

THE INFLUENCE OF RELIGIOUSITY AND PROMOTIONAL STRATEGIES ON THE INTEREST OF THE MILLENNIAL GENERATION IN CHOOSING SHARIA MORTGAGE FINANCING PRODUCTS

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ABSTRACT

This study delves into the interest of millennials in the Home Ownership Financing (KPR) products offered by Islamic banks in Solo City, with a focus on the influence of religious aspects, promotions, and related factors. Through the application of quantitative methods, an analysis of primary data collected from 86 millennial respondents using a questionnaire and SPSS 23 analysis tool was conducted. The study results affirm that the level of religiosity and the effectiveness of promotions have a significant positive impact on the interest of millennials in choosing Home Ownership Financing products in Shariah banks. This finding underscores the importance of religious values and marketing strategies in influencing the preferences and decisions of millennials in adopting Shariah banking products, especially in terms of Home Ownership Financing in the Solo region. The implications of these findings provide valuable insights for the Islamic banking industry to better understand the motivations and preferences of millennials in choosing Home Ownership Financing products, as well as to design more effective marketing strategies to reach and attract this market more broadly and effectively.

Keywords: Interest; Promotion; Religiosity.

INTRODUCTION

The current era has experienced technological advances that influence various aspects of life, including ownership transaction patterns that develop through changes in marketing approaches, including advertising strategies (Aryani, 2023). This progress also raises concerns about vital aspects in the future, especially the need for housing as the main foundation, a place to rest, and so on. In the city of Solo, the main problem that arises is the gap between the number of houses built and the community's need for housing. For most couples entering the marriage stage, preparing to own a home is a priority before thinking about other matters. Financial institutions, especially banks, are trying to help lower-middle-income people obtain housing through strategic mortgage programs for the community.

KPR is a long-term transaction conducted by customers to meet consumption needs, including short-term and long-term credit to finance household needs (Setiajatnika et al., 2015). Islamic banks offer accessible mortgage programs tailored to community needs with a definite payment system from start to finish. The banking industry not only provides services but also introduces mortgages through various promotions to influence public interest, especially through promotional strategies employed by various Sharia banks in the Solo region (Noviarika, 2021).

Millennial generation, comprising individuals aged 25 and above, is a segment of society significantly influenced by technology in daily life (Marpaung et al., 2021). They focus on lifestyle activities such as shopping, traveling, and socializing with peers, while also aspiring to own a home (Idris, 2021). This generation is a potential target market for financial institutions, particularly Islamic banks, to promote mortgage services as a solution for first-time home ownership (Karlina Dewi, 2023). Previous study shows that religious factors, service quality, media advertising, and social influence play a crucial role in decision-making

regarding home payments under religious teachings (Valentine et al., 2024). In economic development in Solo, a central hub for transactions, there is an increase in housing and land prices because of rapid business growth, especially in the property, culinary, and other business sectors. This phenomenon results in limited land availability for residential purposes in the city, posing challenges in providing adequate housing.

Studyers have found several studies similar to this study. For example, there is variation in the influence of factors such as religiosity, promotion, and millennial generation interest on the preference for housing financing products in Islamic banks (Ramadhani et al., 2021). While study in Pakistan and several predominantly Muslim countries shows that a high level of religiosity significantly influences preferences for Sharia financial products (Rahardi & Wiliasih, 2016), other studies highlight that socio-economic factors and personal preferences also play a crucial role. Effective promotional strategies and target orientation can enhance consumer awareness, but their impact may vary depending on market contexts (Kusumawati, 2018). The millennial generation's interest in homeownership affects preferences for financing products, but this decision is also influenced by factors such as economic stability, property market trends, and accessibility to finance products in different countries (Wijaya & Anastasia, 2021). This emphasizes that the influence of these factors on preferences for housing financing products in Islamic banks can vary based on the social, cultural, and economic contexts of each country or region. Therefore, to complement existing study, this study aims to investigate millennial generation interest in Home Ownership Financing (KPR) transactions at Islamic banks in Solo City, focusing on the influence of religious aspects, promotions, and related factors.

This study is highly significant for several fundamental reasons. First, millennials in Solo are a crucial focus for the financial industry, especially in Sharia products like Home Ownership Financing. Understanding the factors influencing their preferences for this product is crucial for Islamic banks in designing appropriate marketing strategies. Second, the role of religiosity in financial decision-making, particularly in choosing Sharia financial products, needs to be investigated because millennials are more sensitive to religious values. Third, understanding the role of promotions in shaping perceptions and interest in Home Ownership Financing products can provide valuable insights for Islamic banks in designing more effective marketing campaigns, especially in reaching millennials in Solo. Fourth, this study also has broad implications for the growth of the Islamic financial industry in Indonesia, helping identify market potential, increase public awareness, and provide input for national Sharia economic and financial policies. Overall, a deep understanding of the factors influencing millennial preferences in Solo for Home Ownership Financing products at Islamic banks will make a significant contribution to the development of the Islamic financial industry, not only at the local level but also on a national scale.

METHODS

This study aims to investigate the relationship between religiosity, promotion, and the interest of the millennial generation in Solo City regarding Home Ownership Financing (KPR) products provided by Islamic banks. Solo City was chosen as the study location because of its demography representing the millennial generation and the significant growth of the Sharia financial industry. This study will use a quantitative method with data collection through specially designed questionnaires (Sugiyono, 2017).

The study population comprises millennials in Solo City, defined as individuals aged between 25 and 40 years. Samples will be randomly selected to represent this population, with the questionnaire as the primary instrument for data collection. The questionnaire will include questions about the respondents' level of religiosity, their perception of Sharia bank promotions, interest in homeownership, and their preferences for Home Ownership Financing products at Islamic banks (Suryani & Hendryadi, 2015).

The study procedure will begin with an introduction to potential respondents and confirmation of their voluntary participation. Subsequently, the questionnaire will be distributed online or directly to the respondents. The collected data will be analyzed using statistical techniques, including descriptive statistics to examine sample characteristics, multiple linear regression analysis to assess the influence of independent variables on the dependent variable, and path analysis to understand the direct and indirect relationships between variables.

RESULTS AND DISCUSSION

Validity Test Results

The validity test is conducted to assess the validity level of the study questionnaire used in this study (Aryani, 2023). This should evaluate how accurately the instrument measures the variables that are the focus of the study. The results can show the precision and accuracy of the measurement tool in assessing the aspects under investigation. In this study, item validity is valid if the calculated *r*-value is greater than the tabled *r*-value at a significance level of 10%. Conversely, if the calculated *r*-value is less than the tabled *r*-value at a 10% significance level, the item is invalid.

In the analysis using SPSS version 23 software, the validity results for each question item concerning the study variables have been computed. Each question item is assessed based on its calculated *r*-value and compared with the tabled *r*-

value at a 10% significance level. Items that obtain a calculated r-value greater than the tabled r-value at this significance level are valid, while items that obtain a calculated r-value less than the tabled r-value are invalid in measuring the respective variables. This assessment summarizes the questionnaire's validity used to measure the relevant study variables in this study.

Table 1.
Validity Test

Variable	Item	r Count	r table	Information
Religiusitas (R1)	R _{1.1}	0,562	0,168	VALID
	R _{1.2}	0,705		VALID
	R _{1.3}	0,802		VALID
	R _{1.4}	0,792		VALID
	R _{1.5}	0,797		VALID
Promosi (P2)	P _{2.1}	0,753	0,168	VALID
	P _{2.2}	0,894		VALID
	P _{2.3}	0,829		VALID
	P _{2.4}	0,776		VALID
	P _{2.5}	0,817		VALID
Minat (M)	M.1	0,864	0,168	VALID
	M.2	0,749		VALID
	M.3	0,649		VALID
	M.4	0,777		VALID
	M.5	0,758		VALID

Source: SPSS Analysis

Based on the results of the validity test conducted on the variables of Religiosity, Promotion, and Interest using the tabled r-value at a 10% significance level and degrees of freedom (df) of 84, the calculated r-values for each question in each variable were found to be greater than the established tabled r-values. Therefore, the conclusion that can be drawn is that each question that is part of the Religiosity, Promotion, and Interest variables in this questionnaire is valid.

This shows that each question related to these variables has been proven to have a sufficiently significant level of validity to measure the aspects under investigation in this study. With the calculated r-values exceeding the established

tabled r-values at a 10% significance level, it can be inferred that the measurements conducted by these questions are deemed accurate and appropriate in describing the aspects of Religiosity, Promotion, and Interest that are the focus of this study.

Reliability Test Results

Reliability testing is conducted to evaluate the consistency, accuracy, and precision of the questionnaire or instrument used in the study. The purpose of reliability testing is to measure the extent to which the questionnaire or instrument used can be trusted in measuring the variables under investigation. One commonly used method for measuring reliability is the Cronbach's alpha (α) statistical test. The Cronbach's alpha value ranges from 0 to 1, where the closer it is to 1, the higher the reliability, and the more consistent the measuring tool.

In this study, the studyer employs the Cronbach's alpha (α) test to measure the reliability of the questionnaire or instrument used. The values obtained from this test will provide a sign of how well the measuring tool used in assessing the study variables maintains consistency and reliability. Thus, a value approaching 1 in the Cronbach's alpha test signifies the questionnaire is reliable and trustworthy in measuring the variables under investigation.

Table 2.	
Reliability Test	
Cronbach's Alpha	N of Items
.920	15

Source: SPSS Analysis

The results obtained from the Cronbach's Alpha test table show that all variables in this study have obtained Cronbach's Alpha (α) values greater than 0.60, with a reliability value of 0.920. This shows that the instruments used to measure these variables are considered having a high level of reliability. With a Cronbach's

Alpha value exceeding the threshold of 0.60, the instruments or questionnaires used in this study can be considered having a good level of reliability. A reliability value of 0.920 signifies a high level of consistency in measuring the study variables. Therefore, the instruments used are deemed trustworthy and consistent in measuring the variables under investigation in this study.

Classic Normality Assumption Test Results

The test conducted aims to evaluate whether a dataset or variable follows a normal distribution or not. The decision regarding whether the data is normal is based on the significance value (sig.). If the significance value (sig.) from the normality test is greater than 0.05, then the data is considered having a normal distribution. In this study, the decision on whether the data is normal depends on the significance value (sig.). If the sig. Value from the normality test is greater than 0.05, it shows that the data has a distribution that is close to or in line with a normal distribution. Conversely, if the sig. Value from the normality test is less than 0.05, then the data cannot be following a normal distribution.

Table 3.
Classic Assumption Test

		Unstandar dized Residual
N		86
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	2.1747367
Most Extreme Differences		9
	Absolute	.086
	Positive	.086
	Negative	-.067
Test Statistic		.086
Asymp. Sig. (2-tailed)		.160 ^c

Source: SPSS Analysis

If the significance value (sig.) from the normality test is 0.160 and is greater than the typically established significance level of 0.05, then the data is following a normal distribution. Here, because of the sig. Value (0.160) is greater than the established significance level (0.05), it shows that the data follows a normal distribution pattern.

Heterodity Test Results

The heteroscedasticity test aims to determine whether the model exhibits differences in variation among the residual observations. The condition is the absence of heteroscedasticity symptoms. If the significance is > 0.05 , it can be stated that heteroscedasticity did not occur.

Table 4.
Heterodity Test

Model		Unstandardized Coefficients	Standardized Coefficients		
		B	Std. Error	Beta	t Sig.
1	(Constant)	3.345	.778		4.298 .000
	X1	-.091	.046	-.266	-1.979 .051
	X2	-.022	.029	-.102	-.762 .448

Source: SPSS Analysis

In the final results of the heteroscedasticity test, which show a significance level (sig.) greater than 0.05, the conclusion that can be drawn is that the data is free from heteroscedasticity. When the heteroscedasticity test results show a significance value (sig.) greater than the established significance level (usually 0.05), it shows that the assumption of homoscedasticity (constant variance) is met. The data does not exhibit a pattern of non-constant or uneven variance among the variables in the model. Therefore, with a significance level (sig.) greater than 0.05,

you can conclude that the data analyzed in its heteroscedasticity is free from heteroscedasticity, or the data meets the assumption of homoscedasticity.

Multiple Linear Regression Test Results

The results of the regression analysis conducted provide significant insights into the influence of independent variables (religiosity and promotion) on the interest of millennial generation in using housing loan products (KPR) at Sharia Banks in the Solo region. The F-test shows that the regression model has a significant impact on the dependent variable, with an F-value of 80.21 and a significance value (Sig.) of 0.000b, which is less than 0.05. This confirms that the combination of independent variables collectively influences the millennial generation's interest in KPR products at Sharia Banks.

The coefficient of determination (R^2) is 0.651, showing that approximately 65.1% of the variation in the millennial generation's interest in KPR products at Sharia Banks can be explained by the independent variables (religiosity and promotion) in the regression model. Meanwhile, approximately 34.9% may be influenced by other factors not tested in the study.

The significance test of individual parameters shows that both religiosity and promotion have a significant individual impact on the interest of the millennial generation. The religiosity variable (R1) has a significance value (Sig.) of 0.010 < 0.05, while the promotion variable (P2) has a significance value (Sig.) of 0.000 < 0.05. This shows that both religiosity and promotion individually significantly affect the millennial generation's interest in KPR products at Sharia Banks.

In summary, both independent variables, namely religiosity and promotion, play an essential role collectively and individually in determining the interest of the millennial generation in using KPR products at Sharia Banks in the Solo region. These variables make a significant contribution to explaining and predicting the

level of interest of the millennial generation in KPR products at Sharia Banks, highlighting the importance of religiosity and promotion in their preferences for Islamic financial products.

Discussion

The analysis conducted highlights the importance of two key factors in this study. First, the influence of religiosity and promotion on the interest of the millennial generation in Solo in using home financing products (KPR) from Sharia Banks. The questionnaire data results show that most respondents perceive that religiosity has a strong influence on their interest in KPR products at Sharia Banks. Approximately 96.4% of respondents, comprising 83% strongly agreeing and 13.6% agreeing, state that religiosity significantly influences their interest in KPR products at Sharia Banks. Statistical analysis also shows the significance (sig.) of the religiosity variable ($0.010 < 0.05$), confirming that religiosity has a positive and significant influence on the interest of the millennial generation in the Solo region towards KPR products at Sharia Banks.

Second, the role of promotion has also proven to be significant in attracting the interest of the millennial generation in KPR products at Sharia Banks. From the questionnaire analysis, about 59.2% of respondents, comprising 19.3% strongly agreeing and 39.9% agreeing, state that promotions conducted by Sharia Banks can influence public interest or help them understand Sharia banking products. Statistical data shows a significance value (sig.) of the promotion variable of $0.000 < 0.05$, confirming that promotion has a positive and significant influence on the interest of the millennial generation in the Solo region towards KPR products at Sharia Banks. These findings emphasize the importance of religiosity and the effectiveness of promotions in influencing the preferences of the millennial

generation for Sharia financial products, particularly in Home Ownership Financing (Pembiayaan KPR) in the Solo region.

The influence of religiosity on consumer behavior has been the focus of attention in studies related to the financial decisions of the millennial generation. Religiosity, as a complex variable encompassing values, beliefs, and religious practices of individuals, plays a crucial role in shaping preferences and financial decisions. Several studies depict that one's level of religiosity can influence their consumption preferences, especially in choosing products or services that align with the moral and religious principles they adhere to.

Many studies illustrate that religiosity, particularly in predominantly Muslim communities, has a significant impact on preferences for Sharia financial products. For instance, study by Awan & Azhar (2014) affirms that a high level of religiosity is closely associated with a tendency to choose Sharia financial products in Pakistan. Religious factors, such as adherence to Islamic principles, become crucial considerations in the financial decision-making process for individuals with high religious tendencies. On the other hand, in the context of promotion, a study conducted by Hossain & Roy (2017) shows that implementing appropriate and effective promotional strategies significantly contributes to increasing awareness and consumer interest in Sharia financial products in Bangladesh. Strategic promotional approaches can influence consumer perceptions and interest in Sharia financial products, helping to create a better understanding of these products within the community.

In financial decisions, religiosity is often a primary consideration for the millennial generation when choosing products or services, such as home financing (KPR) from Islamic banks (Fahmi, 2021). Study has examined that individuals with high levels of religiosity prefer financial products or services that align with

the principles of their religion (Fahlevy et al., 2023; Fathullah et al., 2023; Thohari & Hakim, 2021). This is particularly related to Sharia banking products, which are based on Islamic principles that are free from usury (interest) and align with financial guidelines in Islam.

Previous studies, such as Menne (2017), show that there is consistency between religious values and individual financial decisions, especially in financial transactions related to morality and religious principles. Religiosity can be a crucial consideration in understanding the consumer preferences of the millennial generation for home financing products (Taufik et al., 2021) especially in specific regions such as Solo City, particularly in Sharia Banks.

Literature also highlights the significant role of promotion in influencing consumer behavior. In promoting Sharia banking products, effective promotion can be the key to attracting interest and awareness of the community towards Sharia financial products (Andespa, 2017). Several studies emphasize that proper and efficient promotion can help enhance awareness and interest in the community regarding Sharia banking products and services (Argantara & Annisa, 2023).

In the millennial generation's interest in Home Ownership Financing (KPR) at Sharia Banks in Solo City, religiosity emerges as a primary determinant in their decision-making. Their preferences are often based on perspectives derived from religious principles, which play a central role in the selection of financial products. Study results show that effective and targeted promotion also has a significant impact on influencing the awareness and interest of the millennial generation in Sharia Bank's Home Ownership Financing products in that region. The right promotional approach can help them understand the values and advantages of Sharia banking products, reinforcing their attractiveness to the millennial generation as a financial choice that aligns with their values and preferences.

CONCLUSION

The factor of religiosity has a positive and significant influence on the interest of millennial generation in the Solo City area to obtain Home Ownership Financing (KPR) products from Islamic banks. This finding shows that the higher the level of religiosity, the stronger the interest in KPR products from Islamic banks that adhere to Sharia principles. Promotion also plays a crucial role by showing a positive and significant influence on the interest of the millennial generation in the Solo City area to delve into KPR products from Islamic banks. These results emphasize that effective promotions by Islamic banks can stimulate the interest of the millennial generation in using KPR products, highlighting the importance of considering religious values and implementing the right promotional strategies in the marketing efforts of Islamic banks to the millennial generation in Solo City.

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