

SUMMARY

MOCHAMAD REZA ADIYANTO. Analysis Segmentation and Consumers Intention on Sharia Mortgage in East Java. Supervised by UJANG SUMARWAN and IMAM TEGUH SAPTONO.

The purpose of this research is 1)Analyze property market segment syariah mortgage based on demographic and psikografi by approach lifestyle and personality, 2)Analyze factors affecting interest to use sharia mortgage, 3)Formulate managerial implications of consumer behavior syariah mortgage to expand its market syariah mortgage. The kind of data that use is the primary data is quantitative. The primary data was obtained from spreading the questionnaire to consumers will buy a house through a mortgage. Determined intentional sample (convenience sampling). Respondents were 150 people.

The result showed that consumers will buy a house through a mortgage loan in east Java divided into 3 clusters. Respondents were in clusters 1st having activity monotonous and only consider the emotional in decision making, having personality conformist. Respondents who was in 2nd having clusters of the activity of dynamic and only consider functional factor in decision-making, having personality rationalist. While, respondents in clusters 3rd having activity dynamic and functional consider factors and emotionally high in this matter, having personality universalist. Based on multiple regression analysis shows that norm subjective factors and perceived behavior control factor significantly to the interest of consumers using the sharia mortgage while attitude toward behavior factor will not affect the interest of using the sharia mortgage.

In addition , background factors individual significant on an attitude toward behavior and norm subjective while for perceived behavior control no effect. This shows the individual control not decisive perception behavior.

This study provides implication that the management of sharia bank need to focus on 3rd clusters of having market opportunities large enough. The strategy took by one of them by extension product line , the strategy prices based on the competition/going rate pricing , the distribution of strategy encourage/push strategy and using direct marketing and direct selling.

Keywords: cluster, conformist, going rate pricing, konvensional, push strategy, rasionalist, sharia, universalist.

