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ANALYSIS OF FACTORS THAT INFLUENCE THE DECISION TO PURCHASE A TYPE 36-COUPLE SUBSIDIZED HOUSE (CASE STUDY IN MULIA GARDEN HOUSING, NOGOREJO, NORTH SUMATERA, INDONESIA)

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Abstract

In order to ensure that there is a value exchange between marketers and consumers, a business-related organization must analyze consumer behavior in order to meet the market's varied wants and voices. The purpose of the research on the factors that influence property

purchase decisions is to produce data that can be used as a reference for evaluating and examining the implementation of marketing strategies employed by developers to achieve optimum business organizational goals. This study investigates the impact of five independent variables on the decision to purchase a house, which includes product, building quality, location, environmental condition, and land value growth factors. For this investigation, samples were selected using the saturated sample/census methodology. This study's population consisted of 59 respondents who had purchased a house in Mulia Garden Nogorejo Housing and were all selected as samples. Multiple linear regression, F-test, t-test, and coefficient of determination (R-square) were utilized in conjunction with the classical assumption test research model. The findings of this research show that product, building quality, location, environmental conditions, and land value growth factors have a significant effect on the decision to purchase a house in Mulia Ganden Nogorejo housing, both partially and simultaneously. Based on the study, the coefficient of determination, 64.3% of the independent variables have an effect on the dependent variable, while 35.7% are affected by other variables.

Keywords: House, Purchase Decision, Product, Building Quality, Location, Environmental Condition, Land Value Growth

INTRODUCTION

After food and clothes, housing is one of the most fundamental human necessities that must be provided. Upon satisfying their basic criteria, people will satisfy their secondary and tertiary needs. In addition to offering protection from all weather and natural catastrophes, the house serves as a habitat for living. As a consequence of rapid population growth and higher land prices, it becomes ever more challenging to meet housing demand every year. Additionally, it raises housing prices.

The majority of population growth is centered in urban areas, which in turn have a propensity to develop slums around railroad tracks and rivers. Each year, the need for housing in Indonesia continues to grow. According to Real Estate Indonesia statistics, the annual demand for housing might exceed 2.6 million due to a population increase, the need to repair damaged homes, and a housing shortage. The population of Indonesia is roughly 241 million, with an annual growth rate of 1.3%. The average number of people per head of the family is approximately 4.3 individuals. Two hundred forty-one million multiplied by 1.3% is 4.3 million, which is the number of dwellings required. Therefore, it requires 728,604 housing units annually, or 729 thousand housing units annually if rounded up.

Moreover, BPS data indicates that the number of dwellings in Indonesia has reached 49.3 million units. The number of dwellings that had to be renovated was 1,479,000 units, which

was calculated by multiplying 49.3 million by 3%, which was 1,479,000. This raises questions about the quality of home building (http://finance.detik.com).

Subsidized housing is one of the government's initiatives to provide adequate and inexpensive housing for the community, particularly in low-income communities. According to the Law of the Republic of Indonesia Number 1 of 2011 Governing Housing and Settlement Areas, housing is a fundamental necessity for each individual or citizen, and the government is responsible for ensuring that everyone resides in quality and affordable home. In this situation, the government is responsible for allocating the cost of housing construction and enabling the provision of dwellings and settlements for the community, particularly in low-income communities.

Low-income communities' subsidized housing was not constructed directly by the government but by private housing developers. The government provides home financial support, such as through the Housing Financing Liquidity Facility program, as a form of facilitation. During 2010–2014, the Indonesian government, via the Ministry of Public Housing, disbursed funding for programs totaling IDR 16.5 trillion and constructed 361,113 habitable dwellings for low-income communities. During such a time, West Java Province got the most housing financing liquidity facility fund support, which added up to 141,820 homes.

Housing zones are categorized according to the kind of dwelling, taking into consideration the buying power of the Indonesian populace (Law Number 1 of 2011 concerning Housing and Settlement Areas). According to Ministry of Public Works and Spatial Planning Number 242/KPTS/M/2020 regulations, the size of the subsidized housing building is between 21 and 36 square meters, and the land area is between 60 and 200 square meters. The prices of the subsidized homes vary according to size, particularly for types 25, 36, and 72.

There are only two primary kinds of building in subsidized housing: row and coupled-type houses. In the city of Medan, row houses are the most common style of housing estate selected by developers. Importantly, construction financing is less expensive than for a couple-type house. Moreover, the row-type house requires less land than the couple-type house. In general, however, the coupled type is more comfortable than the row type.

According to the experience of real estate entrepreneurs and the bank's partnership with developers in the Housing Financing Liquidation Facility program, houses of the coupling type sell more quickly than houses of the row type. According to preliminary survey findings, ten respondents who work for subsidized housing developers and the bank consider that coupled homes are simpler to sell than row homes. In actuality, however, this was not the case in the Mulia Garden, Nogorejo Housing in the Deli Serdang Regency of North Sumatra. For the

previous 17 months, the discrepancy between the number of units sold and the average sales target for Mulia Garden Nogorejo housing units is shown in the table below.

Table 1: Comparison of Number of Units Sold and Sales Target

Sales period	Amount sold (units)	Sales target (units)
April 2020-August 2021	59	85

Based on the collected data, what factors motivate customers to choose and purchase housing units, particularly at the Mulia Garden Nogorejo housing estate? Prior studies identified several dimensions that impact the decision to purchase a home, including product specifications, building quality, location, environment, and land value growth factors. In light of this, the predictability of these aspects is studied in this work. Thus, several research questions that will be addressed in this study include:

- Does the product have an effect on the decision to purchase a house at Mulia Garden Nogorejo Housing?
- Does the quality of the building have an effect on the decision to purchase a house at Mulia Garden Nogorejo Housing?
- Does the location have an effect on the decision to purchase a house at Mulia Garden Nogorejo Housing?
- Do environmental conditions have an effect on the decision to purchase a house at Mulia Garden Nogorejo Housing?
- Does the land value growth have an effect on the decision to purchase a house at Mulia Garden Nogorejo Housing?

Therefore, this research aims to:

- Analyzing the extent to which a product has an effect on the decision to purchase a house at Mulia Garden Nogorejo Housing.
- Analyzing the extent to which building quality has an effect on the decision to purchase a house at Mulia Garden Nogorejo Housing
- Analyzing the extent to which location has an effect on the decision to purchase a house at Mulia Garden Nogorejo Housing
- Analyzing the extent to which an environmental condition has an effect on the decision to purchase a house at Mulia Garden Nogorejo Housing.
- Analyzing the extent to which land value growth has an effect on the decision to purchase a house at Mulia Garden Nogorejo Housing.

This research may give appraisers more insight into the fundamental aspects that impact the decision to purchase government-subsidized homes. This study is also anticipated to contribute to a broader understanding of how to choose and pay attention to home construction products, building quality, location, environmental circumstances, and land value growth. This includes serving as a resource and motivation to do more study on the elements that impact the decision to purchase a government-subsidized home.

LITERATURE REVIEW

Subsidized housing

A simple home and a simple healthy house entails that the housing developer receives a subsidy for the construction of public services and/or social facilities, and the buyer pays the government-set market price for the house. If the purchaser employs banking services, they will get a set interest rate as per government regulation regarding the purchase of public housing. A housing subsidy is a loan for those with low-to-moderate incomes to satisfy housing requirements or make home repairs. According to Law No. 1 of 2011, the state has a vital role in the supply and management of residential areas.

The provision and ease of obtaining a house is a functional unit in the form of spatial planning, economic life, and socio-cultural that is able to ensure environmental sustainability in line with the spirit of democracy, regional autonomy, and openness in society life, nation, and state. According to the approach of public interest theories, regulation is portrayed as a response to public demand for correction of the inefficiency or inappropriateness of market prices. The main purpose of this theory is to protect society and create a prosperous state (Warella, 2004). The provision of subsidies in the housing sector is one of the government's policies for the provision of houses, especially for low-income people. The correction of the rather high housing market prices does not provide opportunities for low-income people to own a house (Kusumastuti, 2015).

Factors that influence the decision to purchase a house

This is determined by getting information from either third parties or directly from the purchaser or asset owner. The third-party data included selling prices, bid prices, locations, environmental factors, and rental pricing (Hamidi et al., 2020). The spatial data is collected from the giving authority or building character data such as building quality, land area, building area, and the number of rooms (Cohen, Coughlin, & Zabel, 2020; Abidoye & Chan, 2016). Still, the hedonic pricing model includes qualitative data that must be turned into numbers, such as

variables in environmental attributes like road quality, water quality, air quality, and other environmental attributes (Abidoye & Chan, 2016).

Product

In business, products are exchangeable goods or services. Kotler and Armstrong (2001) describe a product as anything that can be offered to a market for attention, acquisition, use, or consumption and that may fulfill a need or want. According to Tjiptono (2002), a product is the producer's subjective interpretation of anything that may be supplied in an attempt to accomplish organizational objectives by satisfying the needs and wants of customers in line with the organization's competence and capability and consumer purchasing power.

In general, developers of subsidized mortgage housing use two home designs: rows and coupling kinds. A row home is a sort of modest housing that connects to its neighbors. In row homes, one or both main building walls are connected to the walls of the other major building. With a row home arrangement, each dwelling is a single unit. Typically, row houses are located in tiny homes or on restricted acreage (Zuraida, 2013). Housing developers generally choose row homes since they are less expensive than couple homes. Coupling homes are two houses that are next to one another, each with its plot. In a couple-style home, one wall of the main structure is unified.

Building Quality

Khakim (2009) argued that the design and quality of building construction are important factors in influencing the value of buildings. The design of the building is more determined by the type of building and the tastes of the consumers who use it. Incompatibility with usability and taste reduces building value; conversely, if a building has a good design and building quality in accordance with its use and follows the trend at the time, its value increases.

Likewise, in the construction of buildings, whether or not the selection of materials determines the construction of a building, the installation method, and its suitability for the environment. The next stage of building construction determines the quality of the building and ultimately affects the value of the building itself. From the physical condition of the building, we can indicate the quality of the building. According to Budihardjo (2004), the quality of the building is determined by the visual appearance and facilities in the dwelling that supports the health of the occupants. The interior and exterior of the building are still in good painting condition, while to support the health of the occupants, it is necessary to have the availability of sanitation facilities in each dwelling, as well as sufficient air holes for ventilation. According to Olotuah (2012), the quality of the building depends only on the structural condition of the

building. Yodhakersa et al. (2014) emphasized that the quality of the building places more emphasis on building materials and area. Meanwhile, Yunus (2008) emphasizes building maintenance based on the type of material.

Location

The existence of housing locations greatly affects consumer interest in buying a house. The more strategically located housing is, the higher the level of demand. Consumers consider economic factors like the existence of housing locations when choosing a house. For example, distance to work, places of entertainment, and public facilities as a motive for time efficiency and transportation costs are economic factors and considerations in choosing a home location. According to Synder and Anthony (2011), there are several criteria that must be considered in choosing a housing location: zoning, utilities, technical factors, conditions, esthetics, and city service.

Sumarauw (2015) argues that the location factor will be an indicator of housing consumer satisfaction if, first, the average distance from housing locations is quite affordable to shopping areas. Second, the average distance from housing locations is quite affordable to the place of work. Third, on average, the distance from housing locations is quite affordable for health services. Widyasari and Fifilia (2009) argue that the location factor affects housing consumer satisfaction if the location of housing is affordable to educational facilities and government public services.

According to Sidik (1999), from the point of view of the market economy, settlements are a special type of commodity, where the unique characteristics of settlements are mainly related to fixed locations and are almost impossible to move. Its use is long-term and multidimensionally heterogeneous, especially in location, natural resources, and preferences. Lastly, a physically modifiable but spatially fixed location. These four things show that the location of a settlement is important for more than just its physical location. It is also important for comfort, social class, access to public facilities, shopping centers, and other daily needs, distance from the workplace, lifestyle, and the comfort of the environment, among other things.

The more strategically located the house, the higher the value and benefits of the house will be. Harianto and Prasetyo (2010) stated that strategic housing locations are locations that are easily accessible to transportation facilities, government offices, close to workplaces, city centers, educational facilities, hospitals, and business facilities/shopping centers. The location factor essentially consists of two determining factors: accessibility and externality (Mindra, 2000). Individuals will always try to maximize utility given the fact that land prices decrease with increasing distance from the business center. The emphasis on location as the most important

variable of a property in the formation of the property's market value, such as Soemantri (2005), explains how land rent increases along with increasing housing accessibility or location.

Environmental conditions

Saputra (2017) states that the environmental conditions of a house meet consumer satisfaction if flood prevention measures align with expectations. Furthermore, orderly waste and drainage services. Harianto and Prasetyo (2010) argue that environmental conditions can satisfy consumers if the security and layout of the residential environment follow their expectations. Housing requires environmental management standards to meet the residents' needs for the availability of clean water, fresh air, and good sanitation. Ibem and Amole (2012) concluded that the factors that can increase occupant satisfaction are environmental factors. Likewise, housing needs to be equipped with sanitation to meet clean and beautiful environmental conditions. Also required is drainage of water absorption, wastewater disposal, security and waste services, green areas for beauty availability, and reducing air and noise pollution.

Harianto and Prasetyo (2010) state that environmental conditions are related to housing facilities, pollution issues, comfort, and tranquility, which have been arranged since the beginning of development. In addition, Harianto and Prasetyo (2010) state that there is a relationship between housing consumer satisfaction and community social and environmental factors. Social relations between residents of housing form family relationships with a harmonious social environment.

Land value growth

The land value growth means that the price of land in a location from year to year increases the value of the productivity of the land. Land value is defined as the strength of the value of land to be exchanged for other goods. For example, land with low productivity, such as pasture land, is relatively lower in value due to limitations in its use. According to Nasucha (1995), land value is a measure of the ability of the land to produce something that directly brings economic benefits, while the selling price of land is a measure of the nominal price in units of money for a certain area in the market. Hidayati and Harjanto (2003) assert that the principle of balance is necessary for determining land values. The principle of balance becomes a factor that affects the land value when there is a change in the elements that affect its balance. Meanwhile, the market value of land is the price measured in units of money desired by the seller and the buyer (Shenkel in Sutawijaya, 2004).

There are two ways to find out the land value of an area: first, based on the sale value of the tax object, which is the average price of an object obtained from buying and selling transactions; new houses and other types of property are included in the object category in the discussion of the sale value of the tax object. Second, look for land values by comparing market data. The market data comparison method is a way to estimate a property's market value by looking at the market for similar properties and comparing them to the properties to be assessed.

Decision to purchase

Kotler (2005) posits that to reach a buying decision through five stages, among others, needs recognition, information search, evaluation of alternatives, buying decisions, and post-purchase behavior. Recognition of needs concerns the process by which the buyer recognizes the problem or need he is facing. Information searching occurs when consumers try to find more information about a product. Consumers obtain information from several sources, such as private sources, public commercials, and product experiences. Consumers generally receive most of the information about a product from commercial sources controlled by the marketer. However, the most effective sources tend to be personal ones. Personal sources seem to be even more important in influencing purchases. Commercial sources usually tell the buyer, but personal sources evaluate the product. Alternative evaluation occurs when consumers use the information to evaluate alternative choices. How consumers evaluate alternatives depends on each individual and their buying situation. In some circumstances, consumers use careful calculation and logical thinking. Sometimes, the same consumer evaluates little or nothing; they buy on a whim or intuition. Consumers rank the product and decide whether or not to purchase it during the evaluation stage. Two factors can arise between the purchase intention and the decision to purchase. The first factor is the attitude towards the opinions of others about the price of the product that consumers will choose. The second factor is an unexpected situation factor, the expected price, and the expected product benefits. However, unexpected events can increase purchase intention.

Post-purchase behavior is when consumers take further action after buying. What determines whether buyers are satisfied or not lies in the relationship between expectations and the performance they receive for the product. Consumers base their expectations on the information they receive from sellers, friends, and other sources. If the seller exaggerates the product's performance, the consumer's expectations will not be met, resulting in dissatisfaction. The more the gap between expectations and achievement increases, the more dissatisfied consumers will be.

Thus, this study proposes the following hypothesis:

H1: The product has a significant effect on the decision to purchase a type 36 government-subsidized house in the Mulia Garden Nogorejo housing estate.

H2: The quality of the building has a significant effect on the decision to purchase a type 36 government-subsidized house in the Mulia Garden Nogorejo housing estate.

H3: Location has a significant effect on the decision to purchase a type 36 government-subsidized house in the Mulia Garden Nogorejo housing estate.

H4: Environmental conditions have a significant effect on the decision to purchase a type 36 government-subsidized house in the Mulia Garden Nogorejo housing estate.

H5: Land value growth has a significant effect on the decision to purchase a type 36 government-subsidized house in the noble garden of Nogorejo housing.

RESEARCH METHODS

This research uses quantitative descriptive analysis. The quantitative analysis tools of actual phenomena are based on theories and observations linked by appropriate inference methods (Gujarati, 2003). The location of this research is Mulia Garden Nogorejo Housing, Deli Serdang Regency. The population is the entire research subject, and the sample is part of the population studied (Sugiyono, 2006). The population in this study is all consumers who have bought a house in a housing complex, and the research sample is the owner/occupant of the house, totaling 59 respondents. Therefore, saturation sampling was chosen as the method of sampling. Sources of research data include primary and secondary data. The primary data was collected by distributing questionnaires to several respondents and having them filled in independently by the respondents concerned. We used self-designed questionnaires in this study. The measurement scale uses a five-point Likert scale. Data analysis used is descriptive analysis and Multiple Linear Regression.

Operationalization variables:

- Product factors (X1) are factors that can be seen, touched, measured in units, and felt or tangible attached to the property.
- The building quality factor (X2) is something that can be felt, touched, and seen from the structural aspect, utility aspect, lighting aspect, implementation aspect, and standardization aspect.
- Location factor (X3) is a measure of comfort or convenience in terms of achieving locations and relationships with one another; the ease or difficulty of these locations in terms of transportation.

- Environmental conditions (X4) are the physical, chemical, and biological conditions in the house or home and shop-house environment that allow residents to be in the best health possible.
- Land value growth (X5) is the value that is formed through physical factors such as accessibility, environment, and facilities so that land value growth can be formed.
- A purchase decision (Y) is a process that combines knowledge to evaluate two or more alternative behaviors and choose one of them.

RESULTS

Characteristics of Respondents

Table 2 shows the characteristics of respondents who filled out the questionnaires that were sent to residents of Mulia Garden Nogorejo Housing:

Table 2: Characteristics of Respondents

Characteristics	Frequency	Percentage
Gender		
Male	39	66
Female	20	34
Amount	59	100
Block House		
Block A	15	25
Block B	31	53
Block C	12	20
Block D	1	2
Amount	59	100
Ownership status		
One's own	59	100
Rent	-	-
Amount	59	100
Occupation		
Private employees	18	31
Businessman	17	29
Self-employed	6	9
Privately owned company	2	3
Laborer	8	13
Security guard	1	2
Customer Service	1	2
Mechanic	4	7
Nurse	1	2
Midwife	1	2
Amount	59	100
Number of occupants of the house		
1	-	-
2	4	7
3	23	39
4	20	34

5	12	20
>5	0	0
Amount	59	100
Marital status		
Not married yet	10	17
Married	46	77
Widower	2	4
Widow	1	2
Amount	59	100
Education		
Junior High School	2	4
Senior High School	24	41
Diploma	22	37
Bachelor's degree	11	18
Master's degree	-	-
Amount	59	100
Age		
21-30	33	56
31-40	17	29
41-45	9	15
50-60	0	0
Amount	59	100
Home Installment Tenor		
10	14	25
12	-	-
15	18	30
20	27	45
Amount	59	100
Income		
Under IDR. 4,000,000	-	-
IDR 4,000,001- IDR. 6,000,000	25	42
IDR.6.000,001- IDR.8.000.000	34	58
Amount	59	100
Previous domicile		
Nogorejo Village, Galang Sub-District	30	51
Paya Itik Village, Galang Sub-District	6	12
Petumbukan Village, Galang Sub-District	5	8
Petapahan Village, Lubuk Pakam Sub-District	5	8
West Galang Village, Galang District	4	6
Bintang Meriah Village, Batang Kuis Sub-District	3	5
Paluh Kemiri Village, Lubuk Pakam Sub-District	2	3
Sidodadi Village, Batang Kuis Sub-District	2	3
Bandar Kuala Village, Galang Sub-District	1	2
Bakaran Batu Village, Lubuk Pakam Sub-District	1	2
Amount	59	100

Descriptive Statistical Analysis

Respondents' responses to the suggested statement items are described using descriptive statistics. The interval class obtained to determine the average responses of respondents from all variables is 0.8. The scores are: Extremely Disagree (1.00–1.80), Disagree (1.81-2.60), Less Agree (2.61-3.40), Agree (3.41-4.20), and Extremely Agree (4.21–5.00).

Table 3: Frequency of Respondents' Responses

No.	Construct Items	Mean	Category
1	Product (X1)	3.28	Disagree
2	Build quality (X2)	4.20	Agree
3	Location (X3)	2.58	Disagree
4	Environmental Conditions (X4)	4.21	Extremely agree
5	Land Value (X5)	4.27	Extremely agree
6	Purchase decision (Y)	3.93	Agree

Validity and Reliability Test

The validity test was performed by comparing the r-table values to the r-count values (correlated item-total correlations). The question is declared valid if the value of the r-count is greater than the r-table and positive.

Table 4: Validity Test

Variable	R-count	R-table	Decision
Product Factor (X1)	0.432	0.2521	Valid
	0.738	0.2521	Valid
	0.715	0.2521	Valid
	0.784	0.2521	Valid
	0.812	0.2521	Valid
	0.572	0.2521	Valid
Building Quality Factor (X2)	0.728	0.2521	Valid
	0.847	0.2521	Valid
	0.868	0.2521	Valid
	0.888	0.2521	Valid
	0.529	0.2521	Valid
Location Factor (X3)	0.473	0.2521	Valid
	0.528	0.2521	Valid
	0.576	0.2521	Valid
	0.665	0.2521	Valid
	0.731	0.2521	Valid
	0.550	0.2521	Valid
Environmental Factors (X4)	0.741	0.2521	Valid
	0.837	0.2521	Valid
	0.868	0.2521	Valid
	0.812	0.2521	Valid
	0.679	0.2521	Valid
Land Value Growth Factor (X5)	0.391	0.2521	Valid
	0.718	0.2521	Valid
	0.830	0.2521	Valid
	0.778	0.2521	Valid
	0.578	0.2521	Valid
Purchase Decision (Y)	0.667.	0.2521	Valid
	0.821	0.2521	Valid
	0.837	0.2521	Valid
	0.796	0.2521	Valid
	0.796	0.2521	Valid
	0.752	0.2521	Valid

Table 4 explains that all observed variable instrument items can be included in further testing. A questionnaire is reliable if the answers are consistent from time to time and if they give a value > 0.60.

Table 5: Reliability Test

Variable	Cronbach's Alpha	Information
Product Factor (X1)	0.771	Reliable
Building Quality Factor (X2)	0.836	Reliable
Location Factor (X3)	0.619	Reliable
Environmental Factors (X4)	0.847	Reliable
Land Value Growth Factor (X5)	0.650	Reliable
Home Purchase Decision (Y)	0.865	Reliable

Table 5 demonstrates that all items are reliable as a measure of the observed variables since the Cronbach alpha value of the tested variables has a standardized item alpha value higher than the allowed reliability value (0.6).

Classic assumption test

Normality test

In this study, the researchers used the Kolmogorov-Smirnov test, which was used to determine if the data were normally distributed or not. If the significant number is > 0.05, then the data is normally distributed. If the significant number is less than 0.05, then the data is not normally distributed (Ghozali, 2013).

Table 6: One-Sample Kolmogorov-Smirnov Test

Unstandardized Residual		
N		59
Normal Parameters, b	mean	.0000000
	Std. Deviation	2.17807228
Most Extreme Differences	Absolute	.104
	Positive	.075
	negative	-.104
Test Statistics		.104
asymp. Sig. (2-tailed)		.172c

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.

Table 6 shows that the model has met the classical assumption of the normality test with a probability value of Exact Sig. 0.172 > 0.05 (Asymp. Sig.), it can be concluded that the data is normally distributed.

Multicollinearity Test

The multicollinearity test in this study was conducted to test whether the regression model found a correlation between the independent variables. A good regression should not correlate with the independent variables. Multicollinearity can be known from the tolerance value and the variance inflation factor (VIF) value. The tolerance value limit is < 0.01, and the variance inflation factor limit is 10. If the tolerance value is < 0.01 or VIF > 10, multicollinearity occurs. However if, on the contrary, then there is no multicollinearity (Ghozali, 2013).

Table 7: Multicollinearity Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	12.502	4.820		2,594	.012		
Product (X1)	-.261	.108	-.206	-2.427	.019	.855	1.170
Build quality (X2)	.764	.108	.635	7.090	.000	.767	1.303
Location (X3)	-.404	.162	-.211	-2.501	.015	.869	1.151
Environmental conditions (X4)	-.229	.103	-195	-2.222	.031	.804	1,245
Land value growth (X5)	.525	.169	.307	3.106	.003	.632	1,583
a. Dependent Variable: Purchase decision							

Table 7 shows that the tolerance value is > 0.01, and all values of the Variance Inflation Factor (VIF) are less than 10. It can be concluded that the structure of the model in this study does not experience multicollinearity symptoms and that the regression model is feasible to use.

Heteroscedasticity Test

According to Ghozali (2013), the heteroscedasticity test determines if the regression model has inequality in variance from one observation's residual to another. The Glejser test detects if a regression model contains evidence of heteroscedasticity based on absolute regression residuals (UbsUt). There is no heteroscedasticity concern if the significance value between the independent variable and the absolute residual is higher than 0.05. The results of the heteroscedasticity calculation using the Glejser method are stated to be free of heteroscedasticity because they have more significance.

Table 8: Glesjer Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.391	2,957		.132	.895
Product (X1)	.011	.066	.024	.172	.864
Build quality (X2)	-.111	.066	-.249	-1.681	.099
Location (X3)	-.039	.099	-.055	-.393	.696
Environmental conditions (X4)	-.056	.063	-129	-.889	.378
Land value growth (X5)	.241	.104	380	2.323	.024
a. Dependent Variable: ABS_RES					

Table 8 shows that the significance value for all variables is greater than 0.05. It can be concluded that there is no heteroscedasticity for all variables in this study.

The goodness of Fit Test Results

The goodness of fit tests the researcher will do in this study is the F test, t-test, and the coefficient of determination (R^2) test.

Coefficient of Determination Test Results (R2)

Table 9: Coefficient of Determination Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.821[a]	.673	.643	2.27850882	2,316

Table 9 shows an adjusted R Square value of 0.643, indicating that product, building quality, location, environmental conditions, and land value growth factors influence 64.3% of the diversity of home-buying decisions. In comparison, other factors outside the variables studied influence the remaining 36.7%.

Simultaneous Test Results (F-test)

Table 10: Simultaneous Test Results (ANOVA)

Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	567,390	5	113.478	21.858	.000b
	Residual	275,152	53	5.192		
	Total	842,542	58			
a. Dependent Variable: The decision to purchase a house						

Table 10 shows that F-count = 21.825 is greater than F-table = 2.39 with a significance value of 0.000 smaller than 0.05. These findings suggest that the decision to purchase a house is influenced by product, building quality, location, environmental conditions, and land value growth.

Partial Test Results (t-test)

Table 11: Partial Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Conclusion
	B	Std. Error	Beta			
(Constant)	12.502	4.820		2,594	.012	
Product (X1)	-.261	.108	-.206	-2.427	.019	Significant
Build quality (X2)	.764	.108	.635	7.090	.000	Significant
Location (X3)	-.404	.162	-.211	-2.501	.015	Significant
Environmental conditions (X4)	-.229	.103	-195	-2.222	.031	Significant
Land value growth (X5)	.525	.169	.307	3.106	.003	Significant

Table 11 shows the coefficients of the multiple linear regression equation as follows: Purchase decision = 12,502 - 1,261 product factor (X1) + 0,764 building quality factor (X2) - 0,404 location factor (X3) - 0,229 environmental condition factor (X4) + 0,525 land value growth factor (X5)

Table 11 also shows the following calculation results:

H1: Product (X1) has a negative and significant effect on the decision to purchase a house. In the t-test, the t-count value is -2.427, smaller than the t-table = 2.0048, and the significance is 0.019, less than 0.05. The results of the t-test were absolute and became 2,427, which was greater than the t-table of 2.0048, and the significance of 0.019 was less than 0.05. Thus, the hypothesis is accepted. This means that the product has a positive and significant effect on the decision to purchase a house.

H2: Building quality (X2) has a positive and significant effect on the decision to purchase a house. In the T-test, the t-count value is 7.090, which is greater than the t-table = 2.0048, and the significance is 0.000 less than 0.05. Thus, the hypothesis is accepted. That is, the product has a positive and significant effect on the decision to purchase a house.

H3: Location (X3) has a negative and significant effect on the decision to purchase a house. In the T-test, the t-count value is -2.501, smaller than the t-table = 2.0048, and the significance is

0.015 less than 0.05. The results of the t-test were absolute and became 2.501, which was greater than the t-table of 2.0048, and the significance of 0.015 was less than 0.05. Thus, the hypothesis is accepted. The location has a positive and significant effect on the decision to purchase a house.

H4: Environmental conditions (X4) have a negative and significant effect on the decision to purchase a house. In the T-test, the t-count value is -2.222, smaller than the t-table = 2.0048, and the significance is 0.031, less than 0.05. The results of the t-test were absolute and became 2.222, which was greater than the t-table of 2.0048, and the significance of 0.031 was less than 0.05. Thus, the hypothesis is accepted. This means that land value growth has a positive and significant effect on the decision to purchase a house.

H5: Land value growth (X5) has a positive and significant effect on the decision to purchase a house. In the t-test, the t-count value is 3.106, which is greater than the t-table = 2.0048, and the significance is 0.003 less than 0.05. Thus, the hypothesis is accepted. That is, the growth of land value has a positive and significant effect on the decision to purchase a house.

DISCUSSION

The influence of product factors on the decision to purchase a house

The product factor has a positive and significant effect on decisions to purchase at Mulia Garden Nogorejo Housing. This is consistent with the findings of Tresnanda (2014), who found that the product had a positive and significant effect on home purchase decisions (a survey on Blue Kid Residence Sidoarjo housing). A product is a subjective producer's idea of something that can be sold to achieve organizational goals by fulfilling the customers' needs and wants, in line with the organization's competence and capability, and purchasing power (Tjiptono, 2002). The results of the questionnaire distribution show that the mean value of each variable product indicator (X1) can be averaged and falls within the range of (3.28), which is classified as less agreed or less satisfied. It seems likely that the products in Mulia Garden Nogorejo Housing have to be evaluated by consumer expectations in order to enhance the sales of housing units in Mulia Garden Nogorejo Housing.

The influence of building quality factors on the decision to purchase a house

The building quality factor has a positive and significant effect on the decision to purchase a house at Mulia Garden Nogorejo Housing. This finding is in line with previous research, for example, Dwipayani Budi Anthony (2017), who found that building quality had a positive and significant effect on purchasing decisions for subsidized houses in Karawang. Similarly, the empirical findings of Elina Monica et al. (2017), who found that the quality of the

building had a significant positive effect on the decision to purchase housing, The results of the questionnaire distribution show that the mean value of the Building Quality variable (X2) is in the result range (4.20), which is in the category of agreeing or satisfied. If the respondent who owns a house in Mulia Garden Nogorejo "agrees" with the quality of the building, it has Indonesian National Standard standards.

The influence of the location factor on the decision to purchase a house

The location factor has a positive and significant effect on the decision to purchase a house at Mulia Garden Nogorejo Housing. This finding is in line with several previous studies, such as Manda Dwipayani Bhastary (2014), who discovered that location had a positive and significant effect on the decision to purchase subsidized dwellings in Medan Marelan District. Likewise, Rakkuta Karo Karo (2019) found that location had a positive and significant effect on consumer decisions to purchase subsidized houses at the Griya Mutiara 3 Complex and Tanjung Selamat Lestari Housing. The results of the questionnaire distribution show that the mean value of each location variable indicator (X3) can be averaged and get the result value of (2.58), which falls into the disagree category. It is possible to assume that respondents who own a home in Mulia Garden Nogorejo "do not agree" with its location. These results should be the primary emphasis for developers to be more careful in choosing housing locations since housing in a strategic location may boost the unit sales at Mulia Garden Nogorejo Housing.

The influence of environmental conditions on the decision to purchase a house

The environmental conditions have a positive and significant effect on the decision to purchase a house at Mulia Garden Nogorejo Housing. This result is in line with several previous studies, such as Prihandoyo et al. (2015), who found that the environment had a positive and significant effect on home-buying decisions. Also, Calessa (2021) found that the environment had a positive and significant effect on consumer decisions to purchase subsidized houses at PT. Prime Cipta Daya in Taman Orchid Housing, Mataram. The results of the questionnaire distribution show that the mean value of each variable indicator of environmental conditions (X4) can be averaged and get the result value (4.21), which is in the category of "extremely agree" with the condition of the housing environment.

The influence of land value growth factors on the decision to purchase a house

The land value growth factors have a positive and significant effect on the decision to purchase a house at Mulia Garden Nogorejo Housing. The American Institute of Real Estate Appraisers (Wolcott, 1987, pp. 22–63) and Eckert et al. (1991: 151–180) argues that there are

three ways to figure out how much a property is worth. These are the market data comparison approach, the cost approach, and the income approach.

In the journal of the American Institute of Real Estate Appraisers (Wolcott, 1987, pp. 22–63), he talks about four things that can affect the value of land and buildings. Economic factors are indicated by the relationship of demand and supply with the economic ability of a society to meet customers' needs and wants. Demand factors include the number of workers, wage levels, income levels, purchasing power, interest rates, and transaction costs. Supply factors include land availability, licensing fees, taxes, and other overhead costs. Social factors are indicated by population characteristics, including population, number of families, education level, crime rate, etc. These factors shape the pattern of land use in an area. The government factors, such as those related to statutory provisions and government policies in the field of land development or use (zoning), the provision of facilities and services by the government affect land use patterns, for example, security, health, education, transportation networks, tax regulations, and others. Physical factors, including environmental conditions, layout or location, and the availability of social facilities,

The results of distributing questionnaires to respondents indicate that the mean value of each variable indicator of Land Value Growth (X5) can be averaged and get results of 4.28, which falls into the category of "extremely agree." Which can be concluded if the respondent owns a house in Mulia Garden Nogorejo housing and "strongly agrees" with the growth in land value in the Mulia Garden Nogorejo housing estate and its surroundings.

CONCLUSION

Based on the analysis results, it can be concluded that the product factor has a significant and negative effect on the decision to purchase a property at Mulia Garden Nogorejo Housing. The findings of the study data analysis relate to the findings of the statistical description of the average respondents' responses to the product variable, which is 4.36. According to the findings of research on the effect of factors on the product of Mulia Garden Nogorejo housing on purchasing decisions, the product of Mulia Garden Nogorejo housing needs to be evaluated according to the characteristics of the target market in order to increase sales of Mulia Garden Nogorejo housing.

The building quality factor has a positive and significant effect on the decision to buy a house at Mulia Garden Nogorejo Housing. The results of the research analysis are in line with the results of descriptive statistics on the average value of building quality, which is 4.20, where the quality of buildings that have SNI standards becomes their impetus to purchase. It is also

thought that this is because of the strong influence of demographic factors like gender, which puts building quality at the top of the list when choosing a home.

The location of Mulia Garden Nogorejo Housing has a significant and negative effect on the decision to purchase a property such as a house. The findings of the study are consistent with the findings of descriptive statistics on the location variable, where location factor receives a low average value of 2.58. It is found that respondents who own a home in Mulia Garden Nogorejo believe that the location of the home does not appeal to them. Even if it is situated distant from the city center, the consumer's thoughts are still on purchasing a property at Mulia Garden Nogorejo Housing since it is near to the family. It may be inferred that if the housing site were closer to the city center, it is more probable that customers who purchase homes will come from areas other than Nogorejo Village. Mulia Garden Nogorejo Housing needs to reach the target market based on the geographical segment.

The environmental condition factor has a positive and significant effect on the decision to purchase a home in Mulia Garden Nogorejo Housing. It is related to descriptive statistical data on the location variable, which has an average value of 4.21. It is possible to infer that respondents evaluate the condition of the dwelling environment based on the criteria they anticipate. Mulia Garden Nogorejo Housing offers favorable environmental conditions.

The land value growth factor has a positive and significant effect on the decision to purchase a home at Mulia Garden Nogorejo Housing. The results of the research analysis are in line with the results of descriptive statistics on the variable land value growth, which has an average value of 4.28. It can be concluded that respondents assess the prospects for residential areas will increasing the value of the land. This possibility arises due to the increasing confidence of consumers who have bought houses in the growth rate of land for housing.

SUGGESTIONS

For developers of subsidized housing, in developing subsidized housing, the government needs to consider product factors, building quality factors, location factors, environmental conditions, and land value growth factors. This is because these factors will greatly affect the decision to purchase a house for potential buyers. To avoid future regrets, prospective buyers should consider product factors, building quality factors, location factors, environmental conditions, and land value growth factors. For other researchers, the model in this study could be improved by multiplying it by other independent variables that are thought to have a significant impact on the decision to purchase a house.

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