

Analysis Of Customer Decisions On Griya Hasanah Financing At Bank Syariah Indonesia Kcp Serang A Yani

Afifah Azahra¹

¹Universitas Bina Bangsa, Indonesia

*Corresponding email: afifahazahraa@gmail.com

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Abstract

This study aims to determine the influence of griya hasanah financing on customer decisions at islamic banks in Indonesia kcp serang a yani, service and quality in Indonesian Islamic banks are very wary in customer decisions so that customers are interested in taking griya hasanah financing at Indonesian Islamic banks. The The method used in this study is a qualitative method of the results of interviews and questionnaires. Data from this study was collected from internal documents of Bank Syariah Indonesia and the results of interviews of employees of Bank Syariah Indonesia KCP Serang A Yani. The answers of the average respondent from these four factors are influencing customer decisions in making Griya Hasanah financing. that age, religion, marital status and monthly income are very influential in customer decision making.in addition, the factors of products and services in Islamic banks are very influential in people's decisions in choosing Griya Hasanah financing. The bigger the company acts proactively, improves the service the better, then multiplies promotions that attract more customers, and can retain customers who have joined newer strategies so that customers are more interested.

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I. Introduction

Griya Hasanah is an option for people to buy all their needs for a house by conducting transactions in sharia law, several Islamic banks have promoted real estate financing products as high-end products because they consider this type of financing to have a very low risk.

Both conventional banks and Islamic banks provide home purchase financing for their customers, but there is a clear difference between the use of the credit system by Islamic banks and conventional banks. Making customers interested in financing is a

challenge that every bank must face, because the customer themselves will decide where to go to fulfill their needs.

The bank must be able to determine the form of technology that is suitable and easy to use by each customer in order to achieve the expected goals, because it affects the decision-making process in terms of accuracy and accuracy, the most important thing is the right expertise and speed to provide the services requested by customers to be satisfied with their services. Banks cannot ignore their role as customer service to achieve good results. A good service will make customers decide to continue using the bank's services because the service is considered satisfactory. Service quality is a banking necessity. Service is the key to banking success, so service must be the concern of the bank leader in managing the company.

II. Literature Review

2.1. Islamic Bank

Islamic banks are intermediary organizations and financial services that operate under Islamic law. Especially those that are free of interest (*usury*), free from unproductive activities such as gambling (*maysir*), free from doubts (*gharar*), the principle of fairness and finance in a fairly fair business *halal*. Therefore, the financial management activities of Islamic banks must be carried out properly. Good fund management by Islamic banks shows credibility for the public to keep their funds. Thus, the direction of achieving liquidity, rentability and solvency of Islamic banks is achieved.

The development of Islamic banking does not necessarily make Islamic banking stronger and stronger and able to lead the market share of the national banking industry. Especially in the era of digitalization, it requires the efforts of stakeholders of Islamic financial institutions to build a digital technology-based strategic planning model (Basrowi & Utami, 2020; Utami, 2019; Utami & Guzman, 2020) and also a resource innovation model (Suseno et al., 2021). It is also essential to pay attention to the digital behavior of the Muslim community (Abidin et al., 2020). For Islamic banking to increase its market share, it needs to be supported by significant growth in assets, financial literacy, and financial technology so that the benefits of Islamic banking can be obtained more broadly (Basrowi et al., 2020).

According to Sudarsono (2012:29), Islamic banks are financial organizations whose main industries are the provision of credit or financial services and others as well as financial transactions whose implementation is in accordance with sharia principles. The functions of Islamic banks include:

- a. Collecting funds from the public, namely by a deposit contract or *wadiah* contract and also by using a *mudharabah* contract or investment which can

benefit both parties, both banks and customers.

- b. The public can receive financing in accordance with the submitted submission on the condition that it has met every requirement in accordance with the applicable contract where the bank will disburse financing if the customer has completed the requirements for applying for financing from a Sharia bank, this feature aims to prioritize customer integrity so that they can always do something useful to contribute to the community's economy.
- c. Islamic banking in carrying out services both with products and services always prioritizes the convenience of customers, this function is one of the proofs that every service provided by Islamic banks always instills Islamic principles in its series of activities, whether in marketing products or services provided.

2.2. Customer Decision

Schiffman and Kanuk (2007) say that the decision is to choose more than one alternative. For example, when choosing a product, consumers certainly have to face several brands of the same product. User identification is essentially a troubleshooting process. Most consumers, both individuals and businesses, go through the same process to decide which product to buy.

The willingness to do resource sharing innovation (RSI) affects the competitiveness of industry players (Suseno, Yusuf, Hidayat, & Surani, 2021) As well as organizational capabilities will increase innovation and it will be influenced by experience and knowledge derived from knowledge sharing exploration (Kamasak and Bulutlar, 2007; Tidd and Bessant, 2009, Ismail and Jabbouri, 2016). (Suseno, 2019).

The emotional aspect is a reflection of emotional and intellectual commitment to which positive and negative traits of the organization and leader respond. (Suseno, Yusuf, & Pawirosumarto, 2020).

Customers go through five phases in the purchase decision process:

1. Identifying The Problem

The customer buying process begins when the customer identifies a need or problem.

2. Information Search

As consumers identify their needs, they are motivated to seek more information.

3. Assessment Alternative

Once consumers have researched as much information as possible, customers should make an assessment.

4. Purchase Decision

After going through different stages, it is time for buyers to decide whether to

buy the product or not.

5. Post-purchase Behavior

After the customer buys the desired product, the customer experiences an increase in satisfaction or decrease in satisfaction.

Kolter (2005) explains that psychological, social and cultural PR factors influence customer decisions in credit making:

1. Personally, this is a factor that can influence customer choice. Includes age, occupation, finances, lifestyle and monthly income. Whether they accept it or not will adjust to changing circumstances.
2. Budaya is a fundamental value, belief and behavior that a person learns from the community environment as well as the family environment and other organizations that are the fundamental source of human desire and behavior.
3. Social is the environmental factor around the prospective customer including community groups and families.
4. Psychological is a concern within a person. Psychological factors are one that influence customer decisions in purchasing consisting of motivation, perception, learning, attitude and trust.

2.3. Financing

Sharia-based financing is a supplier of money or loans based on agreements by banks or other parties. When the other party is obliged to the party who took the loan at maturity, by providing compensation or profit sharing in the form of cooperation. Another definition of financing is financing activities that are submitted to parties who need a funding form to support investment business operations.

Islamic finance is the provision of money or similar terms based on a loan contract or agreement between a bank and a partner requiring the borrower to repay the loan after a predetermined period by paying a commission or profit in the form of cooperation. The distribution of funds in Islamic banking or technical terms of receipt of money determined by the Bank is investment in Islamic banks both in rupiah and in foreign currency in the form of sponsorship, qardhi, sharia law letters, ownership, interim participation, contingent and liability management account .

According to Kasmis (2002:106) the objectives of financing are:

1. Profit-making by expecting to have added value or make the desired profit.
2. Support the government in an effort to maximize development in various fields, especially the ongoing business sector. Developing a business will gain increased tax revenue, create job opportunities, and increase the number of goods and services. In this way, the government accepts an exchange rate that strengthens the country.

3. Customer company support. Funds disbursed by financial institutions are expected to increase in terms of business and community income to improve the lives of ordinary people. In this case, the financial institution can be a way for the customer to get the capital he wants.

Cashmere put forward the principle of providing costs with 5C, namely, among others:

1. Character, trust is achieved by considering the nature and character of a person who will be given a fee, a person must be trustworthy.
2. Capacity, customers are seen from the integrity in business related to their education, being able to do business is also valued through the ability to understand government regulations.
3. Capital, which is a test of capital efficiency, can also be seen through financial statements by measuring these factors in terms of liquidity, solvency, profitability and other measures.
4. Collateral, the guarantee must be able to exceed the credit limit. In addition, the guarantee is also checked for validity so that if a problem occurs, the deposited guarantee can be used immediately.
5. Conditional, initial borrowing is viewed based on current and future economic and political conditions in each field and the operational prospects of the field being implemented.

2.4. Griya Hasanah

BSI Hasanah is a financial instrument of consumption offered to the public for the purchase, building and renovation of houses (including commercial buildings, office buildings, new houses, second houses, apartments and the like) and for the purchase of land and houses of origin. made according to the needs and financial opportunities tailored and reimbursed to potential clients at the same time.

KPR Syariah is a product that is currently in great demand , especially by the millennial generation. The high interest in Islamic mortgages due to the use of an interest-free financial system and installment payments remains one of the advantages of Islamic banks compared to mortgages in conventional banks.

According to Hudiyanto (2017) there are two types of mortgages, including:

1. KPR Subsidy is a mortgage provided by the state or a social insurance affiliated bank that aims to facilitate the acquisition of healthy simple houses that fit the target group for low-income people.
2. Unsubsidized KPR/Commercial Unsubsidized mortgage is a mortgage product financed by a bank and intended for the entire community, with the

amount of loan and interest rate determined in accordance with the habits of each bank and the provisions of applicable laws and regulations. This banking may occur because the principles of Islamic banking and conventional banking are different. This product, commonly known as sharia mortgages, has several characteristics, including the absence of a credit system in conventional banks.

III. Methodology

In this study, the authors used a qualitative approach to the results of interviews and questionnaires. The types of data used are primary data and secondary data. Data collection techniques use questionnaire methods (Rating Scale), interviews and observations.

IV. Results and Discussion

From the results of the author's observations, the identity of the respondents was gender, religion, marital status and monthly income. The following information obtained by the author is:

1. By Gender

Tabel 1. Classification of Respondents Based on Gender

No	Gender	Total	Percentage
1	Male	19	63%
2	Female	11	37%
Total		30	100%

Source: primary data (questionnaire)

Based on table 1, results were obtained from 30 respondents that 19 responders were male (63%), while 11 responders were female (37%). From this data, it can be seen that there is customer interest in financing griya hasanah in meeting the needs of both men and women, the largest percentage by gender is male.

2. By Religion

Tabel 2. Classification of Respondents Based on Gender

No	Agama	Jumlah	Presentase
1	Islam	30	100%
2	Kristen	-	-
3	Hindu	-	-
4	Buddhid m	-	-

5	Catholic	-	-
Total		30	100%

Source: primary data (questionnaire)

Based on table 2 obtained results from 30 respondents n, most of the respondents were Muslims (100%).

3. By Marital Status

Tabel 3. Classification of Respondents Based on Gender

No	Marriage Status	Total	Percentage
1	Marry	23	77%
2	Single	7	28%
Total		30	100%

Source: primary data (questionnaire)

Based on table 3, the results of 30 respondents showed that 23 respondents were married (77%), while 7 respondents were single (28%). From the data, it can be seen that most of the people who choose financing have the status of marriage.

4. Based on Monthly Income

Tabel 4. Classification of Respondents Based on Gender

No	Income per-Month	Total	Percentage
1	5-7 Million	8	27%
2	7-10 Million	17	57%
3	11-14 Million	5	16%
Total		30	100%

Source: primary data (questionnaire)

It is known from tabel 4 that 30 respondents, there are 8 respondents have income from 5-7 million (27%), 17 respondents have incomes of 7-10 million

(57%) and 5 respondents have incomes of 11-14 million (16%). According to the data produced, it appears that most of those who finance griya hasanah are those who earn 7-10 million per month per month.

Based on the results obtained, it can be concluded that age, religion, marital status and monthly income are very influential in making financing decisions.

V. Conclusion

Bank Syariah Indonesia Griya Hasanah financing products, namely mortgage financing products offered by Bank Syariah Indonesia, are shown to people with various needs, namely:

1. Acquisition of new houses, livable houses, commercial buildings and apartments.
2. To get a plot of land that is ready to be built.
3. For the renovation of an apartment or house.
4. For transfers of financing from other banks.
5. Refinancing.

Customers who will apply for BSI financing will be given requirements that must be met, people who want to finance must have a guarantee letter which is a financing requirement.

Sales Financing Executive works One of the most effective ways is to communicate directly with customers by contacting customers and presenting products in a detailed and understandable manner.

Based on these results, it shows that the influence of service factors, age, religion and monthly income shows the high level of society in providing Griya Hasanah financing at Bank Syariah Indonesia KCP Serang A Yani. The larger the company works proactively, improves services, and then further enhances promotions that keep customers interested and can retain customers who have joined the new strategy to attract more customers.

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