scatterplot graph, it can be seen that a regression model has heteroscedasticity or not. If there is a certain pattern in the graph, it indicates that heteroscedasticity has occurred. From Figure 4, it can be seen that the points spread randomly and are spread both above and below the number 0 on the Y axis. So, it can be concluded that there is no heteroscedasticity in the regression model in this study.

Hypothesis Test

Determination Test with R Square (R2)

Regression analysis is a type of parametric analysis that can provide a basis for predicting and analyzing variance. While the purpose of regression analysis in general is to determine the regression line based on the constant value and the resulting regression coefficient, find the correlation together between the dependent variables and test the significance of the influence between the independent variable and the dependent variable. From the results of the multiple regression test carried out, the following summary model output is obtained:

Table 3

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.862[a]	.744	.291	1.874	2.107

a. Predictors: (Constant), X4, X3, X1, X2

b. Dependent Variable: Y

The R value shows multiple correlation, namely the correlation between two or more independent variables on the dependent variable. The R value ranges from 0 to 1. If the R value approaches 1, the relationship between the independent variable and the dependent variable will be closer, and vice versa. The R number obtained is 0.862, meaning that the correlation between the variables of price, housing environment, religion, housing quality and purchasing decisions is 0.862. This means that it shows a very close relationship because the R value is close to 1.

R square (R2) shows the coefficient of determination. This figure will be converted in percent form, meaning the percentage contribution of the influence of the independent variable on the dependent variable. The R2 value obtained is 0.744 or 74.4%, meaning that the dependent variable on non-bank Islamic housing purchase decisions can be explained by the independent variables, namely price, residential environment, religion and housing quality. While the remaining 25.6% is explained by other variables outside the research variables used.

Partial Test with T Test

The t-test can be seen from the coefficient table which aims to determine the magnitude of the influence of each independent variable individually on the dependent variable. The t-test is needed to test how much the independent variables, namely price, residential environment, religion and housing quality, partially affect the purchasing decision variable.

Table 4

Coefficient

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	16.002	4.717		3.392	.001
	X1	.076	.074	.088	1.016	.312
	X2	.317	.082	.340	3.856	.000
	X3	.562	.085	.550	6.607	.000
	X4	.038	.157	.019	4.241	.010

Result:

- If tcount < t ¬table: Ha is rejected and H0 is accepted, that is, the independent variable has no significant effect on the dependent variable.
- If tcount > ttable: Ha is accepted and H0 is rejected, that is, the independent variable has a significant influence on the dependent variable

From the coefficient table above, we can create a new table to make it easier to see the results of the partial test.

Table 5

Partial t_{test} Result

No	Variable	T_{count}		T_{table}
1	Price	1.016	<	1.982
2	Residential Environment	3.856	>	1.982
3	Religiosity	6.607	>	1.982
4	Housing Quality	4.241	>	1.982

The t_{table} value can be seen in the t_{table}. The table can be seen with the degree of freedom (df) = n-k, where n is the number of samples and k is the number of independent variables, then 112 - 4 = 108 with a confidence level of 95% (α/2 = 0.05/2 = 0.025) then the ttable value obtained is 1.982. So, from the table above it can be obtained that:

Price 1.016 < 1.982 then H0 is accepted and Ha is rejected, meaning that the price variable does not have a partially significant effect on the non-bank Islamic housing purchase decision variable. This is evidenced by the significance level of 0.312.

Housing environment 3.856> 1.982 then H0 is rejected and Ha is accepted, meaning that the housing environment variable has a partially significant effect on the non-bank Islamic housing purchase decision variable with a significance level of 0.000.

Religiosity 6.607 > 1.982 then H0 is rejected and Ha is accepted, meaning that the religiosity variable has a partially significant effect on the non-bank Islamic housing purchase decision variable with a significance level of 0.00.

Religion 4.421 < 1.982, then H0 is rejected and Ha is accepted, meaning that the religious variable has a partially significant effect on the non-bank Islamic housing purchase decision variable with a significance level of 0.010.

Simultaneous Test with F Test

Simultaneous test with f-test is a statistical test that aims to determine the effect of independent variables together on the dependent variable. The f-test can be seen from the Anova table below:

Table 6

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	173.797	4	43.449	12.377	.000[b]
	Residual	375.623	107	3.510		
	Total	549.420	111			

a. Dependent Variable: Y

b. Predictors: (Constant), X4, X3, X1, X2

Using a 95% confidence level, α = 5%, df 1 (number of variables - 1) or 5-1 = 4 and df 2 (n-k-1) or 112 - 4 - 1 = 107 (n is the amount of data and k is the number of independent variables). The results obtained for ftable are 2.45. The test criteria are as follows:

H_0 is accepted if f count ≤ f table

H_0 is rejected if f count > f table.

From the anova table above, it shows that the p-value is 0.000 <0.05, which means it is significant. Then the fcount obtained is 12.377 and the ftable obtained is 2.45. This means that fcount 12.377 > f table 2.45, then Ha is accepted and H0 is rejected, namely that the independent variables of price, housing environment, religiosity and housing quality together have an effect on the dependent variable of non-bank Islamic housing purchase decisions.

Discussion

The demand for Islamic housing is increasing as the public's understanding of *usury* increases. The increasing knowledge and public awareness of this matter makes developers continue to innovate to meet the wants and needs of Islamic housing. the community wants a housing financing scheme that is completely free from usury practices. The existence of financing schemes in Islamic banks in the form of Islamic KPR financing still does not

provide answers to the community. Thus, Islamic housing developers provide direct financing facilities without going through the bank as a third party. This is welcomed positively by people who are in need of non-bank Islamic housing.

The results of this study state that of the four independent variables used, namely price, housing environment, religion and housing quality, there is 1 variable that has no effect on purchasing decisions for non-bank Islamic housing. Price is a variable that does not significantly influence the decision to purchase non-bank Islamic housing.

Price is very important and really needs to be considered by consumers in buying and using products or services that are considered in accordance with their needs. If consumers feel that they match the price offered and the benefits obtained, then consumers will feel satisfied.

Housing is one of the primary needs for the community. For people who are in need of a place to live and have a strong desire to stay away from usury, the price will not be the main factor to be used as a reason for having Islamic housing. Until now, for the price of Islamic housing above the 200 million range, people do not feel reluctant with the number of installments of 3 million per month.

The housing environment has a positive and significant effect on purchasing decisions for non-bank Islamic housing. This is assessed from several indicators, namely buildings, housing facilities and infrastructure and geographical conditions. Offering prices that compete with similar housing will certainly provide good service for consumers, in this case the community, in the form of quality buildings. The community will not be disadvantaged by the price offered by the developer. Generally, from the three Islamic housing described earlier, the price adjusts the type of house desired.

A comfortable home environment is one of the reasons people decide to own a sharia housing unit. This comfort is felt when in one housing complex they have the same belief/ religion. In addition, the existence of a house of worship facility, namely the mosque, makes people more confident in making their choices.

Furthermore, religion also has a positive and significant influence on purchasing decisions for Islamic housing. The higher the religious values that exist in a person should

be lined with the understanding to stay away from usury in all aspects of life, including in determining the ownership of housing. As explained above, the decision of Islamic housing developers to provide direct financing to them is due to requests from people who want to avoid *usury*. It can be concluded that people's literacy towards usury is getting better and this shows that the religious level of the community is also getting higher.

The strong desire of the community to obtain a place to live in accordance with Sharia does not make them then choose the original house without seeing the quality of the housing. It has been explained that the price of non-bank Islamic housing offered is fairly expensive and this price is competitive with the prices offered by other developers. The price given is in accordance with the quality of the existing building / housing. The results of this study state that housing quality has a significant effect on non-bank Islamic housing purchasing decisions. This states that the better the quality of the housing offered, the better the purchasing decision for the housing will be.

CONCLUSION

Partially, price has no significant effect on purchasing decisions for non-bank Islamic housing. While the housing environment, religion and housing quality have a significant effect on purchasing decisions for non-bank Islamic housing.

Simultaneously, the independent variables of price, housing environment, religiosity and housing quality jointly affect the dependent variable of non-bank Islamic housing purchase decisions.

Based on the R Square (R2) determination test, the R2 value is 0.744 or 74.4%, so the independent variables consisting of price, housing environment, religiosity and housing quality are able to explain the variable non-bank Islamic housing purchase decisions while the remaining 25.6% is explained by other variables outside of this research variable. For further research, it is hoped that it will expand further range of variables and make research even better in terms of Islamic housing finance without banks.

REFERENCES

Azwar Juliandi, D. A. (2019). *Studi Perilaku Konsumen Perbankan Syariah* (I. dan Muhyarsyah (ed.); Pertama). Lembaga Penelitian dan Penulisan Ilmiah Aqli. https://books.google.co.id/books?hl=en&lr=&id=gxaaDwAAQBAJ&oi=fnd&pg=PR3&dq=info:nUInTXcRFHYJ:scholar.google.com&ots=4G0bgHNFXK&sig=TtAljHrbKMTzJ1MXnR2VpvsFxfU&redir_esc=y#v=onepage&q&f=false

Dewi, A. N. R., & Suryaningsih, S. A. (2020). Pembiayaan Kredit Pemilikan Rumah Syariah Non-Bank Di Tahfidz Residence. *Jurnal Ekonomika Dan Bisnis Islam*, *3*(3), 221–233. https://doi.org/10.26740/jekobi.v3n3.p221-233

Fatoni, A. (2021). Pengaruh Harga Properti Residensial Dan Kebijakan Financing To Value Terhadap Stabilitas Perbankan Syariah Di Indonesia. *Jurnal Ilmiah Ekonomi Islam*, *7*(2), 587–594. https://doi.org/10.29040/jiei.v7i2.2459

Fitrah, M. S. (2017). KPR SYARIAH (Studi Kasus PT . Bank Muamalat Indonesia Cabang Pembantu Batu). *Jurnal Ilmiah*.

Hadija, H., Nuriatullah, N., & Nurfitriani, N. (2020). Pengaruh Religiusitas dan Lokasi Terhadap Keputusan Nasabah Memilih BRI Syariah Dalam Transaksi Kredit Kepemilikan Rumah (KPR) Syariah. *Jurnal Ilmu Perbankan Dan Keuangan Syariah*, *1*(2), 37–55. https://doi.org/10.24239/jipsya.v1i2.10.37-55

Helim, A. (2019). *Maqasid Syariah versus Ushul Fiqh (Konsep dan Posisinya dalam Metodologi Hukum Islam)*. 214.

Julistia, C. E., & Hayati, I. (2022). Analisis Manajemen Risiko Pembiayaan Kpr Griya Dengan Akad Murabahah Pada Bank Syariah Indonesia Kc Medan Gajah Mada. *Jurnal AKMAMI (Akuntansi …*, *3*(3), 515–526. http://jurnal.ceredindonesia.or.id/index.php/akmami/article/view/742%0Ahttp://jurnal.ceredindonesia.or.id/index.php/akmami/article/download/742/836

Millatun Nadzifah. (2019). *ANALISIS MODEL BISNIS PERUMAHAN SYARIAH TANPA BANK (Studi Kasus pada Developer Perumahan Syariah "Ngaliyan Residence" Semarang Barat)*.

Pradesyah, R., & Bara, A. (2020). Analisis Pembiayaan Usaha Di Bank Syariah. *Seminar of Social Sciences Engineering & Humaniora*, 605–607. www.ojk.go.id

Rini Astuti, L. P. P. (2019). Analysis Of Factors That Influence Online Purchasing Decisions In The Millennium. *Journal of International Conference Proceedings (JICP)*, *3*(2), 5. http://ejournal.aibpmjournals.com/index.php/JICP/article/view/699

Samudra, T. (2021). *Faktor-Faktor Yang Mempengaruhi Keputusan Pembelian Konsumen Pada Perumahan Pt. Fitria Trans Tamara Banjarmasin*. http://eprints.uniska-bjm.ac.id/7819/

Sugianto, R., & Ginting, S. O. (2020). Analisis Pengaruh Harga, Kualitas Produk, Lokasi, Fasilitas dan Promosi Terhadap Keputusan Pembelian Rumah pada Perumahan Medan Resort City. *Jurnal Wira Ekonomi Mikroskil*, *10*(1), 1–12. https://doi.org/10.55601/jwem.v10i1.666

Sugiyono. (2014). *Metode Penelitian Bisnis (Pendekatan Kuantitatif, Kualitatif dan R&D)*.

Alfabeta.

Ullyana, C., Daryanto, H. K., & Saptono, I. T. (2016). Harga Properti Residensial & Pembiayaan Pemilikan Rumah Perbankan Syariah dan Konvensional Housing Price & Islamic and Conventional Housing Financing. *Jurnal Al-Muzara'ah*, *4*(2), 97–109. https://media.neliti.com/media/publications/261339-harga-properti-residensial-pembiayaan-pe-a2397361.pdf