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Analysis of Factors Influencing Customer Interest Towards Murabahah Financing Products Bil Wakalah Sharia Home Ownership Credit (KPR) at Bank Syariah Indonesia KC Bengkulu

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ABSTRACT

The problem in this study is based on the growing number of customers who are interested in using murabahah bil wakalah contracts for home financing. Data from Bank Syariah Indonesia (BSI) KC Bengkulu S. Parman 2 show that 172 customers have used murabahah bil wakalah contracts to finance their mortgage products. This research aims to identify the factors that influence customer interest in murabahah bil wakalah mortgage financing products. The factors examined include mortgage characteristics, price, and procedural aspects. The study involved 63 respondents who were customers of BSI KC Bengkulu. Data were collected through a Likert-scale questionnaire and analyzed using several statistical tests, including validity and reliability tests, basic assumption tests, classical assumption tests, and factor analysis using Bartlett's Test of Sphericity. The results of the analysis indicate that the variables of customer financing characteristics, price, and financing procedures have a significant influence on customer interest in murabahah bil wakalah-based Sharia mortgage products.

ABSTRAK

Permasalahan penelitian ini didasarkan pada banyaknya minat nasabah yang menggunakan akad murabahah bil wakalah untuk melakukan pembiayaan KPR. Dari data nasabah pembiayaan Bank Syariah Indonesia KC Bengkulu S. Parman 2 dilihat terdapat 172 nasabah yang melakukan pembiayaan produk KPR yang menggunakan akad murabahah bil wakalah. Penelitian ini bertujuan untuk mengetahui faktor-faktor yang mempengaruhi minat nasabah terhadap produk pembiayaan murabahah bil wakalah KPR. Faktor-faktor antara lain faktor karakteristik KPR, faktor harga KPR, dan faktor prosedur KPR. Dalam penelitian diambil 63 responden kepada para naasabah Bank Syariah Indonesia KC Bengkulu. Data yang dikumpulkan menggunakan kuesioner dengan skala likert. Data kemudian diuji menggunakan uji validitas, uji reabilitas, uji asumsi dasar, uji asumsi klasik dan uji analisis faktor menggunakan uji barlet. Hasil analisis menunjukan bahwa faktor karakteristik KPR, harga KPR, dan prosedur KPR brppengaruh signifikan terhadap minat nasabah KPR Syariah

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1. INTRODUCTION

Humans have three basic needs: clothing, food, and shelter. The issue of housing and settlement has always been one of the main concerns of the government. With the increase in Indonesia's population, public needs have also grown, especially regarding housing. According to the Population Administration, there were 272,299,372 residents recorded as of June 2021, whereas in 2017 the population was only 262,594,708 people.

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Therefore, for many people from the lower-middle class, buying a house in cash is a major challenge. Consequently, most people choose to purchase homes through installments or credit schemes. The growing development of Islamic banking in Indonesia has become a benchmark for its success in establishing standards and expanding its product range, one of which is home financing products. KPR iB is one of the home ownership financing products issued by Bank Syariah Indonesia (BSI), supported by Housing Financing Liquidity Facility (FLPP) funds for Low-Income Communities (MBR) purchasing homes from developers.

KPR iB generally uses either a murabahah bil wakalah (agency-based sale and purchase) contract or a musyarakah mutanaqisah (diminishing partnership) contract. Factors influencing customers' choice of financing products include the characteristics of the mortgage, its pricing, and the financing procedures. According to initial observations by the Marketing Team, particularly Mr. Diga Paragus Putra, the murabahah bil wakalah contract involves a sale and purchase financing scheme for houses, shophouses, or land. In this scheme, the bank purchases the property, and the customer is informed of the original purchase price. The bank then adds a profit margin, and the customer pays in installments according to the agreed terms. He also explained that many customers are interested in using the murabahah bil wakalah agreement for home financing. Based on the initial observation, out of 272 KPR customers at BSI KC Bengkulu S. Parman 2, 172 used the murabahah bil wakalah contract, while 100 customers used other types of contracts.

Based on the background and existing issues at Bank Syariah Indonesia KC Bengkulu S. Parman 2, the researcher selected the title "Analysis of Factors Influencing Customer Interest in Murabahah Bil Wakalah Financing Products for Sharia Home Ownership Credit (KPR) at Bank Syariah Indonesia KC Bengkulu."

2. LITERATURE REVIEW

Islamic Bank

According to Law No. 21 of 2008, Article 1 paragraph (7) concerning Sharia Banking, an Islamic bank is a bank that conducts its business activities based on sharia principles. Based on its type, it consists of Sharia Commercial Banks and Sharia Rural Financing Banks.

Sharia principles, as stated in Article 1 paragraph (13) of Law No. 10 of 1998 concerning Banking, are agreements based on Islamic law between banks and other parties regarding the deposit of funds, financing of business activities, or other activities declared to be in accordance with sharia. These include financing based on the profit-sharing principle (mudharabah), financing based on the partnership principle (musyarakah), the sale and purchase principle with profit margin (murabahah), or financing of goods based on the pure lease principle without transfer of ownership (ijarah), or a lease with an option to transfer ownership (ijarah muntahiya bittamlik).

An Islamic bank is a financial institution whose main business is to provide financing and payment services, as well as to facilitate the circulation of money, in accordance with Islamic principles (Sumitro, 2015).

Murabahah bil Wakalah Contract

According to the Fatwa of the National Sharia Council (DSN-MUI) No. 04/DSN-MUI/IV/2000, if the bank authorizes the customer to purchase goods from a third party, the murabahah sale and purchase contract must be executed only after the goods, in principle, become the property of the bank. Therefore, an agency (wakalah) contract takes place before the murabahah contract. The agency contract terminates when the customer delivers the purchased goods to the bank. Once the bank receives the goods, the murabahah contract is then executed (Afrida, 2019).

Thus, the murabahah bil wakalah contract is a sale and purchase agreement in which the bank appoints the customer as its agent to purchase goods. After the customer acquires the goods, they deliver them to the bank. Once the goods legally belong to the bank and their cost is known, the bank determines a profit margin and repayment period, which are then agreed upon by both the bank and the customer.

In accordance with the provisions of the DSN-MUI Fatwa, a murabahah bil wakalah contract can be carried out under the condition that the goods purchased by the customer are fully owned by the bank before the murabahah sale and purchase

takes place (Khoeriyah, 2020).

Sharia Mortgage Financing

Financing is an Islamic banking activity in which funds are distributed to the public or other institutions in accordance with sharia principles. The distribution of funds in financing is based on the trust given by the fund owner to the fund user, meaning that the funds provided through specific financing must be repaid. The financing recipient receives trust from the financing provider and is therefore obligated to repay the financing according to the terms and period agreed upon in the financing contract (Ismail, 2011).

In a broader sense, financing refers to the provision or disbursement of funds to support planned investments, whether carried out independently or by others. In a narrower sense, financing refers to funding activities conducted by financial institutions such as Islamic banks for their customers (Andrianto & Anang, 2019). Sharia mortgage financing (KPR Syariah) has become an alternative for individuals seeking to purchase residential property. This product is widely favored by the public because the financing system does not involve interest (riba), and the installment system is considered an advantage compared to conventional mortgage schemes. Furthermore, while conventional mortgages generally apply fluctuating interest rates, Sharia mortgages offer several contractual schemes tailored to customer needs. Most importantly, the profit margin is clearly determined at the beginning of the contract and remains unchanged throughout the financing period (Hadija & Nurfitriani, 2020).

3. METHODOLOGY

This study employs a field research approach, which involves collecting data directly from research subjects through field data sources, namely respondents. The research uses a descriptive analysis method aimed at describing data and information based on facts obtained in the field. The population of this study consists of all KPR financing customers at Bank Syariah Indonesia (BSI) KC Bengkulu S. Parman 2. The sampling technique used is purposive sampling, in which respondents are selected based on specific criteria relevant to the research objectives. Using this technique, a sample of 63 respondents was obtained. Data were collected using research instruments in the form of questionnaires, and the data were statistically analyzed using SPSS software to test the predetermined hypotheses.

4. RESULT AND DISCUSSION

Validity and Reliability Test

a. Validity test

To measure the validity of the questionnaire given to respondents, *the product moment correlation coefficient was used* using the SPSS (*Statistical Package for Social Science*) computer program (Sugiyono, 2018). The validity benchmark used is if the calculated correlation coefficient r is > r table at a significance level of 5% (0.05), then the data is declared *valid* and otherwise it is declared *invalid* . From data processing , it is known that the calculated r value for all question items is **> r table 0.280** , so as is the basis for decision making in the validity test, it can be concluded that all question items in this research are valid and can be used as data collection tools.

b. Reliability Test

Reliability is basically the extent to which the results of a measurement can be trusted. A variable is said *to be reliable* if *the Cronbach Alpha value* is greater than 0.6. Meanwhile, if the alpha value is smaller than 0.60 then the questionnaire does not meet the concept of reliability so the statement cannot be used as a research measuring tool (Ghozali, 2016). From data processing, the Cronbach's Alpha value for each variable is > 0.60 . So, as is the basis for decision making in a reliability test, it can be concluded that all the question items used are reliable or consistent.

Test Basic Assumptions

a. Normality test

The purpose of the normality test is to test whether in a regression model, the dependent variable and the independent variable or both have a normal or close to normal data distribution. The KS value is significant and the value is below ∝ =0.05, this means the null hypothesis is rejected or the variable is not normally distributed and vice versa, if the KS value is significant and the value is above ∝ =0.05, it means the null hypothesis is accepted or the variable is normally distributed (Ghozali, 2016).

b. Homogeneity Test

The homogeneity test is a statistical test procedure which aims to show that two or more groups of sample data come from populations that have the same variance (Nuryadi, et al, 2017). The significance level used is ∝ = 0.05 . The Sharia KPR Procedure Value (X3) is > 0.05. Because the Sig value. all variables are > 0.05 , so as is the basis for decision making in the homogeneity test, it can be concluded that the data variance is the same or homogeneous.

Classic assumption test

If no correlation matrix value is greater than 0.5, it can be said that the data to be analyzed is free from multicollinearity. The value of the Sharia KPR Procedure (X3) is 0.698 < 10.00 and the tolerance value is close to 1, so it is concluded that the regression model does not contain multicollinearity (Santoso, 2014). The classical assumption test was carried out using a multicollinearity test with the aim of testing whether in the regression model a correlation was found between the independent variables.

Factor Analysis

Factor analysis is a statistical analysis that functions to reduce or summarize several mutually independent variables into fewer variables. The number of new variables formed is called a factor and still reflects the original variables (Baroroh, 2013). The goal of factor analysis is to summarize the information contained in the original (initial) variables into a new set of dimensions or variables (factors) (Ghozali, 2016). This factor analysis uses the barlet correlation test relatively high between variables X 1 , X 2 ,... ,X n expected to correlate with the set the same indicator. if the calculated *Bartlett* value > *Bartlett* table, or significant ∝ = 0.05 then it indicates that there is a significant correlation between variables are analyzed and the process can continue. For example, *Bartlett* = X 2 to test whether the matrix formed is a matrix correlation is not an identity matrix with Ho : ρ = I vxv and H1 : ρ ≠ I vxv ,

$X\ 2 = \{ 1\ /6\ (2v+5) – (n-1)\}\ \ln |M\ vv|$

Table 1. KMO and Bartlett's

KMO and Bartlett's Test	
Kaiser-Meyer-Olkin Measure of Sampling Adequacy	**Sig.**
0.658	0,000

Source: Processed Data, 2022

Output 1 KMO and Bartlett's Test is useful for determining the suitability of a variable, whether it can be processed further using this factor analysis technique or not. Based on the output above, it is known that the KMO MSA value is 0.658 > 0.50 and the Bartlett's Test of Sphericity (Sig.) value is 0.000 < 0.05, so the factor analysis in this research can be continued because it meets the first requirement.

Table 2. Table Anti-Images Matrices

Variable	MSA
Characteristics	0.626
Price Level	0.610
Procedure	0.837

Source: Processed Data, 2022

Anti-image Matrices are useful for knowing and determining which variables are suitable for use in factor analysis. It is known that the MSA value of each variable studied is as follows:

1. Characteristics of 0.626
2. The price is 0.610
3. Procedure of 0.837

From the results above it is known that the MSA value for all variables studied is **> 0.50**, so the second requirement in this factor analysis is **fulfilled**.

Table 3. Communalities

Variable	Extraction
Characteristics	0.794
Price	0.830
Procedure	0.585

Source: Processed Data, 2022

A variable is considered capable of explaining a factor if the Extraction value is greater than 0.50. Based on the output above, it is known that the Extraction value for all variables is greater than 0.50. Thus it can be concluded that all variables can be used to explain factors.

Table 4. Total Variance Explained

Variable	Initial Eigenvalues		Extraction Sums of Squared Loadings	
	Total	**Cumulative**	**Total**	**Cumulative**
Characteristics	2,209	73.639%	2 ,209	73.639%
Price	0.567			
Procedure	0.223			

Source: Processed Data, 2022

The Total Variance Explained table presents the value of each variable analyzed. In this study, there are three variables, meaning that three components were initially analyzed. There are two types of analysis used to explain the variance, namely the Initial Eigenvalues and the Extraction Sums of Squared Loadings. The Initial Eigenvalues section shows the total variance explained by each factor. When the eigenvalues of all factors are added together, they equal the number of variables analyzed (i.e., 2.209 + 0.567 + 0.223 = 3 variables). Meanwhile, the Extraction Sums of Squared Loadings section shows the amount

of variance explained by the extracted factors. Based on the output, only one factor was extracted, with an eigenvalue of 2.209.

According to the Total Variance Explained table, as shown in the "Initial Eigenvalues" section, one factor can be formed from the three variables analyzed. The criterion for forming a factor is that its eigenvalue must be greater than 1. The eigenvalue of Component 1 is 2.209, which is greater than 1, indicating that it qualifies as a valid factor and is able to explain 73.639% of the total variance.

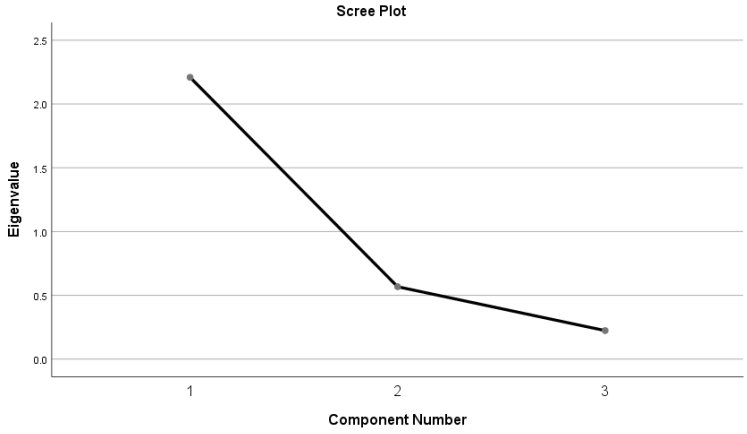


Figure 1. Scree Plot

This Scree Plot image can also show the number of factors formed. The method is to look at the value of the Component point which has an Eigenvalue > 1. From the Scree Plot image above, there is 1 Component point which has an Eigenvalue > 1, so it can be interpreted that there is 1 factor that can be formed.

Table 5. Component Matrix

Variable	Component 1
Characteristics	0.891
Price	0.911
Procedure	0.765

Source: Processed Data, 2022

The Component Matrix shows the correlation values or relationships between each variable and the factors that are formed. Based on the output above, it can be seen that the Characteristic variable has a correlation value of 0.891 with Factor 1. The Price Level variable has a correlation value of 0.911 with Factor 1, while the Procedure variable has a correlation value of 0.765 with Factor 1. After testing the assumptions in the factor analysis and obtaining variables with MSA values greater than 0.50, indicating that further analysis can be conducted, the next step is to assess the communalities, as presented in the following table.

Table 6. Communalities

	Initial	Extraction
Characteristics	1,000	0.794
Price	1,000	0.830
Procedure	1,000	0.585

Source: Processed Data, 2022

The table above shows that the three variables tested have met the communality requirements, as each variable has a value greater than 0.5 (communality > 0.5). At this stage, the assumptions required for factor analysis have been successfully fulfilled. The table also illustrates the extent to which each variable can explain a factor. As shown, the characteristic variable (X1) explains 79.40%, the price variable (X2) explains 83.00%, and the procedure variable (X3) explains 58.50% of the factor. Since all variables have communality values above 0.50, it can be concluded that all variables adequately explain the factors in the analysis

5. CONCLUSIONS

Customer interest. Customers' understanding of sharia-based financing, which emphasizes compliance with Islamic principles and the prohibition of usury (riba), contributes positively to their preference for sharia mortgage products. This finding confirms that adherence to sharia values remains a fundamental determinant of customer decision-making in Islamic home financing. The price factor is also found to have a significant effect on customer interest. Affordable and transparent monthly installment schemes enhance customers' ability and willingness to engage in sharia mortgage financing. Competitive pricing thus plays a critical role in strengthening the attractiveness of sharia mortgage products offered by the bank.

Furthermore, procedural factors exhibit a strong and significant influence on customer interest. Given that the procedure factor explains 58.50% of the variance in customer interest, this finding highlights the importance of efficiency, simplicity, and clarity in the financing process. Therefore, Bank Syariah Indonesia (BSI) KC Bengkulu is strongly encouraged to prioritize the streamlining of application, verification, and approval procedures. Improving digital services, reducing processing time, and providing clearer guidance to prospective customers may substantially increase customer interest and satisfaction. From a managerial perspective, since the examined factors collectively shape customer interest and tend to function as an integrated construct, BSI KC Bengkulu should consider treating sharia mortgage attributes as a unified "Product Package." This implies that marketing strategies should not promote sharia compliance, pricing, and procedural convenience separately, but rather emphasize their combined value as a comprehensive, customer-oriented sharia mortgage solution. Such an integrated approach may enhance the bank's competitive advantage and strengthen customer trust and loyalty in the sharia mortgage market.

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