Determinants of Customer Decision-Making in Sharia Mortgage Adoption: Evidence from Islamic Banking in Indonesia

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Abstract

This study was motivated by the public's growing need for homeownership due to population growth and high property prices, making Sharia mortgage loans a popular financing alternative. This study aims to analyze the influence of financing margins, promotions, brand image, and location on customers' decisions when choosing Sharia mortgage products at Bank Syariah Indonesia, both partially and simultaneously. The method used is quantitative with a causal-associative approach, while primary data was obtained through questionnaires distributed to Sharia mortgage customers using purposive sampling. Data analysis was conducted using SPSS through validity and reliability tests, classical assumption tests, multiple linear regression, t-tests, F-tests, and the coefficient of determination. The results indicate that, when analyzed individually, the financing margin does not have a significant effect on customer decisions, whereas promotions have a positive and significant effect. Meanwhile, brand image and location also did not show a significant effect. However, simultaneously, the financing margin, promotions, brand image, and location significantly influence customers' decisions in choosing Sharia mortgage products. These findings indicate that promotion is the most dominant factor; therefore, Indonesian Islamic banks need to improve the quality, reach, and effectiveness of their promotional strategies to stimulate customer interest and encourage them to choose Sharia mortgage products.

Keywords: *Financing Margin, Promotions, Brand Image, Location, Customer Decisions, Sharia Mortgage.*

1. Introduction

This study was motivated by the growing public demand for home ownership amid population growth and rising property prices. These conditions have made it impossible for some people to purchase a home with cash, making mortgage financing (KPR) through banking institutions one of the most widely used alternatives. Sharia-compliant home loans offer financing options based on Sharia principles, such as the *murabahah, musyarakah mutanaqisah*, and ijarah contracts. In addition to providing certainty regarding installment amounts and margins, Sharia-compliant home loans also serve as an alternative for those seeking home financing without interest, while upholding the principles of fairness, transparency, and compliance with Islamic law. The need for such home loan products is increasingly critical, as the majority of home purchases are made through bank financing; consequently, Sharia-compliant home loans play a strategic role in helping people secure housing.

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Bank Syariah Indonesia, as one of the largest Islamic banks in Indonesia, offers Sharia-compliant mortgage products to meet the public's needs, through both subsidized and non-subsidized financing. However, customers' decisions when choosing Sharia-compliant mortgage products are not solely influenced by adherence to Sharia principles. Economic factors, such as financing margins and the ability to make installment payments, may also be taken into consideration. In addition, promotional strategies, the bank's brand image, and branch locations or service accessibility also have the potential to influence customer decisions. Customers need clear information regarding product benefits, contract terms, margin rates, financing terms, and application procedures. Therefore, understanding the factors that influence customer decisions is crucial for Bank Syariah Indonesia to develop marketing and product development strategies that align with the public's needs.

The subjects of this study are customers who use Sharia mortgage products at Bank Syariah Indonesia's West Jakarta Branch. The West Jakarta region was chosen because it has a diverse population in terms of income, occupation, education, and housing finance needs. This diversity allows for differences in the considerations customers make when choosing Sharia mortgage products. Some customers may pay more attention to the margin rate and their ability to make monthly payments, while others may prioritize the ease of obtaining information, the bank's reputation, the quality of promotional materials, or the convenience of accessing the bank's branch. Thus, customers of Sharia mortgage products at Bank Syariah Indonesia's West Jakarta Branch are a relevant research sample for analyzing the factors that influence product selection decisions.

Previous studies indicate that research findings regarding the factors influencing customers' decisions when choosing Sharia mortgages remain inconsistent. Some studies have found that the financing margin influences customer decisions because it is related to installment amounts and financial capacity. Other studies have shown that promotions have a significant effect because they can increase customers' knowledge, interest, and understanding of the benefits of Sharia mortgage products. Brand image is also considered important because the bank's reputation and trustworthiness can reduce customers' hesitation in choosing a financing product. Additionally, the location, which is strat

Differences in the results of previous studies indicate a research gap that requires further investigation. There is still no consensus regarding the factors that most strongly influence customers' decisions when choosing Sharia mortgage products. Furthermore, research that simultaneously analyzes financing margins, promotions, brand image, and location—particularly among Sharia mortgage customers at Bank Syariah Indonesia's West Jakarta branch—remains limited. Differences in regional characteristics, customers' economic conditions, levels of understanding of Sharia products, and the bank's marketing strategies can lead to varying research results. Therefore, empirical research is needed to determine whether financing margins, promotions, brand image, and location influence customer decisions, either partially or simultaneously.

This study is expected to make both theoretical and practical contributions. Theoretically, this study can add to the empirical evidence in the field of Sharia banking, particularly regarding customer behavior and the factors that influence decisions when choosing Sharia mortgage financing. This study can also enrich the literature on the relationship between financing margins, promotions, brand image, location, and customer decisions. Practically, the research results This study can serve as input for Bank Syariah Indonesia in evaluating its marketing strategies, improving the effectiveness of its promotions, communicating product information more clearly, and developing Sharia mortgage services in line with customer needs and preferences. Furthermore, this study can serve as a reference for future researchers who wish to examine

Sharia housing finance by incorporating additional variables, such as service quality, trust, religiosity, Sharia financial literacy, ease of procedures, and income level.

Based on the above, the objectives of this study are to analyze the effect of financing margins on customers' decisions when choosing Sharia mortgage products at Bank Syariah Indonesia; to analyze the effect of promotions on customers' decisions; to analyze the effect of brand image on customers' decisions; and to analyze the effect of location on customers' decisions. This study also aims to determine the simultaneous influence of financing margins, promotions, brand image, and location on customers' decisions when choosing Sharia mortgage products. Thus, this study is expected to provide a more comprehensive picture of the factors that customers consider when choosing Sharia mortgage products at Bank Syariah Indonesia's West Jakarta Branch.

2. Literature Review (Optional)

2.1. Marketing theory

explains that marketing is a series of activities carried out by companies to identify, understand, and meet consumer needs through the creation, communication, and delivery of value to customers. In the context of Islamic banking, promotion serves as a key tool for communicating the benefits and advantages of products to the public, thereby influencing consumer behavior in decision-making. Marketing is not merely about sales but also about building long-term relationships with customers through trust and loyalty.

2.2. The Price/Margin Theory

explains that price is one of the key factors in determining market share and consumer decisions. The more affordable and competitive the price offered, the more likely consumers are to make a purchase. In the context of Sharia-compliant mortgages, the financing margin is reflected in the installment amount, the financing term, and the transparency of the margin calculation set by the bank. Customers will consider their financial capacity before deciding to take out a home loan.

2.3. Brand Image Theory

explains that brand image consists of the perceptions, beliefs, and impressions that consumers hold about a brand. Brands with a positive image tend to be more easily recognized, trusted, and chosen by consumers than competing brands. A strong brand image can enhance a company's competitiveness and build long-term relationships with consumers. In Islamic banking, a positive brand image reflects the bank's trustworthiness and reputation in the eyes of the public.

2.4. Location Theory

explains that a strategic and easily accessible location can enhance customer convenience in obtaining products and services. Location is not merely a physical place but a strategic decision that can influence a company's competitiveness and long-term performance. In banking services, a branch location that is close to where customers live and easily accessible will make it easier for them to obtain information and services related to financing.

2.5. Hypotheses

H1: The financing margin influences customers' decisions when choosing Sharia mortgage products.
H2: Promotions influence customers' decisions when choosing Sharia mortgage products.
H3: Brand image influences customers' decisions when choosing Sharia mortgage products.
H4: Location influences customers' decisions when choosing Sharia mortgage products.
H5: Financing margins, promotions, brand image, and location simultaneously influence customers' decisions when choosing Sharia mortgage products.

3. Methods

3.1 Data Collection

This study uses primary data obtained directly from customers who use Sharia mortgage products at Bank Syariah Indonesia's West Jakarta branch. The data sources are customers who have applied for and are using Sharia mortgage products at that bank. Data collection was conducted by distributing questionnaires to respondents who met the study criteria. The sampling technique used purposive sampling with the following criteria: (1) customers who have used or are currently using Sharia mortgage products at Bank Syariah Indonesia, (2) are willing to serve as respondents and complete the questionnaire, and (3) have experience and knowledge regarding the process of applying for and using Sharia mortgages. The sample size for this study was 100 respondents, which is considered adequate for quantitative research using multiple linear regression analysis.

3.2 Data Preprocessing

Before analysis, the data collected through the questionnaire undergoes several stages of testing to ensure the quality of the instrument and the validity of the data. The first stage is a validity test to ensure that each item in the questionnaire accurately measures the research variables. The test is conducted by comparing the calculated r value (Pearson correlation) with the table r value at a 5% significance level. A statement item is deemed valid if the calculated r value is greater than the table r value (0.1966). All questionnaire items for the variables of financing margin, promotion, brand image, location, and customer decision showed calculated r values exceeding the table r values; therefore, they were deemed valid and suitable for use.

The next step was a reliability test to measure the consistency of the research instrument. The reliability test used Cronbach's Alpha, with the criterion that a variable is considered consistent if its Cronbach's Alpha value exceeds 0.60. The test results show Cronbach's Alpha values of 0.642 for financing margin, 0.660 for promotion, 0.700 for brand image, 0.736 for location, and 0.724 for customer decision. Since all values exceed 0.60, it can be concluded that the research instrument is reliable and consistent.

3.3 Algorithms and Analytical Methods

This study uses multiple linear regression analysis to test the effect of independent variables (financing margin, promotions, brand image, and location) on the dependent variable (customer decision). The multiple linear regression equation model used is:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + e$$

Legend: Y = Customer decision (predicted value)
a = constant (value of Y when X = 0)
b = regression coefficient
X_1 = financing margin
X_2 = promotions
X_3 = brand image
X_4 = location
and e = error.

3.4 Prior to the regression analysis

Classical assumption tests were conducted, including tests for normality, multicollinearity, and heteroscedasticity. The normality test used the One-Sample Kolmogorov-Smirnov test, with the decision rule that if the significance level is greater than 0.05, the data are normally distributed. Multicollinearity was assessed by examining the Tolerance and Variance Inflation Factor (VIF) values; the regression model is free of multicollinearity if Tolerance > 0.10 and VIF < 10. Heteroscedasticity was assessed by analyzing the scatterplot to ensure constant residual variance.

Hypothesis testing was conducted in three stages: (1) a partial t-test to examine the effect of each independent variable individually on the dependent variable by comparing the significance value to the alpha level of 0.05, (2) a simultaneous F-test to examine the combined

effect of all independent variables, and (3) a coefficient of determination (R^2) test to measure the extent to which the independent variables explain the variation in the dependent variable.

4. Results and Discussion

4.1 Respondent Characteristics

This study involved 100 respondents who are customers of the Sharia mortgage program at the West Jakarta Branch of Bank Syariah Indonesia. By gender, female respondents were in the majority, with 52 participants (52%), while male respondents numbered 48 (48%). By age, the majority of respondents were in the 25–35 age group, totaling 35 people (35%), followed by the 36–45 age group with 34 people (34%), and those over 45 years old, totaling 31 people (31%). Based on highest level of education, the majority of respondents held a bachelor's degree (S1), totaling 69 people (69%), followed by high school/vocational school graduates at 15 people (15%), diploma holders at 14 people (14%), and master's/doctoral degree holders at 2 people (2%).

4.1.1 Validity and Reliability Test Results

Table 1: Validity Test Results

Variable	Number Of Items	Calculated r Value	Tabel r Value	Status
Financing Margin	7	0,540-0,678	0,1966	Valid
Promotion	7	0,552-0,691	0,1966	Valid
Brand Image	7	0,568-0,702	0,1966	Valid
Location	7	0,601-0,663	0,1966	Valid
Customer Decision	7	0,590-0,656	0,1966	Valid

All items for the five variables showed calculated r values greater than the table r value (0.1966), and were therefore deemed valid and suitable for use in this study.

4.1.2 Table 2: Reliability Test Results

Variable	Cronbach's Alpha	Minimum Value	Status
Financing Margin	0,642	0,60	Reliabel
Promotion	0,660	0,60	Reliabel
Brand Image	0,700	0,60	Reliabel
Location	0,736	0,60	Reliabel
Customer Decision	0,724	0,60	Reliabel

All variables showed Cronbach's Alpha values above 0.60, indicating that the research instrument is reliable and consistent.

4.1.3 Results of the Classical Assumptions Test

Table 3: Results of the Multicollinearity Test

Variable	Tolerance	VIF	Status
Financing Margin	0,793	1,261	Free from Multicollinearity
Promotion	0,889	1,125	Free from Multicollinearity
Brand Image	0,780	1,282	Free from Multicollinearity
Location	0,716	1,396	Free from Multicollinearity

All independent variables have Tolerance values > 0.10 and VIF values < 10, so the regression model is free from multicollinearity.

Heteroscedasticity Test: The scatterplot shows that the data points are randomly distributed above and below the 0 mark on the Y-axis without forming any specific pattern, indicating that the regression model does not exhibit heteroscedasticity.

4.1.4 Results of Multiple Linear Regression Analysis

Table 4: Results of the Multiple Linear Regression Test

Variable	Koefiesien (B)	Std. Error	Beta	T Value	Signifikansi
Financing Margin	13,968	5,359	-	2,607	0,011
Promotion	-0,089	0,130	-0,073	-0,684	0,495
Brand Image	0,336	0,126	0,267	2,661	0,009
Location	0,183	0,114	0,172	1,608	0,111
Customer Decision	0,121	0,138	0,098	0,874	0,384

Regression equation: $Y = 13.968 - 0.089X_1 + 0.336X_2 + 0.183X_3 + 0.121X_4 + e$

4.1.5 Hypothesis Test Results

Table 5: Results of the t-Test (Partial)

Hypotheses	Variable	Value t	Tabel t	Significance	Decision
H1	Financing Margin	-0,684	1,985	0,495	Ditolak
H2	Promotion	2,661	1,985	0,009	Diterima
H3	Brand Image	1,608	1,985	0,111	Ditolak
H4	Location	0,874	1,985	0,384	Ditolak

4.1.6 Table 6: Results of the F-Test (Simultaneous)

Model	Calculated f	Tabel f	Significance	Decision
Simultaneous	4,123	2,47	0,004	Significance

4.1.7 Table 7: Results of the Coefficient of Determination Test

Model	R	R Square	Adjusted R Square
Regression	0,385	0,148	0,112

The adjusted R-squared value of 0.112 indicates that the variables of financing margin, promotion, brand image, and location account for 11.2% of the variation in customer decisions, while the remaining 88.8% is influenced by other factors outside the model.

4.2 Disscussion

4.2.1 The Effect of Financing Margins on Customer Decisions

The results of the partial t-test indicate that financing margins do not have a significant effect on customer decisions (t-value = -0.684; significance = 0.495 > 0.05). This finding is inconsistent with pricing theory, which states that competitive prices will increase purchasing interest. However, this result is consistent with research showing that Sharia mortgage customers are not solely price-sensitive.

Factors influencing this result include: (1) Sharia mortgage customers generally already have an understanding of Sharia principles, so their decisions are not based solely on the margin amount; (2) in murabahah financing, the margin is set and agreed upon at the outset of the contract, thereby providing certainty regarding the installment amount—which actually serves as an added value compared to the margin itself—and (3) customers prioritize Sharia compliance and contractual certainty over the margin amount.

From an Islamic perspective, fair and transparent pricing is a Sharia obligation (QS. An-Nisa: 29); therefore, even though the margin does not have a statistically significant impact, Sharia banks are still obligated to set a fair and transparent margin.

4.2.2 The Effect of Promotions on Customer Decisions

The results of the partial t-test indicate that promotions have a positive and significant effect on customer decisions (calculated t = 2.661 > table t = 1.985; significance = 0.009 < 0.05). This finding is consistent with marketing theory, which explains that effective

promotions can increase consumers' knowledge, understanding, and interest in a product. These results are also consistent with the research by Nurkamilia et al. (2025) and Setyoroni and Ratno (2020), who found that promotions have a significant effect on customers' decisions regarding Sharia mortgage loans.

Factors contributing to the significant impact of promotions include: (1) information conveyed through promotions enhances the public's understanding of the benefits and advantages of sharia-compliant mortgages; (2) promotions via various media (social media, brochures, websites) increase customer interest; and (3) education regarding the advantages of sharia-compliant financing strengthens customers' trust both spiritually and rationally.

From an Islamic perspective, promotional activities must be grounded in honesty and transparency (QS. At-Taubah: 105), so that promotional strategies that accurately highlight the advantages of Sharia financing can strengthen customer trust.

4.2.3 The Effect of Brand Image on Customer Decisions

The results of the partial t-test indicate that brand image does not have a significant effect on customer decisions (calculated t = 1.608 < critical t = 1.985; p-value = 0.111 > 0.05). This finding differs from the study by Nadila et al. (2024), which found that brand image had a significant effect on the decision to become a BSI customer. This difference is likely due to a difference in context: Nadila's study measured the decision to become a customer in general, while this study specifically measured the decision to take out a mortgage, which requires more in-depth financial consideration.

Factors influencing these results include: (1) BSI's brand image, which is widely recognized as the largest Islamic bank, may have been taken for granted by customers and thus no longer served as a primary factor; (2) customers consider other factors—such as promotions, financing needs, and financial capacity—to be more dominant, and (3) in the context of Sharia mortgages, customers prioritize product benefits and ease of the process over the bank's reputation alone.

Although not statistically significant, the positive regression coefficient (0.183) indicates that brand image still has a positive relationship with customer decisions, suggesting that a favorable perception of BSI's reputation increases the likelihood of choosing Sharia mortgage products.

4.2.4 The Effect of Location on Customer Decisions

The results of the partial t-test indicate that location does not have a significant effect on customer decisions (calculated t = 0.874 < table t = 1.985; p-value = 0.384 > 0.05). This finding is inconsistent with location theory, which states that a strategic location enhances consumer convenience. However, this result can be explained by technological advancements and the digitization of banking services.

Factors influencing this result: (1) most banking services are now accessible online, so customers no longer depend on the proximity of branch locations, (2) the location of a property chosen by customers depends heavily on their personal needs, workplace, and individual preferences, so it does not have a uniform influence, and (3) respondents prioritize the benefits of financing products over location aspects, as evidenced by the significant effect of promotions, whereas location does not.

4.2.5 The Simultaneous Effect of Margin, Promotions, Brand Image, and Location

The results of the F-test indicate that, taken together, the four variables have a significant effect on customer decisions (calculated F = 4.123 > table F = 2.47; significance = 0.004 < 0.05). This finding is consistent with consumer behavior theory, which states that consumer decisions result from a comprehensive evaluation of various interrelated factors.

Although promotion was the only significant factor when analyzed individually, the combination of all four variables collectively influences customer decisions.

These results also support demand theory, which explains that consumer decisions are influenced by various factors related to needs, preferences, economic capacity, and perceived value. In the context of Sharia mortgages, customers conduct a comprehensive assessment of the margin, promotional information, their perception of the bank's reputation, and ease of access before making a financing decision.

the application process, product knowledge, family influence, economic conditions, and other social, cultural, and psychological factors. This indicates that the decision to choose a Sharia mortgage is a complex and multidimensional phenomenon that requires the inclusion of additional variables in future research to develop a more comprehensive model.

Fourth, the research results were compared with theory and previous studies to assess the consistency of the findings. The results showing that promotion has a significant effect are consistent with marketing theory and the research by Nurkamilia et al. (2025) and Setyoroni and Ratno (2020), while the insignificant effects of margin, brand image, and location provide a new contribution to the literature on Sharia banking.

5. Conclusions

This study aims to analyze the influence of financing margins, promotions, brand image, and location on customers' decisions when choosing Sharia mortgage products at Bank Syariah Indonesia, both partially and simultaneously. The main findings of the study indicate that, when analyzed individually, only promotions have a positive and significant effect on customer decisions, while financing margins, brand image, and location do not show a significant effect. However, when analyzed simultaneously, all four variables were found to have a significant effect on customer decisions, indicating that the decision to choose a Sharia mortgage is the result of a comprehensive evaluation of various interrelated factors. The practical implication of these findings is that Bank Syariah Indonesia needs to focus its marketing strategy on enhancing the effectiveness of promotions through various media—both digital and conventional—using content that is informative, educational, and reflective of Sharia values. Theoretically, this study contributes to the literature on Islamic banking by providing empirical evidence that, in the context of Islamic mortgage products, promotional factors are more dominant than margins, brand image, or location—contrary to some previous studies that found varying results. The unique contribution of this study lies in the revelation that Sharia mortgage customers are not merely price-sensitive and prioritize product information and Sharia advantages conveyed through promotions over the margin size or the bank's reputation. Limitations of this study include an Adjusted R-Square value of 0.112, indicating that the variables in the model can explain only 11.2% of the variation in customer decisions, while the remaining 88.8% is influenced by other factors outside the model, such as service quality, level of religiosity, trust in the bank, ease of the application process, product knowledge, and other socio-psychological factors. . Furthermore, this study was conducted at only one BSI branch office in West Jakarta with 100 respondents, so the generalizability of the results remains limited. Given these limitations, future research is advised to include other variables suspected of influencing customer decisions—such as service quality, religiosity, trust, product knowledge, and social factors—to develop a more comprehensive model. Future researchers are also advised to expand the sample size and research area to include several BSI branch offices in various cities to enhance the generalizability of the results. Overall, this study concludes that promotion is the most dominant factor influencing customers' decisions to choose Sharia mortgage products at Bank Syariah Indonesia; therefore, effective, informative, and educational promotional

strategies should be the bank's primary focus to increase customer interest and encourage them to use Sharia housing finance products.

6. Credit Authorship Contribution Statement

Wafie Rafiqoh Supena Putri: Conceptualization, Data curation, Formal Analysis, Investigation, Methodology, Software, Validation, Visualization, Writing – original draft. **Hendrieta Ferieka:** Conceptualization, Supervision, Validation, Writing Review & Editing. **Najmi Hillalliyati**: Conceptualization, Supervision, Validation, Writing Review & Editing.

7. Declaration of Competing Interest

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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9. Data Availability

The research data—consisting of primary data from 100 respondents who are Sharia mortgage customers of Bank Syariah Indonesia—will be provided by the author upon reasonable request for verification or further research, while maintaining the confidentiality of the respondents' identities.

10. Funding

This research received no external grant funding from public, commercial, or non-profit sector agencies. The study was independently conducted by the authors.

11. Ethical Approval

Ethical approval No patient-identifying parts in this paper were used or known to the authors. Therefore, no ethical approval was requested.

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