

## EFFECT OF PRODUCT ATTRIBUTES, PROMOTIONS, AND MOTIVATION ON SUBSIDIZED HOME BUYING DECISIONS

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**Abstract:** Subsidized housing is a government program with the aim of meeting the housing needs of low-income people where subsidies or housing financing assistance are in the form of houses with selling prices below market prices. The purpose of this study is to identify the characteristics of buyers who have made subsidized home loan agreements in Perumahan Sentra Hills Tenjo, Analyze the influence of product attributes, promotions, and motivations on the decision to buy subsidized houses in Sentra Hills Tenjo. This study uses a cross sectional design method. This research approach uses a quantitative description. The quantitative approach was carried out using the census method. Data processing and analysis techniques using Structural Equation Modeling (SEM). The results showed that product, promotion and motivation variables affect the purchasing behavior of subsidized houses in Sentra Hills Tenjo Housing. In products, the increase in products both in terms of quality will also increase consumer purchasing behavior to buy subsidized houses in Sentra Hills Tenjo Housing. In promotion, the increase in promotion both in terms of quality and intensity as well as excessive promotional media will reduce consumer purchasing behavior to buy subsidized houses in Sentra Hills Tenjo Housing. In intrinsic motivation, the increase in intrinsic motivation or motivation within will increase consumer purchasing behavior to buy subsidized houses in Sentra Hills Tenjo Housing. Extrinsic Motivation, the increase in extrinsic motivation or motivation from outside will increase consumer purchasing behavior to buy subsidized houses in Sentra Hills Tenjo Housing.

**Keywords:** buying decision, motivation, product, promotions, structural equation modeling, subsidized houses

**Abstrak:** Perumahan bersubsidi merupakan program pemerintah yang bertujuan untuk memenuhi kebutuhan perumahan bagi masyarakat berpenghasilan rendah dimana subsidi atau bantuan pembiayaan perumahan berupa rumah dengan harga jual di bawah harga pasar. Tujuan dari penelitian ini adalah untuk mengetahui karakteristik pembeli yang melakukan perjanjian kredit rumah subsidi di Perumahan Sentra Hills Tenjo, Menganalisis pengaruh atribut produk, promosi, dan motivasi terhadap keputusan pembelian rumah subsidi di Sentra Hills Tenjo. Penelitian ini menggunakan metode desain cross sectional. Pendekatan penelitian ini menggunakan deskripsi kuantitatif. Pendekatan kuantitatif dilakukan dengan metode sensus. Teknik pengolahan dan analisis data menggunakan Structural Equation Modeling (SEM). Hasil penelitian menunjukkan bahwa variabel produk, promosi dan motivasi berpengaruh terhadap perilaku pembelian rumah subsidi di Perumahan Sentra Hills Tenjo. Dari sisi produk, peningkatan produk baik dari segi kualitas juga akan meningkatkan perilaku pembelian konsumen untuk membeli rumah subsidi di Perumahan Sentra Hills Tenjo. Dalam bidang promosi, peningkatan promosi baik dari segi kualitas dan intensitas serta media promosi yang berlebihan akan menurunkan perilaku pembelian konsumen untuk membeli rumah subsidi di Perumahan Sentra Hills Tenjo. Pada motivasi intrinsik, peningkatan motivasi intrinsik atau motivasi dalam diri akan meningkatkan perilaku pembelian konsumen untuk membeli rumah subsidi di Perumahan Sentra Hills Tenjo. Motivasi Ekstrinsik, meningkatnya motivasi ekstrinsik atau motivasi dari luar akan meningkatkan perilaku pembelian konsumen untuk membeli rumah subsidi di Perumahan Sentra Hills Tenjo.

**Kata kunci:** keputusan pembelian, motivasi, produk, promosi, model persamaan struktural, rumah subsidi

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## INTRODUCTION

The need for decent housing is still a problem in Indonesia where every year population growth continues to increase and land conditions are narrowing. The efforts made by the government to solve this problem are by preparing an infrastructure development strategy in the 2020-2024 Medium-Term Development Plan (RPJMN) which includes basic service infrastructure, one of which is regarding decent housing and settlements. One of the things that the government is doing in supporting this is the subsidized housing program. The purpose of enacting this subsidized housing program is to meet the housing needs of low-income people (MBR). Subsidized houses or housing financing assistance are in the form of houses with selling prices below market prices (Parmadi, 2018).

Sentra Hills Tenjo is one of the many subsidized housing estates developed by housing developers. This housing is under the auspices of PT Bogor Indonesia Depeloper as the developer. This housing is in Singabangsa, Tenjo District, Bogor, West Java. This housing offers two types of houses, namely type 24/66 and type 36/72. The location of this housing is 5 minutes from Tenjo station, so it is very easy to find the location.

Subsidized housing development companies must now be able to survive during increasingly fierce business competition conditions and world economic conditions that are being shaken by the Covid-19 pandemic. People's purchasing power that has decreased due to the rules for "Stay at Home" has made all areas of the economy decrease. This condition is also felt by developers from Sentra Hills Tenjo. Since the beginning of this housing began to be marketed, the sales trend of

this housing is not satisfactory which can be seen from the Figure 1.

Based on sales data from Sentra Hills Tenjo housing, the sales trend is classified as unsatisfactory. During the 44 months this housing began to be marketed, the average sales of this housing estate were only 10 houses sold per month while the target of home developers sold every month was 20 houses, although there were certain months of home sales of more than 20 units, namely in July 2019, December 2019, August 2020, October 2021, September 2022 and October 2022. Judging from Figure 1, home sales in Sentra Hills Tenjo housing experienced erratic and unstable sales fluctuations. So far, developers have offered housing using good materials and are different from other subsidized housing, but the promotions carried out by this company are still very minimal compared to the other two competitors. In addition, from consumers themselves, what reasons make them still less enamored to buy this housing or what kind of motivations and expectations they expect and make consumers willing to buy this housing (Akbar et al. 2016; Ali et al. 2018; Bilgihan 2016).

So that this study uses these three factors, namely product attributes, promotion and what kind of motivation can describe the decision of consumers to buy this subsidized housing. Kotler and Keller (2009) suggest that in deciding to buy a product, consumers will go through five stages, namely problem recognition, information search, alternative evaluation, purchasing behavior, and post-purchase behavior. At the problem recognition stage, consumers try to recognize their problems or needs and then look for various information about brands that are felt to meet the needs and desires of these consumers.

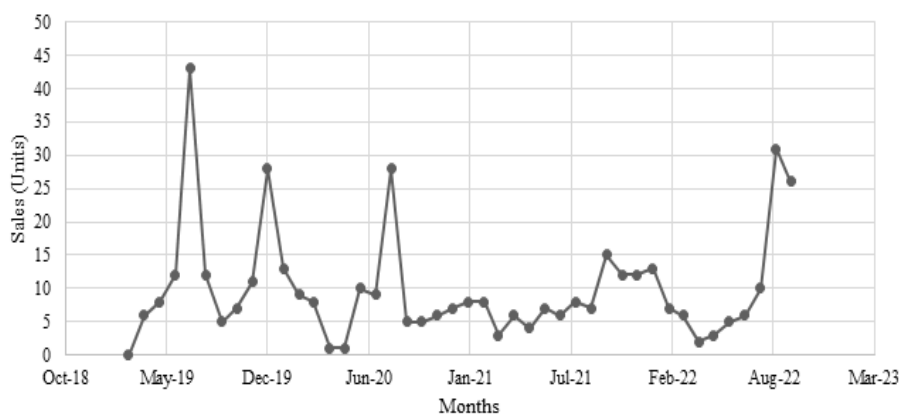


Figure 1. Sentra Hills Tenjo Housing Sales from January 2019 to October 2022

Furthermore, they will go through the evaluation stage of the existing house types and will determine which type of house they feel is the most appropriate. If consumers are satisfied with the type of house they want, it is likely that they will make a purchase and vice versa if they are not satisfied, they will look for other alternatives. This is a potential for sellers to capture what kind of needs are the basis for consumers to decide to buy the products they offer. There are many factors that encourage consumers to buy a product, including the attributes of the product itself, how the promotion of the product is, and what motivates them to buy the product.

A company when producing a product will definitely consider what product attributes will be given to consumers (Arifiana et al. 2012). Attributes are properties that add to the basic functions of the product (Kotler et al. 2000). According to Simamora (2003), product attributes are factors considered by buyers when buying a product, such as price, quality, completeness of functions (features), design, after-sales service and others. Product attributes are one of the important things that companies need to pay attention to. Managing product attributes well is an important way to attract consumer interest in product purchasing behavior (Setyanto et al. 2017). This attribute will be a differentiator between the products offered by the company and similar products offered by other companies. The existence of differences in these attributes will then lead to differences in consumer views of the products offered by the company and become one of the determining factors for the purchasing behavior of these consumers.

Apart from product attributes, another important attribute is promotion. Promotion is an effective tool in communicating the products offered and is one of the factors that encourage a consumer to decide to buy a product (Sanjaya, 2015). Promotion is a variety of ways to inform, persuade, and encourage consumers to buy a product (Sanjaya, 2015). remind consumers directly or indirectly about a product being sold (Kotler and Keller, 2009). Promotion is an activity aimed at influencing consumers so that they can be recognized for the products offered by the company to them and then they become happy and then buy the product (Sunyoto, 2014). The existence of promotions makes the products offered by the company easily recognized by consumers with the information provided. Companies in this promotion must be able to explain in detail what

products are offered to attract consumers to buy their products.

Other factors that encourage consumer purchasing behavior can also come from psychological factors, namely motivation. Every consumer in deciding something must have a motivation that encourages them to achieve it. Motivation according to Schiffman and Kanuk (2007) is the driving force within a person that forces him to take an action. Setiadi (2003) defines motivation as a condition within a person that encourages individual desires to carry out activities in order to achieve an expected goal. The implication is that if a consumer has a great motivation to have something, he will endeavor to have that thing and vice versa, if the motivation he has is small, the possibility of him wanting to have that thing will also be almost nonexistent. Motivation is divided into two, namely Intrinsic motivation and extrinsic motivation.

In intrinsic motivation, research conducted by Primarianto, Yuliati and Affandi (2018) shows that intrinsic motivation has a significant effect on home buying behavior with the deepest influence, namely the existence of consumer goals in meeting basic housing needs. Wijaya (2017) also explains that intrinsic motivation owned by consumers has a significant positive effect on purchasing behavior and the higher the level of motivation in the minds of consumers, the higher the purchasing behavior they have. Fuadi, Khairawati and Sasono's research (2019) shows that rational intrinsic motivation with careful thinking based on product function has a strong influence on consumer purchasing behavior.

In extrinsic motivation in research conducted by Widya (2014) and Sari (2017) extrinsic motivation is important because motivation is what causes, channels and supports consumer purchasing behavior, besides that external motivation must be right on target utilized by marketers because it affects purchasing behavior. Likewise, research conducted by Winarti (2015) extrinsic motivation affects the purchasing behavior of Nissan Grand Livina Cars at the Central Dealer of PT Nissan Motor Indonesia. Research conducted by Saputra and Samuel (2013) that consumer extrinsic motivation has a significant influence on purchasing behavior, where the higher the extrinsic motivation of consumers, the more consumer purchasing behavior will increase. There is also research conducted by Sulistyowati (2017) which states that extrinsic motivation has a significant effect

on purchasing behavior. Based on the problems, there are several factors that influence the buying behavior of subsidized houses. Home is one of the basic needs of humans so that its existence is needed so that good product attributes, attractive promotions and motivation are needed.

Based on the background of the problem and the identification of problems that have been previously disclosed, the research objectives to be achieved are identifying the characteristics of buyers who have made a credit contract subsidized houses at Sentra Hills Tenjo Housing, analyzing the effect of product attributes, promotions, and motivation on subsidized home purchasing behavior at Sentra Hills Tenjo Housing. purchasing behavior of subsidized houses at Sentra Hills Tenjo Housing and formulate managerial implications to increase the number of subsidized home purchases at Sentra Hills Tenjo subsidized houses at Sentra Hills Tenjo.

Based on the problems, there are several factors that influence the behavior of buying subsidized houses. Home is one of the basic human needs so it is needed so that good product attributes, attractive promotions and motivation to make purchases are the main reasons for them to decide to buy the subsidized house. good product attributes, attractive promotions and motivation to make purchases are the main reasons for them to decide to buy these subsidized houses. These three factors are the variables used in this study to see if there is an influence of these three variables on the purchasing behavior of subsidized houses.

## METHODS

This research took place in the Sentra Hills Tenjo housing complex, Bogor. The main reason for the choice of site is that the housing consists of subsidized houses. This data collection is carried out from November to December 2022. The sampling technique uses nonprobability sampling where the opportunity is equal for each element or member of the population to be sampled. The population in this study are consumers who have made credit contracts from the initial launch until November 2022 to buy subsidized houses in Sentra Hills Tenjo housing. According to Cooper and Schindler (2014), samples are elements of part of the population.

The data used in this research is primary data. Primary data is data obtained from the first source, including the results of questionnaires that have been filled out by respondents. The primary data referred to in this study are respondent data on demographic characteristics, product attributes, promotions, intrinsic motivation and extrinsic motivation and purchasing behavior.

The population in this study are consumers who have made a credit contract from the initial launch until November 2022 to buy a subsidized house in Sentra Hills Tenjo housing. According to Cooper and Schindler (2014), samples are elements of part of the population. The sample selection in this study uses the census method by taking all consumers who have made a credit contract to buy a house. Likewise, the total population of respondents in this study amounted to 182 people and all of them had filled out the questionnaire. The data collection process was carried out by sending a questionnaire in the form of a google form via WhatsApp, the questionnaire was filled in by the respondent himself (self-administered). Data processing and analysis techniques use the SEM approach. SEM is able to analyze latent variables, indicator variables and is able to calculate measurement errors in the model directly. SEM has two statistical analysis techniques, namely Simultaneous Equation Regression (multiple regression) and Confirmatory Factor Analysis. The formation of the SEM model in this study was processed using PLS software.

There are several factors that will be taken into consideration in purchasing behavior, including product attributes. Product attributes are an important consideration factor because based on these product attributes consumers can find out what consumers can get based on their needs and desires. Apart from product attributes, consumers can also be stimulated by the promotion of a product offered to consumers. Promotion is the delivery of information to consumers relating to the benefits of a product or service that can influence consumer perceptions of using the product or service offered. One of the internal factors from within consumers that can see purchasing behavior is motivation. Motivation within consumers will encourage consumers' desire to carry out activities to achieve their goals which will see purchasing behavior in consuming a product or service. Motivation outside the consumer will encourage consumers' desire to carry out activities to achieve their goals which will see purchasing behavior in consuming a product or service.



Based on empirical studies conducted, it is suspected that product attributes, promotion and motivation affect consumer purchasing behavior. The conceptual framework is presented in Figure 2.

Based on the conceptual framework, the hypotheses tested in this study are:

1. Product Attribute Hypothesis:  
Ho: Product attributes have no significant effect on purchasing behavior  
H1: Product attributes have a significant effect on purchasing behavior
2. Motivational Attribute Hypothesis:  
Ho: Promotional attributes have no significant effect on purchasing behavior  
H2 : Promotion has a significant effect on purchasing behavior
3. Intrinsic Motivation Attribute Hypothesis:  
Ho: Intrinsic motivation attributes have no significant effect on purchasing behavior  
H3 : Motivation has a significant effect on purchasing behavior
4. Extrinsic Motivation Attribute Hypothesis:  
Ho: Extrinsic motivation attributes have no significant effect on purchasing behavior.  
H3 : Motivation has a significant effect on purchasing behavior

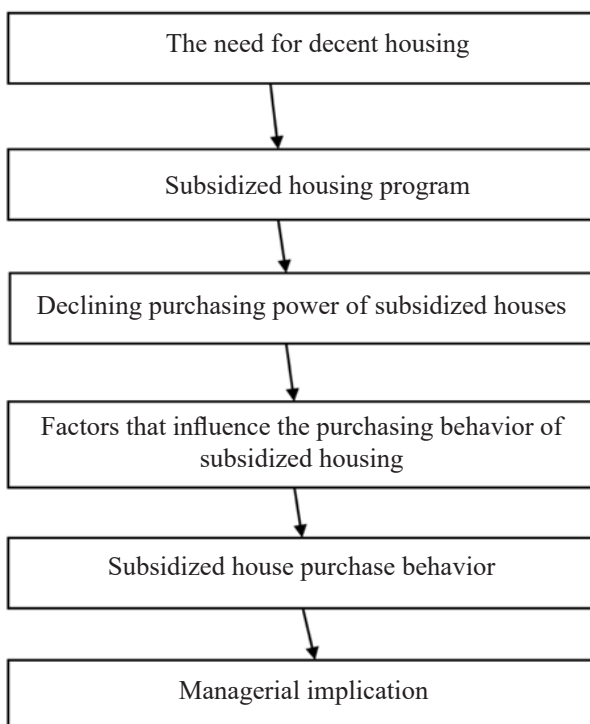


Figure 2 Framework of this research

## RESULTS

### Company Overview

Sentra Hills Tenjo is one of the many subsidized housing estates developed by housing developers. This housing is under the auspices of PT Bogor Indonesia Developer as the developer has 10 years of experience. As a track record, the projects that have been made by the developer, namely Pulo Waringin, Sentra Waringin residence, sentra Cimanggis, Sentra Pondok Rajeg, Sentra Tajur Halang, Sentra Danau Kemuning. In the ongoing projects, namely Sentra Hills Regency and Sentra Hills Tenjo. Sentra Hills Tenjo is located in Singabangsa, Tenjo District, Bogor, West Java. This housing offers two types of houses, namely type 24/66 and type 36/72. The location of this housing is 5 minutes from Tenjo station so it is very easy to find the location. The facilities offered by Sentra Hills Tenjo Housing range from Commercial and Culinary Areas, Jogging Track, 24-Hour Security, Playground, Green Open Space, Mosque and many more. The home products offered by Perumahan Sentra Hills tenjo have the best specifications to provide comfort in carrying out daily activities.

### Respondents Profile

The characteristics of respondents in this study include gender, place of birth, marital status, recent education, employment and monthly income in respondents in deciding to buy a house in Sentra Hills Tenjo are attached to Table 1. Consumers of Sentra Hills Tenjo who were respondents to this study were dominated by 28 to 35 year olds, namely 95 respondents (52%). The residential consumer sex of Sentra Hills Tenjo is dominated by men, namely 117 respondents (64%), while for women as many as 65 respondents (36%). Consumers of Sentra Hills Tenjo who were respondents to this study had a place to work in Jakarta with 71 respondents (39%). Consumers of Sentra Hills Tenjo who were respondents to this study had a marital status dominated by marriage as many as 130 respondents (71%). Consumers of Sentra Hills Tenjo who were respondents to this study had the last education dominated by the last education of S1 as many as 90 respondents (49%), More than half of the respondents were private employees as many as 142 respondents (78%). In this study, the income of the most respondents was IDR 4,000,000 to IDR 5,000,000 as many as 57 respondents (31%).

Table 1. Demographic characteristics of respondents

Characteristic	Category	Sum	%	Characteristic	Category	Sum	%		
Age (years)	20 – 27	12	7	housing that you have visited	Tenjo City	56	31		
	28 – 35	95	52		Podomoro Tenjo City	20	11		
	36 – 47	50	27		Tenjo Castle	18	10		
	> 47	25	14		Griya Pesona Madani Tenjo	16	9		
Gender	Man	117	64	The Leaf Mansion Tenjo	15	8			
	Woman	65	36	Tenjo icon	0	0			
Work Place	Bogor	7	4	Bumi Bantar Panjang	6	3			
	Jakarta	71	39	Grand Tenjo	6	3			
	Depok	60	33	Other	45	25			
	Tangerang	44	24	What housing information to see	Strategic Location	33	18		
	Bekasi	0	0		Public Facilities	39	21		
Marital Status	Marry	130	71		Beautiful and safe environment	30	16		
	Unmarried	52	29	Easy way to pay	42	23			
Final Education	SD	5	3	Affordable price	22	12			
	JUNIOR	5	3	Other	16	9			
	SMA	65	36	Home Buying Experience	Inhabited	118	65		
	Diploma	17	9					Unoccupied	64
	Work	S1	90	49	Types of houses purchased in Sentra Hills Tenjo	24/66	154	85	
S2		0	0	24/66 Main Road		28	15		
S3		0	0	Frequently visited facilities in Sentra Hills Tenjo	Commercial and culinary areas	77	42		
Housewives		5	3		Jogging track	36	20		
CIVIL SERVANT/ POLRI/TNI		10	5		Children's playground	9	5		
Professional		5	3	Green open spaces	Green open spaces	42	23		
Entrepreneurial		5	3		Mosque	18	10		
Private Employees		142	78		Other	0	0		
Teacher		5	3	Types of house down payment and mortgage processing fees	Less than 3 months	84	46		
PJLP		5	3		More than 3 months	98	54		
Monthly revenue	Honorary Teacher	5	3	The main reasons for buying a house in the housing center hills tenjo	Priced	69	38		
	Home purchase information search experience	Finding Housing Information	Print		6	3	Strategic Location	62	34
					Social Media	72	40	Complete public facilities	9
	Home purchase information search experience	Finding Housing Information	Housing Website		Home Sales Agent Website	15	8	ease of payment.	42
Friends or relatives or family						51	28	Other	0
Home purchase information search experience	Finding Housing Information	Other	Other	12	7				

Consumers of Sentra Hills Tenjo in the experience of finding home purchase information mostly search through social media with a percentage of 40%. In the housing that has been visited by respondents before buying a house in Sentra Hills Tenjo, the majority of respondents have visited other housing outside the Tenjo area by 25%. The majority of respondents saw the ease of payment method at 23%. Consumers of Sentra Hills Tenjo in the experience of buying a house in Sentra Hills Tenjo, the majority of respondents have a house that is inhabited by 118 respondents (65%). The type of subsidized houses purchased at Sentra Hills Tenjo was mostly in type 24/66 as many as 154-units (85%). In terms of facilities frequented by respondents, commercial and culinary areas were 42%. Meanwhile, in terms of the type of house down payment process and the cost of the mortgage process, the majority of them take more than 3 months by 54%. Meanwhile, the reason why the majority of respondents buy subsidized houses in Sentra Hills Tenjo housing is an affordable price of 38%, followed by the strategic Sentra Hills Tenjo housing location of 23%.

### SEM Analysis

SEM analysis was performed to test the influence of the variables Product (X1), Promotion (X2), Motivation (X3) on purchasing decisions (Y1). The data was processed using structural equation modeling with the Partial Least Square (SEM-PLS) estimation method. Indicators that have an outer loading of less than 0.7 indicate that the indicator used is invalid so it must be re-estimated by reducing the indicator from the model. It is known that there are several indicators that have an outer loading value below 0.7, namely indicators on variables X3.21, X3.2.2 and indicators on variables X1.2, so that these indicators are eliminated from the analysis and re-estimated.

After re-estimation by eliminating indicators that do not meet the outer loading threshold value, so that the outer loading value of each indicator is greater than 0.7. That is, all indicators have been valid. Based on Table 2, the AVE values for all variables are greater than 0.5. The AVE value indicates that on average the information contained in each indicator can be reflected through each variable greater than 50 percent. For example, the Product variable (X1) has an AVE value of 0.728, meaning that on average 72.8 percent of the

information contained in each indicator can be reflected through the Product variable. Table 3 shows reliability values for exogenous and endogenous variables. The reliability value for all variables looks greater than 0.7, either using the Cronbach alpha criterion or using composite reliability, so it can be concluded that the variables used are reliable.

### Effect of Product Attributes, Promotion and Motivation on Purchasing Decisions Alternative

A structural model is a model that connects exogenous latent variables with endogenous latent variables or the relationship of endogenous variables with other endogenous variables. In this study structural models are related to nine research hypotheses that hint at causality relationships between latent variables. The formulation of the hypothesis in this study is:

- H1: The product affects the purchasing decision.
- H2: Promotion affects purchasing decisions
- H3: Intrinsic Motivation influences purchasing decisions
- H4: Extrinsic Motivation affects purchasing decisions.

The first hypothesis tests the effect of Product (X1) on the decision to buy a subsidized house in Sentra Hills Tenjo. Based on Table 4, the p-value of 0.006 is less than alpha (0.05), so the decision to accept H0 is obtained. That is, based on the test results, it can be concluded that there is a significant influence of product attributes (X1) on the decision to buy subsidized houses in Sentra Hills Tenjo housing. A positive coefficient value can mean that product attributes have a positive influence on the purchase decision of subsidized houses in Sentra Hills Tenjo Housing, meaning that the increasing number of products both in terms of quality will also increase consumers' purchasing decisions to buy subsidized houses in Sentra Hills Tenjo Housing.

Table 2. Average Variance Extracted (AVE)

	Average Variance Extracted (AVE)
X1	0.719
X2	0.723
X3	0.671
X4	0.841
Y1	0.762

The second hypothesis examines the effect of Promotion (X2) on the decision to buy subsidized houses in Sentra Hills Tenjo. Based on Table 4.12, the p-value of 0.022 is less than alpha (0.05), so the decision to accept H0 is obtained. That is, based on the test results, it can be concluded that there is a significant influence of the promotion attribute (X2) on the decision to buy subsidized houses in Sentra Hills Tenjo housing. The value of the coefficient with a positive value can mean that the promotion attribute has a positive influence on the purchase decision of subsidized houses in Sentra Hills Tenjo Housing, meaning that the increasing promotion both in terms of quality and intensity and the multiplication of promotional media will also increase the purchase decision of consumers to buy subsidized houses in Sentra Hills Tenjo Housing.

The third hypothesis examines the influence of intrinsic motivation (X3) on the decision to buy a subsidized house in the Tenjo Hills Center. Based on Table 4, the p-value of 0 is less than alpha (0.05), so the decision to accept H0 is obtained. That is, based on the test results, it can be concluded that there is a significant influence of the Intrinsic Motivation attribute (X3.1) on the decision to purchase subsidized houses in Sentra Hills Tenjo housing. A positive coefficient value can mean that the Intrinsic motivation attribute has a positive influence on the purchase decision of a subsidized house in Sentra Hills Tenjo Housing, meaning that the increasing intrinsic motivation or motivation in oneself will increase the consumer's purchasing decision to buy a subsidized house in Sentra Hills Tenjo Housing.

The fourth hypothesis examines the influence of extrinsic motivation (X4) on the decision to buy a subsidized house in Sentra Hills Tenjo. Based on Table 4, the p-value of 0 is less than alpha (0.05), so the decision to accept H0 is obtained. That is, based

on the test results, it can be concluded that there is a significant influence of extrinsic motivation attributes (X3.2) on the decision to buy subsidized houses in Sentra Hills Tenjo housing. A positive coefficient value can mean that the extrinsic motivation attribute has a positive influence on the purchase decision of a subsidized house in Sentra Hills Tenjo Housing, meaning that the increasing extrinsic motivation or motivation from outside will increase the consumer's purchasing decision to buy a subsidized house in Sentra Hills Tenjo Housing.

To evaluate the structural model is to use the determinant coefficient (R2 test) and the path or t-value coefficient. The value of R2 is used to measure the degree of variation of the change of the independent variable against the dependent variable. In Table 5, the R-Square values of the SEM model are presented for the endogenous variables of consumer satisfaction and consumer loyalty.

Based on the results of the SEM analysis, the R-Square value of the purchase decision variable is 0.585, so it can be said that the variable purchase decision to buy a subsidized house in Sentra Hills Tenjo Housing can be explained by product attributes, promotion and motivation of 58.5 percent, while 41.5 percent is explained by other factors outside the model.

Table 3. Reliability Values

	Cronbach's alpha	Composite reliability
X1	0.869	0.911
X2	0.871	0.912
X3.1	0.877	0.91
X3.2	0.812	0.914
Y1	0.922	0.941

Table 4. Hypothesis test results

Line	Koef	Mean	STDEV	O/STDEV	P -Value	Information
X1→ Y1	0.11	0.11	0.12	4.924	0.006	Reject H0
X2→ Y1	0.272	0.25	0.12	2.295	0.02	Reject H0
X3→ Y1	0.333	0.32	0.08	4.257	0	Reject H0
X4→ Y1	0.655	0.66	0.1	6.572	0	Reject H0



Table 5. R-Square

Dependent Variables	R-Square
Purchasing Decisions	0.585

### Managerial Implication

The managerial implications that the author can provide, namely maintaining the quality of building materials in subsidized houses, prioritizing the value of affordable prices and strategic housing locations and public facilities can continue to be given attention and continue to be improved because one of the more values in a housing product in Sentra Hills Tenjo, one of which is subsidized houses. Second, improving the quality and intensity of promotions, increasing the quality and intensity of billboards or banners as well as brochures and advertisements on social media. Furthermore, third, namely intrinsic motivation or motivation from within consumers in deciding to buy can be utilized by Sentra Hills Tenjo to increase purchasing decisions, in the form of selling the basic values of life, the value of property investment, the value of independence and the value of a tranquility or privacy of Sentra Hills Tenjo housing. Then, on extrinsic motivation or motivation from outside the self, Sentra Hills Tenjo housing can improve a safe environment, improve the quality of service for word of mouth or recommend Sentra Hills Tenjo housing to relatives or families to buy a house, continue to sell strategicity from the Train Station and instill the value that having your own rash is a matter of pride so that it can be shown in the circle of friends or family.

## CONCLUSIONS AND RECOMMENDATIONS

### Conclusions

Based on the characteristics of respondents who have made subsidized home loan contracts in the central hills tenjo housing, the majority of people aged 28 to 35 years are married to the male gender and place of birth outside Jabodetabek. The majority of respondents have the last S1 education with private employee jobs having an income of Rp. 4,000,000 to Rp. 5,000,000. Product, promotion and motivation variables influence the decision to buy subsidized houses in Sentra Hills Tenjo Housing. In products, the increasing number of products both in terms of quality will also increase consumers' purchasing decisions to buy subsidized houses in Sentra Hills Tenjo Housing. In promotion,

the increasing promotion both in terms of quality and intensity and the multiplication of promotional media will also increase consumers' purchasing decisions to buy subsidized houses in Sentra Hills Tenjo Housing. on intrinsic motivation the increasing intrinsic motivation or motivation in oneself will increase the purchasing decision of consumers to buy subsidized houses in Sentra Hills Tenjo Housing. Extrinsic Motivation, the increasing extrinsic motivation or motivation from outside will increase consumers' purchasing decisions to buy subsidized houses in Sentra Hills Tenjo Housing. Maintaining the quality of building materials in subsidized houses, prioritizing the value of affordable prices and strategic housing locations and public facilities can continue to be given attention and continue to be improved because one of the more values in a housing product in Sentra Hills Tenjo, one of which is subsidized house. Thus, improving the quality and intensity of promotions, increasing the quality and intensity of billboards or banners as well as brochures and advertisements on social media.

### Recommendation

To improve home purchase decisions, subsidies need to pay attention to factors that influence purchasing decisions such as products, promotions and motivations. The next research suggestion is to add variables such as customer relationship marketing, customer satisfaction, and trust. This research is only limited to researching subsidized houses in Sentra Hills Tenjo, so that for further research it can examine housing products as a whole and the competitiveness of Sentra Hills Tenjo with similar industry competitors.

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