

Research Article

Analysis of the Influence of Brand Awareness and Service Quality on Customer Interest in Using Home Ownership Products (KPR) Griya Hasanah Study on: BSI KC Customer Tanjung Karang

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ORCIDAria Amelda Murti: <https://orcid.org/0009-0003-4567-8376>**Abstract.**

Awareness of a brand provides expectations of customers, while service quality is a measure of the difference between consumer expectations and the service provided. Expectations and perceived service quality generate customer interest. However, the reality is that the brand awareness and service quality provided are good, but customer interest is still unstable, still experiencing increases and decreases in using Sharia KPR products. This study aims to determine whether brand awareness, service quality, and customer interest partially and simultaneously affect customer interest in using Sharia KPR at BSI KC Tanjung Karang and how Islamic economics views brand awareness and service quality.

This research uses a quantitative approach method. Data were collected directly through distributing questionnaires to KPR customers. The sample used was 86 respondents using the Slovin formula taken by purposive sampling. The data obtained was processed using SPSS version 24. This analysis includes validity and reliability tests, preliminary analysis tests, multiple linear regression analysis tests, and hypothesis testing (t-test, f-test, and coefficient of determination (R^2)).

The results of the t-test show that brand awareness and service quality partially have a positive and significant effect on customer interest. And the results of the f test show that brand awareness and service quality simultaneously have a positive and significant effect on customer interest in using Sharia KPR products with an effect of count $82.524 > f_{table} 2.71$ with a significance value of $0.00 < 0.05$. Based on the results of the determination test (R^2) of 0.657, this explains that the influence of brand awareness and service quality variables on customer interest is 65.7%. In comparison, the remaining 34.3% were influenced by other factors outside the research model.

Keywords: brand awareness, service quality, customer interest

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1. Introduction

KPRS in Islamic Banks is known as KPRS financing (Sharia Home Ownership Credit). Financing or financing is a term used in Islamic Banks as in conventional banks it is called credit or lending. In credit the profit is based on interest (interest-based) while in financing it is based on the desired real profit (margin) or profit sharing (profit sharing). Islamic mortgage products are one of the products that are in great demand by the public, therefore business institutions such as Islamic banking must have their appeal to market Islamic mortgage products. In facing increasingly fierce competition, Islamic Banks need to have an effective marketing strategy to understand the wants and needs of customers [1].

In increasing sales of products and services offered by banks, brand awareness is needed to influence customer interest. Consumers tend to choose a product that they are more familiar with than a product they have never known at all, a product can be widely recognized by the public depending on the existence of the brand in the market, the brand of a product must be communicated appropriately so that information about the brand can enter the minds of consumers so that existence can be formed [2].

Service quality is also one of the factors that can increase consumer purchasing decisions. For service companies, to maintain or even increase the number of their consumers, they must find ways to outperform competitors and outperform the expectations of their consumers [3]. Islam teaches us to do good to humans, as well as companies, companies must do good to customers so that the company's survival is maintained.

With good service quality, companies can achieve profitability through repeat sales mechanisms, and through consumers with positive word-of-mouth feedback and customer loyalty. Starting from the quality of service, it can affect people's interest in using Sharia KPR products, interest can be described as a person's situation before taking action which can be used as a basis for predicting the action. Interest in using KPR products is assumed to be purchase interest and is a behavior that arises in response to objects that show consumers' desire to make purchases. Interest in using Sharia KPR products is part of a person's motivation which is the impetus in the individual that causes him to act.

Interest is a process where consumers recognize their problems, seek information about certain products or brands, and evaluate each of these alternatives in order to solve their problems, which then leads to interest in using the product. Brand Awareness is the ability of customers to recognize brands in various conditions that reflect their

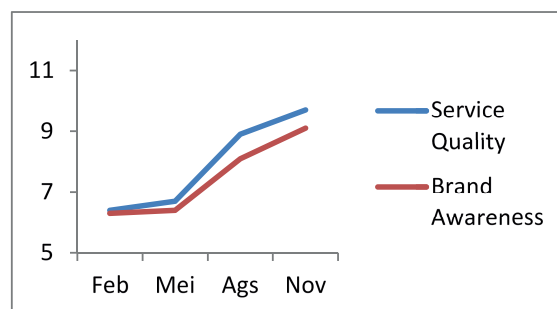
awareness of the brand. Service Quality is how far the difference is between the expectations and reality of the customers for the services received. The definition of Service Quality according to Blythe in Foya (2015) is the company's ability to meet or exceed customer expectations. Based on the results of initial observations that researchers conducted on March 14, 2023, at BSI KC Tanjung Karang in particular, it was found that the number of KPR customers found at Bank BSI KC Tanjung Karang is as follows:

TABLE 1: Data on the number of Sharia KPR customers at BSI KC Tanjung Karang Period 2021-2022.

Period	Number of Customers	
	2021	2022
February	65	66
May	67	64
August	65	63
November	69	63
Total	266	256

Source: Bank BSI KC Tanjung Karang Customer Data 2021-2022, processed

Based on the results of the data above, it can be said that customer interest in using KPR products at BSI KC Tanjung Karang fluctuates, experiencing an increase and decrease from month to month, the increase in KPR customers occurred in the year-end period, namely in November 2021, it can be seen that the number of KPR customers at BSI KC Tanjung Karang in 2021 is 266 customers, but there was a decrease in 2022 to 256 customers. The decrease in the number of customers in 2022 was caused by many factors, one of which was a change in customer preferences regarding brand awareness and service quality of KPR Syariah.



Source: BSI KC Tanjung Karang Customer Assessment Data for the period 2022, processed

Figure 1: Customer Assessment Data at BSI KC Tanjung Karang Period 2022 (In %).

Based on the data on the assessment of BSI KC Tanjung Karang customers for the period 2022 above, it can be seen that customer assessments related to brand awareness and service quality have increased, this is due to many factors that occur, one of which is about satisfaction, trust and brand loyalty of the community to Islamic banks regarding Islamic banking principles that come with superior products by sharia principles.

Based on theory, if brand awareness and service quality are good, customer interest in using Sharia KPR home ownership products will increase, but in reality, the brand awareness and service quality provided are good, accompanied by facilities provided by BSI to support service quality so that customer interest is expected to increase [4]. But the reality shows that the brand awareness and service quality provided are good, customer interest in using Sharia KPR products is still not stable, still experiencing an increase and decrease in using Sharia KPR products.

Several previous studies regarding the effect of brand awareness and service quality variables on purchasing decisions show different results on each variable which causes a research gap. Therefore, the research gap in this study is Brand awareness in research conducted by Fiko Syahrul (2022) shows no effect on customer interest. Meanwhile, research conducted by Ramadani (2021) shows that brand awareness has a positive and significant effect on customer interest. service quality in research conducted by Agus Andri (2020) shows a negative effect on customer interest. Meanwhile, research conducted by Ayu Wulandari (2020) shows that service quality has a positive and significant effect on customer interest. Therefore, researchers are interested in conducting research at BSI KC Tanjung Karang to find out the effect of brand awareness and service quality on customer interest in using home ownership products (KPR), with the research title "Analysis of the Effect of Brand Awareness and Service Quality on Customer Interest in Using KPR Griya Hasanah Home Ownership Products (Study on: BSI KC Tanjung Karang Customers)".

2. Literatur Review

2.1. Consumer Behavior

According to Kotler, consumer behavior is the study of how individuals, groups, and organizations choose, give, use, and how goods, services, ideas, or experiences satisfy their needs and wants [5]. Consumer behavior is an activity that is closely related to the process of purchasing a good or service. According to Kotler and Armstrong, the

factors that influence consumer behavior include cultural factors, social factors, personal factors, and psychological factors [6].

According to Kanuk and Schiffman in Mashur Razak, the decision-making process consists of three interconnected stages, namely: the input stage, the process stage, and the output stage [7].

Input Stage

Includes the process of consumer recognition of the need for a product consisting of two main sources of information.

Output Stage

The consumer decision-making model includes buying behavior and post-purchase evaluation.

2.2. Brand Awareness

Brand awareness is the ability of brands that come to mind when consumers think about certain products and how easily those products appear. The awareness of a product's brand makes consumers tend to trust the product in their minds which can lead to purchase intentions for a product.

Brand plays an important role in influencing consumer purchasing decisions. During the decision-making process, consumers choose products and brands that they realize or remember. This is an important consideration setting because a brand that is not part of the consideration will not be chosen. In other words, brands that have a high top of mind have the highest possibility of being chosen by consumers so that consumers make product purchases, indicators that can be used to determine how far consumers are aware of a brand, namely: [8]:

Impression, which refers to the number of times the product has been seen, either in physical form or in advertising.

Recall, which is how far consumers can remember when asked what brands they remember.

Recognition, which is how far consumers can recognize the brand belongs to a certain category.

Purchase, which is how far consumers will include a brand in choices when buying a product or service.

Reach, which leads to how many people hear about the brand.

2.3. Service Quality

According to Kotler, service is any action or activity that can be provided by one party to another party that is abstract and does not cause any ownership. Service is the behavior of producers to meet the needs and desires of consumers to achieve customer satisfaction. In general, services provided by quality producers or companies will offer high satisfaction and repeat purchases.

According to Parasuraman, five indicators affect service quality, namely as follows: [9].

- a. Physical evidence (tangible)
- b. Reliability
- c. Responsiveness
- d. Assurance
- e. Empathy

Service quality is one of the factors that can increase consumer purchasing decisions. For service companies, to maintain or even increase the number of their consumers, they must find ways to outperform competitors and outperform the expectations of their consumers [1].

2.4. Customer Interest

According to Kotler and Keller, customer interest is consumer behavior that is willing to buy or choose a product, based on their experience, and wants to use it. So, it can be concluded that customer interest is an attraction that comes from many things that make people happy to fulfill their desire to participate or desire to be associated with a product. Three factors influence the emergence of interest, namely:

1. Encouragement from within the individual
2. Social motives
3. Emotional factors and feelings

There are several indicators of customer interest, namely: [10].

a. Transactional interest, a person's interest in buying products that he has consumed continuously

b. Referential interest, is a person's desire to recommend the product he has bought so that other people will buy the same product based on the recommendation of his consumption experience.

c. Preferential interest, is the desire to describe the behavior of a person who always has a primary preference for products that have been consumed.

d. Exploratory interest, interest beliefs to describe the behavior of a person who continues to seek information about the product he likes and seeks information to support the product he likes.

Customer interest in this study is defined as the tendency of individuals to act before the decision to become a customer in Islamic banking is implemented. Indicators of customer interest include interest, desire, and belief attraction is indicated by an urge to have. And confidence is indicated by the feeling of individual confidence in the quality, usability, and benefits of the product to be purchased [11][12][14].

3. Methods

In this study, the authors used exploratory research methods with a quantitative approach. The population in this study were customers at Bank Syariah Indonesia KC Tanjung Karang, totaling 600 KPR Griya Hasanah customers from 2021 to March 2023. The sampling consideration in this study is respondents or customers who have or still have Sharia KPR financing in the Bank Syariah Indonesia KC Tanjung Karang area who have or still have BSI Syariah KPR financing. The sample used was 86 respondents using the Slovin formula taken by purposive sampling. The data obtained was processed using SPSS version 24. This analysis includes validity and reliability tests, preliminary analysis tests, multiple linear regression analysis tests, and hypothesis testing (t-test, f-test, and coefficient of determination).

4. Results And Discussion

4.1. Preliminary Test of Analysis

a. Normality Test

Based on the results of the normality test using the One-Sample Kolmogorov-Smirnov Test method, the Asymp. Sig (2-tailed) of 0.200. This shows that the value of Asymp. Sig (2-tailed) value obtained is greater than 0.05 so it can be concluded that the data is normally distributed.

b. Multicollinearity Test

Based on the table above, from the VIF (Variance Inflation Factor) test in the SPSS output results of the Coefficients table, each independent variable has a VIF < 10. The

TABLE 2:

		Unstandardized Residual
N		86
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	3.03055368
Most Extreme Differences	Absolute	.076
	Positive	.076
	Negative	-.061
Test Statistic		.076
Asymp. Sig. (2-tailed)		.200 ^{c,d}

a. Test distribution is Normal.

b. Calculated from data.

Source: SPSS 24 output, 2023

TABLE 3: Coefficients.

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	4.310	1.419		3.037	.003		
Brand Awareness	.153	.061	.178	2.504	.014	.801	1.249
Service Quality	.665	.065	.721	10.159	.000	.801	1.249

Dependent Variable: Customer Interest (Y) Source: Output SPSS 24, 2023

brand awareness variable is $1.249 < 10$. The service quality variable is $1.249 < 10$. As well as the tolerance value > 0.10 . Where the brand awareness variable (X1) is 0.801, the service quality variable (X2) is 0.801. It can be concluded that there is no multicollinearity between the independent variables (free) in the regression model.

c. Heteroscedasticity Test

TABLE 4: Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	3.973	.855		4.648	.000
Brand Awareness	-.066	.037	-.213	-1.788	.077
Service Quality	-.019	.039	-.056	-.472	.638

a. Dependent Variable: Customer Interest (Y)

Source: Output SPSS 24, 2023

From the table above, it can be seen that the significance value of the two variables is > 0.05 . Brand awareness variable with a significance level of $0.077 > 0.05$, and service quality variable of $0.638 > 0.05$. So it can be concluded that the regression model does not occur heteroscedasticity in each independent variable.

4.2. Multiple Linear Regression Analysis

TABLE 5:

Modell	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	4.310	1.419		3.037	.003
Brand Awareness	.153	.061	.178	2.504	.014
Service Quality	.665	.065	.721	10.159	.000

a. Dependent Variable: Customer Interest (Y)

Based on the output results in the table above, the regression equation results are as follows::

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$$

$$Y = 4,310 + 0,153X_1 + 0,665X_2 + e$$

Thus it can be interpreted that :

1) The constant value contained in the regression equation is 4.310. This means that if the independent variable (brand awareness and service quality) is 0, then the value of the customer interest variable is 4,310.

2) Based on the regression equation, it shows that the brand awareness variable has a positive regression coefficient direction with customer interest, namely $b = 0.153$. This means that if brand awareness increases by 1%, customer interest will increase by 15.3% assuming other independent variables are constant.

3) Based on the regression equation shows that the service quality variable has a positive coefficient direction with customer interest, namely $b = 0.665$. This means that if service quality increases by 1%, customer interest will increase by 66.5% assuming other independent variables are constant.

4.3. Hypothesis Test

a. T Test (Partial)

To find the t table in this study, the formula used is:

With a confidence level (α) = 5% or 0.05 with a two-way test, 2.5% or 0.025 and N = 86, obtained $df = (\alpha / 2); N - K = (0.025); 83$ so the t table value is 1.98896 (seen in the distribution of t table values)

TABLE 6:

Coefficients					
Modell	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Elrror	Belta		
1 (Constant)	4.310	1.419		3.037	.003
Brand Awareness	.153	.061	.178	2.504	.014
Service Quality	.665	.065	.721	10.159	.000

a. Dependent Variable: Customer Interest (Y)
Source: Output SPSS 24, 2023

Based on the results of the table above, it can be described the effect of independent variables partially (individually) on the dependent variable is as follows:

Brand Awareness Variable (X1)

Based on the results of the calculation, it is found that the count is 2.504 > table of 1.988, with a significance value of 0.014 < 0.05. So it can be concluded that H01 is rejected and Ha1 is accepted, which means that the brand awareness variable has a significant effect on the customer interest variable.

Service Quality Variable (X2)

Based on the calculation results, it is found that the count is 10.159 > t table of 1.988, with a significance value of 0.000 < 0.05. So it can be concluded that H02 is rejected and Ha2 is accepted, which means that the service quality variable has a significant effect on the customer interest variable.

b. F Test (Simultaneous)

Based on the table above, the result for fcount is 82.524. With a real rate (α) of 5% or 0.05, with degrees of freedom $df = (k; n-k) = (3;86-3) = (3;83)$ results in a table of 2.71.

This value explains that count 82.524 > f tabel 2.71 with a significance value of 0.00 < 0.05 so it can be concluded that H03 is rejected and Ha3 is accepted, which means

TABLE 7:

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	1552.373	2	776.187	82.524	.000 ^b
Residual	780.662	83	9.406		
Total	2333.035	85			

a. Dependent Variable: Customer Interest (Y)

b. Predictors: (Constant), Service Quality (X2), Brand Awareness (X1) source: Output SPSS 24, 2023

that brand awareness and service quality simultaneously affect customer interest in using Sharia KPR financing.

TABLE 8: Test Coefficient of Determination R².

Model Summary				
Model	R	R Square	Adjusted Square	R Std. Error of the Estimate
1	.816 ^a	.665	.657	3.06685

a. Predictors: (Constant), Service Quality (X2), Brand Awareness (X1)

Based on the table above, the results of data processing obtained an Adjusted R Square of 0.657, which explains that the influence of brand awareness and service quality variables on customer interest is 65.7%. While the remaining 34.3% is influenced by other factors outside the research model.

4.4. Discussion Of Research Results

4.4.1. The Effect of Brand Awareness on Customer Interest in Using Griya Hasanah KPR Products

Based on the test results that have been carried out, it shows that the count is 2.504 > table of 1.988, with a significance value of 0.01 < 0.05. So it can be concluded that H01 is rejected and Ha1 is accepted, which means that the brand awareness variable has a significant effect on the variable customer interest in using Griya Hasanah KPR products. The results of multiple linear regression analysis, show that partially the brand awareness variable has a significant effect on customer interest in using Sharia KPR products. In this case, customer interest is based on brand awareness factors. The higher the customer's awareness of a brand, the greater the potential for a company's product to be of interest to customers, awareness of a brand provides expectations for customers, if the customer's expectations state that the product and brand are good

then the customer believes that the product and brand are good. The awareness of a brand makes customers tend to trust the product so that it can generate customer interest in using Sharia KPR products. This is in line with Kotler's theory where one of the things that affects interest is psychological factors which can affect the customer's view of a product.

The results of this study are in line with and reinforced by research conducted by Fitri Yana Salam and Rafika Rahmawati entitled "The Effect of Brand Awareness, Brand Image, and Media Communication on Customer Interest in Choosing Bank BRI Syariah KCP Cileungsi" the results of his research show that brand awareness and media communication have a significant effect on customer interest. In addition, it is also reinforced by research conducted by Sri Ramadani Harahap entitled "The Effect of Word Of Mouth, Brand Awareness, and Media Communication on Customer Interest in Using BTN BATARA IB Products (Case study of BTN Syariah KC Medan) the results of his research that the variables of word of mouth, brand awareness, and media communication have a positive and significant effect on customer interest in using BTN BATARA IB products.

4.4.2. The Effect of Service Quality on Customer Interest in Using Griya Hasanah KPR Products

Based on the results of the research that has been done, it shows that the count is $10.159 > t \text{ table } 1.988$, with a significance value of $0.00 < 0.05$. So it can be concluded that H_0 is rejected and H_a is accepted, which means that the service quality variable has a significant effect on the customer interest variable. service quality can affect customer interest in using a product, where it is a measuring tool for how good the level of service provided is by customer expectations. In other words, the good service quality received by customers will offer high satisfaction and repeat purchases. Conversely, if the quality of service provided is not to the wishes of the customer, the customer will stay away, and the customer who has stayed away will find it difficult to get it back.

The results of this study are research conducted by Ayu Wulandari with the title "The Effect of Service Quality and Customer Engagement on Customer Interest in Using PT BCA Products in Jakarta". The results of his research show that service quality and customer engagement have a positive and significant effect on customer interest in using products. In addition, it is also reinforced by research conducted by Rayhan Ahmadi and Siswanto with the title "The Effect of Service Quality and Level of Religiosity on Interest in Saving at Bank Syariah Indonesia". The results of this study indicate that

the service quality variables and the level of religiosity partially and simultaneously have a significant positive effect on customer interest.

4.4.3. The Effect of Brand Awareness, and Service Quality on Customer Interest in Using Griya Hasanah KPR Products

Based on the results of the study, it shows that the count is 82.524, while for the table of $f_{table} = f(k; n-k)$, $f_{table} = f(3; 86-3) = f(3; 83)$ results in a table of 2.71. This value explains that $f_{count} 82.524 > f_{table} 2.71$ with a significance value of $0.00 < 0.05$ so it can be concluded that H_03 is rejected and H_a3 is accepted, which means that brand awareness and service quality simultaneously influence customer interest in using Sharia KPR financing at BSI KC Tanjung Karang.

Based on the Adjusted R-squared value, the value is 0.657 or 65.7%. This explains that the influence of brand awareness and service quality variables on customer interest is 65.7%. While the remaining 34.3% is influenced by other factors outside the research model.

The results of this study are reinforced by research conducted by Rino Bastiar with the title “The Effect of Brand Awareness and Service Quality on Consumer Interest with Event Activities as Mediating Variables at RRR Mall” The results showed that simultaneously or together the Brand Awareness and Service Quality variables had a positive and significant effect on consumer interest.

4.4.4. Brand Awareness and Service Quality in the View of Islamic Economic Perspective

Brand awareness is the ability of a brand to appear in the minds of consumers when they are thinking about a particular product and how easily the brand name is raised. So this can be concluded that giving a brand name to a product is very important to make it easier for consumers to recognize it. In giving the name of the product must give a name that contains a good meaning or has a meaning that shows the identity, quality, and image of the product. As stated in the letter Al-A'raf verse 180:

وَلِلَّهِ الْأَسْمَاءُ الْحُسْنَىٰ فَادْعُوهُ بِهَا وَذَرُوا الَّذِينَ يُلْحِدُونَ فِيَّ الْأَسْمَاءِ سَيُجْزَوْنَ مَا كَانُوا يَعْمَلُونَ ۗ

“Allah has Asmaulhusna (the best names). So, invoke Him by mentioning them (the Asmaulhusna) and forsake those who misinterpret His names) They will be rewarded for what they have done.” (Q.S Al-Araf [7]: 180)

Based on this verse, Allah always wants goodness and things that are good and pleasant for His servants. The names of Allah contained in the Qur'an are mercy and guidance for those who believe. This is not much different from naming a product. A good and memorable name will make the product quickly respond to consumers to make purchasing decisions.

In addition, the service quality provided to customers is not only to provide satisfaction, but as a Muslim providing services must be based on sharia values to realize the value of devotion while proving the consistency of his faith. In the Islamic view, the benchmark for assessing service quality is Sharia standardization. Islam teaches us that in terms of providing services of goods or services, it is recommended to provide quality to customers. This is as stated in the Al-Qur'an letter Al-Baqarah verse 267:

يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ ۖ وَلَا تَيَمَّمُوا الْخَبِيثَ مِنْهُ تُنْفِقُونَ
وَلَسْتُمْ بِأَخِيذِهِ إِلَّا أَنْ تُعْمِضُوا فِيهِ ۖ وَاعْلَمُوا أَنَّ اللَّهَ عَنِّي حَمِيدٌ

Meaning: "O you who believe, give away some of what you have earned and some of what We bring forth from the earth for you. Do not choose that which is bad for you to give away, when you do not want to take it, except by straining your eyes against it. Know that Allah is the Richest, the Most Praiseworthy." (Q.S Al-Baqarah ;267)

So important in providing quality service to customers, this is because the quality of service is not only limited to serving but can understand, understand, and feel. Therefore, delivery will reach the heart share and strengthen the position in the mind share of consumers. With these elements, consumer loyalty will increase.

From the above statement, it can be concluded that good brand awareness and service quality by Islamic law, can generate customer interest in using a product will increase.

5. CONCLUSION

Based on the results of the analysis and discussion that has been reviewed above, the following conclusions can be drawn:

1. Based on the partial t-test, the brand awareness variable has a significant effect on customer interest in using Sharia KPR products. The better and higher the customer's brand awareness of a brand will affect the customer's interest in using Sharia KPR products.

2. Based on the partial t-test, the service quality variable has a significant effect on customer interest in using Islamic KPR products. This shows that the better the quality of service, the higher the customer's interest in using Sharia KPR products.

3. Based on the results of the f test, the independent variables (brand awareness and service quality) together or simultaneously have a significant effect on the dependent variable of customer interest in using Islamic KPR products. This means that the independent variable is good and as expected.

Based on an Islamic economic perspective, it is as follows:

a. Brand awareness in the view of Islam is the ability of the brand to appear in the minds of consumers when they think of certain products and how easily the brand name is raised. With a good name and easy to remember and by Islamic law.

b. Service quality in the view of Islam, the services provided to customers are not only to provide satisfaction but as a Muslim in providing services must be based on sharia values to realize the value of devotion while proving the consistency of his faith.

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