

ABSTRACT

Religiosity and risk perception are two important factors that can influence interest in using Sharia mortgage loans (KPR). This research takes PT GAN Properti as a case study to analyze how these two factors influence interest in using Sharia KPR, with brand awareness as a mediating variable. Based on internal reports, although Sharia KPR offers various advantages such as usury-free and transparency, the adoption rate of this product is still relatively low compared to conventional mortgage products. This research uses a quantitative approach with data collection methods in the form of questionnaires distributed online to 400 respondents. The data analysis technique was carried out using Structural Equation Modeling (SEM) with the SmartPLS program.

The results showed that: (1) religiosity has a positive and significant effect on brand awareness of Islamic KPR products, (2) religiosity has a positive and significant effect on interest in using Islamic KPR, (3) risk perception has a positive and significant effect on brand awareness of Islamic KPR products, (4) risk perception has a positive and significant effect on interest in using Islamic KPR, (5) brand awareness has a positive and significant effect on interest in using Islamic KPR, (6) religiosity has a positive and significant effect on interest in using Islamic KPR through brand awareness, and (7) risk perception has a positive and significant effect on interest in using Islamic KPR through brand awareness.

This research confirms the importance of religiosity as a driving factor in increasing interest in Islamic KPR products. On the other hand, high risk perception can be an obstacle in consumer decision making. Therefore, companies need to develop education and communication strategies that can increase Islamic financial literacy, strengthen brand awareness, and mitigate consumer risk perceptions.

Keywords: Islamic mortgages, religiosity, risk perception, brand awareness, usage interest.