

## ABSTRACT

*This study aims to analyze the role of Trust as a mediator between the relationship between product quality, promotion, and the role of influencer on mortgage financing decisions at Bank XYZ Syariah. This research was conducted using a quantitative method with a total sample of 370 respondents who were customers of Bank XYZ Syariah using a purposive sampling technique. Researchers used a questionnaire to collect data. The data analysis technique used in this study was Structural Equation Modeling (SEM) from the PLS 3.0 statistical software package. Based on the results of the study, it was found that product quality did not directly influence financing decisions, the promotion had a direct effect on financing decisions, the role of influencer had a direct effect on financing decisions, trust was proven to be able to mediate the relationship between product quality, promotion and the role of influencer on financing decisions, and Trust able to perfectly mediate the relationship between product quality and financing decisions.*

**Keywords:** *Product quality, promotion, role of influencer, trust, financing decisions*

## ABSTRAK

Penelitian ini bertujuan untuk menganalisis peran Trust sebagai mediator antara hubungan kualitas produk, promosi dan *role of influencer* terhadap keputusan pembiayaan KPR pada Bank XYZ Syariah. Penelitian ini dilakukan dengan metode kuantitatif dengan jumlah sampel berjumlah 370 responden yang merupakan nasabah Bank XYZ Syariah dengan teknik *purposive sampling*. Peneliti menggunakan kuesioner untuk mengumpulkan data. Teknik analisis data yang digunakan dalam penelitian ini adalah *The Structural Equation Modeling* (SEM) dari paket software statistik PLS 3.0. Berdasarkan hasil penelitian diperoleh bahwa kualitas produk tidak berpengaruh secara langsung terhadap keputusan pembiayaan, promosi berpengaruh langsung terhadap keputusan pembiayaan, *role of influencer* berpengaruh langsung terhadap keputusan pembiayaan, *trust* terbukti mampu memediasi hubungan antara kualitas produk, promosi dan *role of Influencer* terhadap keputusan pembiayaan, dan *trust* mampu memediasi secara sempurna hubungan antara kualitas produk terhadap keputusan pembiayaan.

Kata kunci: Kualitas produk, promosi, *role of influencer*, *trust*, keputusan pembiayaan