

ABSTRAK

Muhammad Maulana. 2017. Customer Preferences for Home Ownership Financing at Islamic Banks Case Studies in Gambut District, South Kalimantan. Thesis, majoring in Islamic Banking, Faculty of Islamic Economics and Business. Advisor: Annisa Sayyid, S.H.I, M.S.I

Keywords: Preference, Customer, Home Ownership Financing.

This research is based on customer preferences for home ownership financing provided by Islamic banks to customers. This study aims to find out how customer preferences for home ownership financing and the factors that influence customer preferences in deciding to choose home ownership financing in Islamic banks.

This research is a field research with a qualitative descriptive approach. The research location is located in 5 housing areas in the Gambut District, South Kalimantan. Data collection technique used is interview. The data source came from informants, totaling 11 people in 5 housing estates in the Gambut District, South Kalimantan.

Through qualitative analysis techniques, this research produces findings. First, customer preference for home ownership financing at Islamic banks in Gambut District, South Kalimantan is due to the customer's interest in the benefits obtained and the home ownership financing system implemented by Islamic banks. The second finding is that customer preferences for home ownership financing in Islamic banks are influenced by 5 factors, namely: religious factors, psychological factors, situational factors, social factors, and cultural factors. Of these 5 factors, situational factors are the most influential. because customers are interested in financing management implemented by Islamic banks, the timing of financing, as well as facilities and infrastructure. While the other 4 factors have less influence on customer preferences.