

Analysis of City Development Policy on Community Decision Factors on the Purchase of Subsidy House

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ABSTRACT

The rapid growth of Indonesia's population is quite high and many people have minimal income, causing high public interest in buying subsidized housing. The government continues to provide subsidies for the community which aims to improve people's welfare and the government is also trying to build subsidized housing and cooperate with the developer. The subsidized housing program aims to meet housing needs for low-income people (MBR) where housing finance subsidies/assistance are included in the form of goods subsidies given to low-income groups in terms of meeting housing needs, namely in the form of houses at prices below market prices. This study aims to determine the factors that influence the decision to purchase subsidized housing. This study uses a survey method approach and data analysis using a combination of qualitative and quantitative methods.

Keywords: *Development Policy, Decision Factor, Subsidized Housing*

1. INTRODUCTION

Humans really need a place for shelter, namely a house and as a place to gather and carry out activities in family life. Not only that, the house is also a property or asset. The basic needs of every human being are clothing, food and shelter. Therefore, every human being is always trying to achieve this basic need.

The house is one of the most important parts of people's lives. Therefore, the government will always strive at the level of everyone's life by paying attention to the tastes and abilities of Soetalaksana [in Rahma, 2010]. Today the function of the house has changed slightly, with the increasing needs of human life, as well as competition and lifestyles that have begun to shift, causing the time used by humans to work more and more, from what was originally just a place to live, now the house is also required to bring more satisfaction and benefits for the owner such as a strategic location, a nice and sturdy building, and a comfortable environment.

Many companies or services have sprung up that provide housing packages to be owned by the community. Ownership of this house is not only usufructuary, but also property. So that people do not need to worry that in the future the housing will become fully owned, both the land and the building

[Sukmarini, 2019]. Currently, housing developments have grown and developed in the community. This is because in accordance with the community's need for housing that is increasing [Sestiyani, E. & S., 2015], the house is a need for a place to live that cannot be separated in people's lives.

In the Law of the Republic of Indonesia Number 1 of 2011 concerning Housing and Settlement Areas, Article 1 point 7 states that a house is a building that functions as a suitable place to live, a means of fostering a family, a reflection of the dignity and worth of its occupants, as well as an asset for its owner. Whereas in point 2, what is meant by housing is a collection of houses as part of settlements, both urban and rural, which are equipped with infrastructure, facilities and public utilities as a result of efforts to fulfill livable houses.

Housing and settlements have a strategic function in their role as a center for family education, cultural nurseries, and improving the quality of future generations and are the embodiment of national identity, as well as being a protector against natural or weather disturbances. The realization of community welfare and quality human resources can be marked by increasing the quality of life that is livable.

The community's choice in owning a house can be done by buying in cash or in installments, which can be obtained through the property market. The price of ready-to-occupy housing with terms of use and property for people who will occupy housing from year to year continues to increase. This is due to several factors, such as inflation, the number of people seeking housing, and limited housing space. Any housing that has reach to the city center will be more expensive than the suburban area. Even though housing prices are getting higher, the purchasing power or demand for houses as an asset and a place to live has never subsided. More and more people are ordering housing. Housing is a primary need that must be met more primarily than other primary needs.

The disbursement of funds that are not optimal can hamper economic growth and the welfare of the community. The provision of subsidies for housing developers if it is not assisted by infrastructure development that connects urban access with development areas, then the government's target in the subsidized housing program will not be achieved. The subsidized housing program aims to meet housing needs for low-income people [MBR] where housing

finance subsidies/assistance are included in the form of goods subsidies given to low-income groups in terms of meeting housing needs, namely in the form of houses at prices below market prices.

To meet the housing needs for low-income communities [MBR] carried out by the Government through laws, government regulations and ministerial decisions and its implementation through the Ministry of Public Works and Public Housing [PUPERA] with the Housing Financing Liquidity Facility [FLPP] scheme. These facilities are provided to the community as the target group and housing developers as a provider of subsidized housing units. In its implementation, it was found that many subsidized houses were sold not to low-income people [MBR] as the target target so that the needs for low-income people still could not be met.

The realization value of subsidized housing distribution according to data from the Housing Fund Management Center, PUPERA Service during 2014 to 2017 [current month] is as follows:

Table 1. Realization of FLPP Fund Distribution for 2015-2020 [Current Month] [Based on Implementing Bank]

No	Nama Bank	2015	2016	2017	2018	2019	2020
1	BTN	66.563.000.000,00	43.821.000.000,00	-	22.737.000.000,00	29.922.000.000,00	38.627.000.000,00
2	BTN Syariah	6.220.000.000,00	4.112.000.000,00	-	1.074.000.000,00	3.722.000.000,00	6.089.000.000,00
3	BRI Syariah	1.449.000.000,00	2.917.000.000,00	5.703.000.000,00	6.842.000.000,00	7.672.000.000,00	3.784.000.000,00
4	BNI	1.098.000.000,00	1.255.000.000,00	1.456.000.000,00	7.214.000.000,00	9.743.000.000,00	7.013.000.000,00
5	Artha Graha	191.000.000,00	2.359.000.000,00	5.579.000.000,00	3.885.000.000,00	4.811.000.000,00	981.000.000,00
6	Mandiri	26.000.000,00	16.000.000,00	166.000.000,00	994.000.000,00	1.855.000.000,00	1.021.000.000,00
7	Bukopin	-	-	-	-	-	-
8	BRI	160.000.000,00	20.000.000,00	603.000.000,00	1.161.000.000,00	2.206.000.000,00	1.793.000.000,00
9	Mandiri Syariah	-	-	-	-	-	-
10	Mayora	-	19.000.000,00	18.000.000,00	-	-	-
11	BRI Agro	-	-	-	10.000.000,00	168.000.000,00	235.000.000,00
12	BTPN	-	-	-	3.000.000,00	-	-
13	Asbanda (33 BPD)	782.000.000,00	3.950.000.000,00	10.238.000.000,00	13.988.000.000,00	17.520.000.000,00	10.759.000.000,00
14	Bank Keb Hana	-	-	-	31.000.000,00	216.000.000,00	33.000.000,00
	Total	76.489.000.000,00	58.469.000.000,00	23.763.000.000,00	57.939.000.000,00	77.835.000.000,00	70.335.000.000,00

Source: <https://ppdpp.id/realisasi-flpp-per-bank/>

Looking at table 1 above, the realization of the distribution of subsidy funds for four consecutive years has continued to increase in the 14 Implementing Banks.

The need for housing can basically be divided into two main things, namely the need for housing based on the trend [tendency] of natural population growth and the need and supply of housing based on the number of habitable houses. Based on the second

point above, in accordance with the need for housing based on needs and the provision of houses based on the number of livable houses, many residential property developers offer subsidized housing in collaboration with state banks, such as Bank Negara Indonesia and Bank Tabungan Negara in their funding targeting the middle-income community. down.

Therefore, this study aims to determine the factors that influence the decision to purchase subsidized housing using regression analysis consisting of location, consumer income, ease of obtaining loans, public facilities and facilities, house prices and laws and regulations.

2. RESEARCH METHODS

This research was conducted at Griya Jabal Nur Subsidized Housing on Jl. Wala Abadi, Way Laga, Kec. Panjang, Bandar Lampung City, Lampung 35244. The population in this study were all residents of the Griya Jabal Nur Subsidized Housing as many as 30 people. Because the population was only 30 people, the sampling method used census sampling, where all members of the population were sampled [Sugiyono, 2011: 85].

Collecting data by giving questionnaires to respondents. In this research the questionnaire is in the form of questions regarding urban development policies that influence community decision factors in purchasing subsidized housing. The operational definitions of variables are as follows:

- a. City development policy. Policy implementation is a follow-up activity from the policy formulation and stipulation process. So that the implementation of policies can be interpreted as actions taken, both by individuals and government groups, which are oriented towards achieving the goals that have been outlined in policy decisions. Regarding the success of public policy, Islamy [2010] states that a state policy will be effective if it is implemented and has a positive impact on society, in other words, human actions or actions that become members of society are in accordance with what is desired by the government or the state.
- b. The community decision factor is the most important thing in making decisions in buying subsidized housing. The decision factors can be seen from the aspect of housing location, land and building documents, competitive prices, facilities provided by the developer such as drilled wells, access to the city center or shops, accessible transportation, width of the road shoulders. Some of these factors can influence people's decisions to buy subsidized houses.
- c. The decision to buy a subsidized house is a decision taken after paying attention to all aspects to then make a selection of the available

alternative decisions, with the following indicators: the decision to buy a subsidized house because of its strategic location, a decision to buy a subsidized house because of the ease of getting a loan, a decision to buy a subsidized house because it is in accordance with consumer income, the decision to purchase a subsidized house is due to low house prices, the decision to purchase a subsidized house is due to the availability of public facilities and facilities, and the decision to purchase a subsidized house is due to clear laws and regulations.

Based on the theory in the literature review above, the regression model can be presented as follows:

$$Y = b_0 + b_1X_1 + b_2X_2 + e$$

where:

Y = Subsidized House Purchase

b₀ = Constant

b₁, b₂ = Regression coefficient of variable X₁, X₂

X₁ = Policy

X₂ = Decision Factor

e = disturbance [error]

To obtain a BLUE regression coefficient, the assumptions are checked. The calculation is done with the help of SPSS software.

Hypothesis:

H1: Is there a positive influence between the city's development policy partially on the community's decision

factors in purchasing subsidized houses in Bandar Lampung City?

H2: Is there a positive influence between the simultaneous urban development policies on community decision

factors in purchasing subsidized houses in Bandar Lampung City?

3. FINDINGS AND DISCUSSION

The results of the validity and reliability test stated that all the questions used in this study were valid and reliable. To find out whether the regression coefficient is a BLUE coefficient or not, it is necessary to examine the assumptions as follows:

3.1 Analysis Prerequisite Test

3.1.1 Normality test

Some of the normality test methods are by looking at the distribution of data on diagonal sources

on the Normal P-P Plot of regression standardized residual graph (graphic method) or by using the One Sample Kolmogorov Smirnov test [Imam Ghozali, 2011:173]. In checking for normality, in this study the Kolmogorov-Smirnov test was used. SPSS output results obtained.

Table 2. Kolmogorov-Smirnov Test. Test Results One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual	
N		30	
Normal Parameters ^{a,b}	Mean	,0000000	
	Std. Deviation	4,01712842	
Most Extreme Differences	Absolute	,157	
	Positive	,157	
	Negative	-,152	
Test Statistic		,157	
Asymp. Sig. (2-tailed) ^c		,058	
Monte Carlo Sig. (2-tailed) ^d	Sig.	,056	
	99% Confidence Interval	Lower Bound	,050
		Upper Bound	,062

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 2000000.

From the table above, it can be seen that the Asymp value. Sig of 0.58 using a significance level [α] of 0.05, it turns out that the Asymp value. Sig > 0.05, so the residuals are normally distributed.

3.1.2 Multicollinearity Test

Multicollinearity test aims to test whether the regression model found a correlation between the independent variables [independent]. A good regression model should not have a correlation between the independent variables. If the independent variables are correlated with each other, then these variables are not orthogonal. Orthogonal variables are

independent variables whose correlation values between independent variables are equal to zero [Imam Ghozali, 2011:105].

To find out whether there is a multicollinearity problem, the Marquardt method is used, by looking at the value of the Variance Inflation Factor [VIF]. SPSS output results are obtained as follows:

Table 3. Multicollinearity Test Results

Model	Coefficients ^a					Collinearity Statistics	
	Unstandardized B	Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Tolerance	VIF
1 (Constant)	11,557	7,413		1,559	,131		
KEBIJAKAN	,080	,129	,112	,622	,539	,977	1,023
FAKTOR	,320	,170	,339	1,878	,071	,977	1,023

a. Dependent Variable: PEMBELIAN

Based on the table above, it is known that the VIF value of each independent variable against the other independent variables is less than 10, this indicates that there is no symptom of multicollinearity in each of the independent variables.

To find out whether or not there is a heteroscedasticity problem, a Glejser test is carried out. Heteroscedasticity test appears if the error or residual of the observed model does not have a constant variance from one observation to another (Imam Ghozali, 2011:139). Based on the results of SPSS output are as follows:

3.1.3 Heteroscedasticity Test

Table 4. Heteroscedasticity Test Results

Model	Coefficients ^a				
	Unstandardized B	Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1 (Constant)	7,005	3,237		2,164	,040
KEBIJAKAN	,002	,056	,006	,032	,975
FAKTOR	-,103	,074	-,259	-1,379	,179

a. Dependent Variable: abs_res

Based on the table above, it is known that the probability of the error rate of each independent variable is greater than 0.05, this indicates that each of

these variables is free from heteroscedasticity problems.

3.1.4 Autocorrelation Test

To check the presence or absence of autocorrelation, in this study using the Darwin-Watson test. Based on the SPSS output, the Durbin

Watson (DW) value is 1.159. With a significance level (α) of 0.05; then the value of DL = 1.2837 and DU = 1.5666. It turns out that the value of DW = 2.7163 lies between DU and 2 ($DU < DW < 2$), so it is said that there is no autocorrelation. So the assumption of no autocorrelation is met.

Table 5. Autocorrelation Test Results

Model	Model Summary ^b				
	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,373 ^a	,139	,075	3,36404	1,159

a. Predictors: (Constant), FAKTOR, KEBIJAKAN

b. Dependent Variable: PEMBELIAN

According to Singgih Santoso [2012: 242] in making a decision whether there is autocorrelation using the Durbin Watson Test [D-W Test] as follows:

If the D-W value is below -2, it means that there is a positive autocorrelation.

If the value of D-W lies between -2 to +2, it means that there is no autocorrelation.

If the D-W value is above +2, it means that there is a negative autocorrelation.

3.2 Multiple Linear Regression Analysis

Multiple linear regression analysis is used to predict how the condition [up and down] of the dependent variable, if two directions or more independent variables as predictor factors are manipulated [increase in value] so multiple regression analysis will be carried out if the number of independent variables is at least 2 [two] [Sugiyono, 2013:277].

Some of the normality test methods are by looking at the distribution of data on diagonal sources on the Normal P-P Plot of regression standardized residual graph (graphic method) or by using the One Sample Kolmogorov Smirnov test [Imam Ghozali, 2011:173].

Based on calculations using SPSS software, the results of multiple linear regression analysis can be presented as follows:

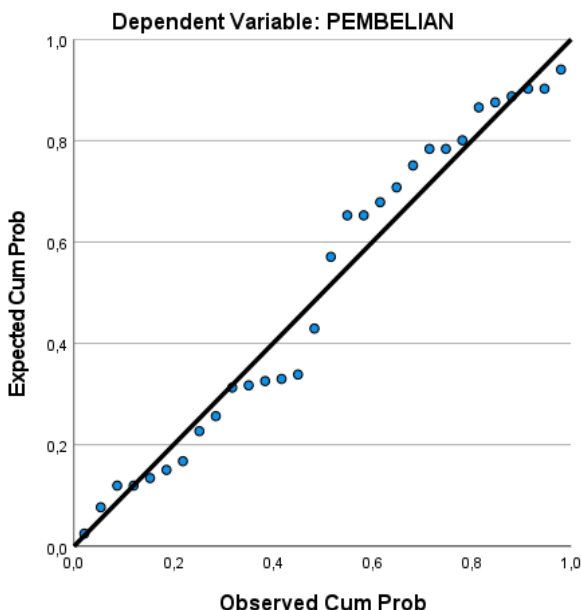
$$Y = 3,499 + 4.911 X_1 + 3.709 X_2 + 0,027 + 0,194 + 0,214$$

$$R^2 = 0,373$$

$$F = 2,183$$

3.3 Hypothesis Testing

Normal P-P Plot of Regression Standardized Residual



From the results of data analysis that has passed the classical assumption test, it can be discussed for each hypothesis that has been previously formulated as follows: The results of the t test, with a significance level of = 0.05, all Sig values

of the regression coefficient is smaller than 0.05, indicating that the test consisting of city development policies partially has a positive and significant effect on community decision factors in purchasing subsidized houses in Bandar Lampung City. This the first hypothesis is proven. Furthermore, seen from the results of the F test obtained a sig value of 0.000. With a significance level of = 0.05, it turns out that the value of sig < 0.05, thus indicating a significant test. This means that city development policy variables simultaneously have a positive and significant effect on community decision factors in purchasing subsidized houses in Bandar Lampung City. This the second hypothesis proposed is proven.

4. CONCLUSION

Referring to the results of the data analysis carried out, the following conclusions can be drawn: There is a positive and significant influence between city development policies both partially and simultaneously on community decision factors in purchasing subsidized housing in Griya Jabal Nur Subsidized Housing, Way Laga Village, Panjang District. Bandar Lampung City.

5. ADVICE

Based on the results of the research and the conclusions above, the following are some suggestions that researchers can put forward as follows:

Griya Jabal Nur subsidized housing developer on Jl. Wala Abadi, Way Laga, Kec. Panjang, Bandar Lampung City, Lampung should be able to provide convenience for consumers in obtaining housing credit loans and adding public facilities and facilities at the Griya Jabal Nur Subsidized Housing on Jl. Wala Abadi, Way Laga, Kec. Panjang, Bandar Lampung City, Lampung. These two main points are seen as less than optimal.

Consumers should always provide criticism and suggestions to be able to improve the quality of subsidized housing construction in the coming year for the Griya Jabal Nur Subsidized Housing developer on Jl. Wala Abadi, Way Laga, Kec. Panjang, Bandar Lampung City, Lampung.

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