

ABSTRACT

The increasing number of Indonesia's population is the trigger for the increased need for home ownership. The backlog of home ownership in Indonesia is one of the problems faced by Indonesia. Sharia financing for home purchases comes as a solution to alternative home ownership financing based on sharia principles. This study aims to analyze customer preferences for sharia financing on home purchases.

This research was conducted by a field survey method to housing developers in Ciamis Regency, distributing questionnaires to customers/residents of housing and data analysis using logistic regression methods. The sampling method in this study uses cluster (area) sampling with 117 respondents obtained using the Nomogram Herry King sample size method.

The results showed that simultaneously and partially there was a significant influence on the variables of price, income, location, service, knowledge and religiosity on Islamic financing decisions on home purchases. The research was limited to the research subject which was only conducted in the Ciamis Regency, West Java Province. Further research is needed in different areas to generalize research results.

Keywords: Sharia financing, home ownership, Islamic banking, price, income, location, service, knowledge, religiosity.