

ABSTRACT

Bank Syariah Indonesia provides BSI Griya sharia KPR services to meet the sharia-based housing purchasing needs of the community. This financing product targets people who have jobs and a steady income. In the BSI Griya sharia mortgage financing product, there are insurance costs and notary fees which are borne by the customer, while administration and appraisal costs are waived by the bank. Each household makes financial decisions based on available income and existing product prices. For this reason, this research aims to investigate the influence of existing income and costs so that this can increase the realization of BSI Griya sharia mortgages in the city of Semarang and its surroundings.

This research was carried out quantitatively using primary data through a stratified random sampling approach. The research questionnaire was structured based on a series of questions on each variable and measured using a five-point Linkert scale. This research obtained 260 respondents who were obtained through distributing questionnaires online at 13 BSI branch offices in the city of Semarang and surrounding areas. The data obtained was processed and analyzed using the Equation Model Partial Least Square (SEM-PLS) analysis tool.

The research results show that the income variables, free administration and appraisal fees, insurance fees, and notary fees have a positive and significant influence on BSI Griya sharia mortgage customer interest. This can be interpreted that the higher the customer's income which strengthens purchasing power accompanied by the appropriate amount of sharia Mortgages costs, the level of applications for BSI griya sharia KPR financing increases.

Keywords: Income, Costs, Sharia Mortgages, BSI Griya