

ABSTRACT

Home is one of the basic human needs that must be fulfilled. It is said to be a basic need because it is an element that must be fulfilled in order to ensure human survival. Where these basic needs will determine the level of well-being as well as the quality of human life itself because of that a dwelling in essence can affect the quality of life of the people who live in it.

But the price of houses that continue to soar every year makes it rare for people to be able to buy a house in cash. Rising house prices can be caused by several factors, one of which is the market mechanism. However, on the other hand, Indonesia as the country with the largest Muslim population in the world, which has a majority Muslim population, believes that credit with interest is classified as usury. Therefore everything that has an additional element (interest) is classified as usury, including KPR. Basically the Indonesian Muslim community realizes that the KPR is classified as usury and is not allowed by religion. The development of the issue of usury in Indonesia has an impact on mortgage ownership in banks (Cermati.com). This is also the case at BTN banks, as a pioneer bank for mortgages in Indonesia specifically, a significant reduction in the number of BTN customers occurs in the BTN Bandung branch, especially in the period of 2017 to 2018.

The purpose of this study was to find out how Attitude, Subjective Norms, Perceived Behavioral Control, Religiosity, Familiarity, and Intention from Bank BTN customers in Bandung. And to find out Attitude, Subjective Norms, Perceived Behavioral Control, Religiosity, and Familiarity with Intention from customers of Bank BTN in Bandung partially or simultaneously.

The research method used is a quantitative research method with a survey approach, the population used is customers and prospective customers at the BTN bank in Bandung City. The sample of this study was 100 respondents. The analytical method used is multiple regression analysis and hypothesis testing. The results of the analysis show that attitude, subjective norms, and religiosity affect the intention. While perceived behavioral control and familiarity do not affect the intention.

Keywords: Attitude, Subjective Norms, Perceived Behavioral Control, Religiosity, Familiarity, and Intention