

DECISION MODEL FOR SUBSIDY HOME PURCHASE THROUGH FACILITIES MODERATED BY CORPORATE IMAGE (STUDY ON SUBSIDIZED HOUSE CONSUMERS IN JAMBI CITY)

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Abstract

This study aims to identify and analyze facilities in improving purchasing decisions with corporate image as a moderating variable for consumers of subsidized housing in Jambi City. This study has a sample of 140 consumers using a purposive sampling method. The data measurement scale used in this study is the ordinal scale. The data analysis used is quantitative data analysis with data analysis tools using SMART PLS 3.0. This study provides the following conclusions: Facilities have a direct influence on purchasing decisions. That good facilities will increase consumers to make purchasing decisions. Likewise, an increase in corporate image can increase purchasing decisions. Vitra company as a moderation is able to increase the effect of facilities on purchasing decisions for consumers of subsidized housing in Jambi City.

Keywords: Facilities, Corporate Image, Purchase Decision, Subsidized Housing

Introduction

Along with the development of the population in a place, the need for housing/houses is also increasing. Because a place to live/home is a basic need for humankind, the house that is desired is of course a house that is in a comfortable environment, complete with modern design, complete supporting facilities and of course a reasonable price.

In 2015, the Indonesian government launched a new subsidized housing program known as the One Million People's Houses (PSR) Program. This program aims to build one million subsidized houses for low- and middle-income people. This program is run by PT Perum Perumnas, PT PP (Persero), and BTN.

For more technical details, see Regulation of the Minister of Public Works and Public Housing No. 17/PRT/M/2018 concerning Provisions and Procedures for Implementing the One Million Houses Program: This regulation is a reference in the implementation of the One Million Houses program, which is a subsidized housing program launched by the government. It contains several provisions regarding the requirements for prospective recipients of the One Million Houses program.

With the increasing population of Indonesia every year, especially the city of Jambi, the need for housing in the form of livable houses is also increasing which the people desire. There has been a downward trend for the provision of housing in Jambi City in the last five years, especially in type 36 houses (subsidized housing) which have experienced a significant decline. The decline in the provision of subsidized housing in the City of Jambi in recent years is inseparable from the increasingly limited land and the high price of land in the City of Jambi at this time. In addition, the increasingly difficult administrative process has caused entrepreneurs to prefer areas outside the city, such as Mendalo, which is in Muaro Jambi Regency, to develop their business.

Nevertheless, the housing business in Jambi City is currently the prima donna among entrepreneurs. This is proven by the growth and development of property development companies every year in Jambi City. Where based on information obtained from the Public Housing and Settlement Area Service (DISPERKIM) Jambi City, until 2021 the number of property developers in Jambi City has now reached 106 property development companies.

In theory there are many factors that can influence consumer purchasing decisions. However, in this study the authors tried to look at these factors from the perspective of facilities and corporate image. This is based on a survey conducted, these two factors have a big role in consumer buying decisions.

The results of this initial survey are close to the results of research conducted by (Imalia & Aprileny, 2020) which states that the facilities expected by consumers in the housing sector include lighting facilities, water, road access to the city, an adequate environment, close to shopping centers, and security. housing area. If this can be fulfilled, consumers will be more interested in holding ownership of the housing.

The importance of facilities for purchasing decisions was also stated by Kartajaya (2010) who stated that the availability of adequate facilities will help increase consumer empathy for every condition that is created when consumers make purchases. Good facilities will lead to a high level of decision making for consumers personally so as to encourage consumers to relate and make purchases of goods or services whenever consumers need them.

Apart from that, several other studies were conducted by Tarigan et al, (2022); Sari & Hidayat (2020); and Imalia & Aprileny (2020) also revealed that facilities have a positive and significant influence on consumer purchasing decisions. This means that the better the facilities provided by the company to its

consumers, the consumer's purchasing decisions will also increase. So it is very important for development companies to be able to provide public facilities and social facilities for home buyers. In addition, facilities are important because facilities are physical resources that must exist before services are offered to consumers. However, this result is not in line with that research carried out by Memah et al (2022) who argued that facilities had no influence on consumer purchasing decisions.

The next factor that becomes a consumer decision in buying subsidized housing based on the survey conducted is the company's image. A good corporate image will encourage consumers to establish strong bonds with the company. Furthermore, this bond allows companies to more thoroughly understand the wants and needs of consumers, so that they can fulfill the wants and needs of consumers (Tjiptono, 2019).

From the results of the initial survey conducted, most of the respondents, namely 58.67 percent, agreed to the statements submitted. While the remaining 41.33 percent said they did not agree. Based on these results, it can be concluded that corporate image is basically one of the factors that influence consumers in buying subsidized housing.

Abratt conceptualizes corporate image as the feelings and beliefs about the company that exist in the minds of consumers. In addition, Kotler and Gertner revealed that image also greatly influences the decision-making process and consumer behavior by offering mental shortcuts when processing purchase data (De Leaniz & Del Bosque Rodríguez, 2016).

According to Prabowo et al (2014) in his research revealed that one of the strategies to win the competition is a strategy to build a corporate image. A must for companies to be able to build a good corporate image in the eyes of customers and the public. Furthermore, Weiwei in Prabowo et al (2014) states that corporate image is the impression that the public has of the company. Several previous studies have also found that corporate image has an influence on consumer purchasing decisions, including Ariono (2018); and Legautu et al (2019). However, contrary to research conducted by Nasution (2019) and Moniharapon et al (2014) which argued that corporate image has no influence on consumer purchasing decisions.

Literature Review Marketing

Payne in Hurriyati (2010) defines service marketing as a process of perceiving, understanding, stimulating and fulfilling the needs of specially selected target markets by channeling the resources of an organization to meet those needs. Thus, service marketing management is a process of aligning an organization's resources to market needs. Marketing pays attention to the dynamic interrelationships between a company's products and services, the wants and needs of customers and the activities of competitors.

According to Lovelock & Wright (2007) service marketing is part of the overall service system where the company has a form of contact with its customers, from advertising to billing, it includes contacts made at the time of service delivery. Meanwhile, according to Lupiyoadi (2013) service marketing is any action offered by one party to another party that is in principle intangible and does not cause any transfer of ownership.

From the definition above it can be concluded that service marketing is an action offered by producers to consumers, in the sense that the services provided cannot be seen, felt, heard or touched before being consumed.

Service Marketing Mix

Services are activities or benefits that can be offered by one party to another and do not result in a transfer of ownership. Services are intangible, inseparable, variable and perishable. Each characteristic has a problem and requires a strategy. In service marketing, a strategic approach is directed at the marketer's ability to find ways to realize the intangible, increase the productivity of providers who are inseparable from the product, set quality standards due to variability and influence the movement of demand and supplier capacity considering that services are not durable. In general, service marketing strategies are implemented in the context of the company as a whole, not only requiring external marketing,

Lovelock & Wright (2007) stated that the service marketing mix needs to add 3Ps, namely: process, physical evidence, and people.

Buying decision

Purchasing decisions are consumer tendencies in an individual or group action that are directly and indirectly involved or related to the buying process of a product/goods. According to (Assael, 2004) purchasing decisions are the tendency of consumers to buy a brand or take actions related to purchases as measured by the level of possibility consumers make purchases.

According to Kotler & Keller (2009) purchasing decision is the stage in the buyer's decision-making process where consumers actually buy. Decision making is an individual activity that is directly involved in obtaining and using the goods offered. According to Schiffman & Kanuk (2007) decisions are selections of two or more alternative choices. According to Peter & Olson (2013) a decision includes a choice between two or more alternative actions (or behaviors). Peter & Olson (2013) consumer decision making is an integration process used to combine knowledge to evaluate two or more alternative behaviors and choose one of them.

According to (Kotler & Keller, 2009) the purchasing decision process basically includes five stages, namely problem recognition, information search, alternative evaluation, purchase decision and postpurchase behavior. (post purchase).

Facility

Facilities are an important aspect of influence on purchasing decisions to achieve a level of customer satisfaction and are expected to be willing to repeat buying the services provided by the company. According to Tjiptono (2019) facilities are everything that provides information to customers about how the service production process works to differentiate the company from competitors and communicate the type of market segment it wants to serve. With that, the company has formed a good impression on customers so that it encourages them to want to be in touch with the company whenever they need the services provided by the company.

According to Tjiptono (2019) there are six facility indicators, namely spatial considerations, room planning, equipment, lighting and color, messages conveyed graphically and supporting elements.

Corporate Image

The company's image is the customer's response to the overall offer given company and is defined as a number of people's beliefs, ideas, and impressions of a company (Kotler, 2013). According to Davies et al in Pratiwi & Widiyastuti (2018) corporate image is the overall message that is formed in the minds of the public about the company, where the company is related to the business name, architecture, product variations, traditions, ideology and the impression on the quality of communication carried out by each employee who interact with the organization's clients.

According to Jefkins (1994) corporate image is an impression of an organization formed based on knowledge and experience. This means that a good corporate image can be formed by providing good quality products (goods and services) to consumers according to their line of business. Furthermore, Jefkins (1994) also explains that corporate image can be formed on many things such as company history, financial success and stability, product quality, export success, industrial relations and reputation as the owner of the company, social responsibility and research records.

According to Harrison (2010) corporate image is formed including four elements, viz Personality, Reputation, Value/ethics and Corporate identity.

Framework of thinking

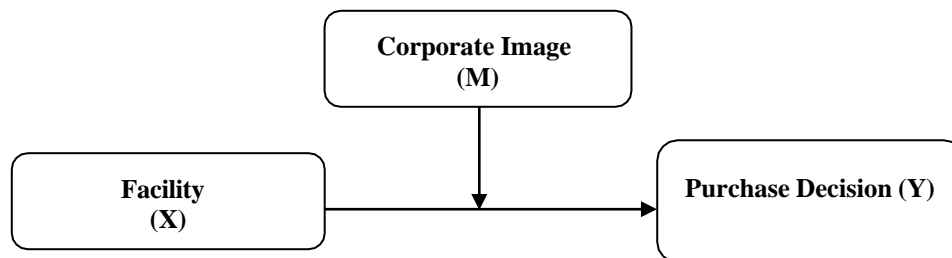


Figure 1. Mindset

Hypothesis

- H1: Facility influence the purchase decision
- H2: Corporate image influences purchasing decisions.
- H3: Facility which is moderated by corporate image has an effect on purchasing decisions

Methods

Research Design

This research is a quantitative type research. The quantitative research used is explanatory research. While the scope of the explanation is causality research. The population in this study is the people of Jambi City who have bought subsidized housing. Because there is no certainty about the size of the population in the study, so here the author conducts sampling in order to facilitate this research.

The sample size in this study refers to the theory put forward by Hair et al (2017) which recommends a minimum sample size of 5 times the number of question items contained in the questionnaire. The indicators in this study consisted of 1 independent variable, 1 intervening variable and 1 dependent variable. The total questions in this study were 28 questions, so the minimum sample size for this study was 28 x 5 = 140. So the number of samples taken in this study was 140 respondents. Based on the research objectives, the type of research used is explanatory research(explanatory research).

This research is a quantitative research, because the data obtained is in the form of numbers. The type of research is a questionnaire and the method used is about the phenomenon that occurs, the process is in the

form of collecting and compiling data and data analysis. Data was collected by filling out a questionnaire and further analyzed. This study consists of 3 (three variables), namely exogenous variables (facilities and company image), and endogenous variables on purchasing decisions.

Data sources are anything that can provide information about data. Based on the source, data is divided into two, namely primary data and secondary data. To obtain primary data and secondary data, the data collection techniques used in this study include field research and library research.

Data Analysis Technique

The first analysis carried out is descriptive analysis which is a type of research that describes what an object does based on existing facts to be further processed into data. The data is then analyzed to obtain a conclusion.

The second analysis is using the Structural Equation Model (SEM) which is a statistical analysis method used in the study of behavioral sciences. SEM is stated as a statistical analysis method formed from a combination of factor analysis, regression analysis, and path analysis (Hair et al., 2014).

The SEM approach uses two approaches, namely the Covariance Based-Structural Equation Model or CB-SEM approach and the variance-based approach. Variance based approach (Variance Based-Structural Equation Model/Partial Least Square-Structural Equation Model/SEM-PLS). To perform statistical analysis using the CB-SEM approach, there are several software/programs, including: EQS, COSAN, SEPATH, LISREL, and the AMOS program developed by (Joreskog & Goldberger, 1975). Meanwhile, for analysis using the SEM-PLS approach, there are programs that can be used, such as: SmartPLS, WarpPLS, GraphPLS, and VisualPLS (Wong, 2013).

The selection of SEM-PLS as a data analysis method is based on the characteristics of the research object, the assumptions underlying the model, and based on its priorities. The reasons for using the SEM-PLS approach are because: 1) SEM-PLS in the last decade has become an important concern in academics and researchers, especially: 1) SEM-PLS can explain the main target construct variants, for example the company's strategic success (Hair et al. al., 2012; Reinartz et al., 2009); 2) although the sample size of the SEM-PLS is relatively small, it still achieves good statistical power (Hair et al., 2012; Reinartz et al., 2009); and 3) SEM-PLS is capable of handling complex models with many model relationships and a large number of indicators (Hair et al., 2014). The approach using SEM-PLS is important to pay attention to the stages involving: 1) model specifications; 2) evaluation of measurement models; and 3) evaluation of the structural model.

Result and Discussion

Respondent Characteristics

Of the 140 respondents in this study, the majority of respondents were included in the age category between 31-40 years, namely as many as 84 people or 60 percent. This is because consumers aged 31-40 years are consumers who need housing in Jambi City, especially for subsidized housing. Meanwhile, seen from gender, participation in this study was dominated by male respondents, namely 82 people or 65.7 percent. This is because the man is the head of the family so it is he who makes the decisions in buying a house. In general, a person's educational level can affect attitudes in making purchasing decisions. In this study, the researchers limited only the formal education that the respondents had taken. The most dominant level of education is S1 with 73 people or 52.1 percent.

Validity and Reliability Test Results

Convergent validity from the indicator test (measurement model) it can not only be seen from the value of the loading factor but can also be seen from the results of calculating the third model in the form of Average Variance Extracted and Composite Reliability results. The following shows the Average Variance Extracted and Composite Reliability tables:

Table 1. Composite Reliability and AVE

	Composite Reliability	Average Variance Extracted (AVE)
Corporate Image	0.898	0.524
Facility	0.926	0.581
Buying decision	0.878	0.509
Buying decision	0.8	0.502
Corporate Image*Purchasing Decision	1,000	1,000

Source: PLS output, 2023

The composite reliability value that is accepted is that which has a value above 0.7, and the AVE value that is accepted is that which has a value above 0.5. Based on table 5.2. it can be seen that the composite reliability value of all variables is above 0.7 and the AVE value is above 0.5. So it can be concluded that all indicators of each variable are reliable and valid reflecting their respective variables.

Measurement Model Results (Outer Model/Indicator Testing)

The following shows the results of model calculations using the SmartPLS software:

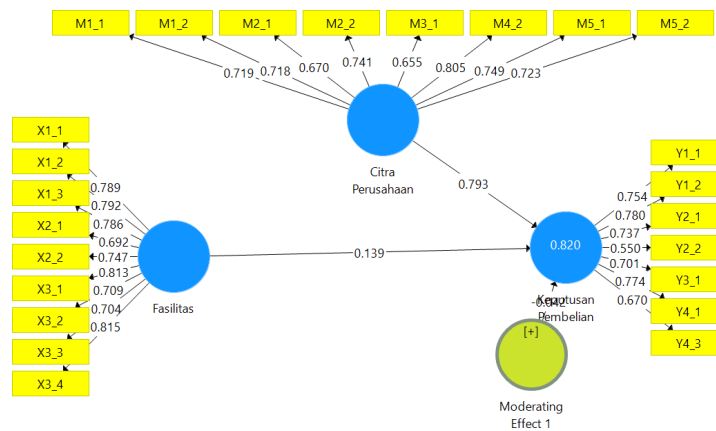


Figure 2. Second Model Calculation Results

Based on Figure 2, it can be seen that all indicators have a value above 0.5. This means that all of these indicators are valid and are a reflection of each variable in this study.

Herewith, the Outer loading value is displayed, indicating that all indicators have an outer loading above 0.5. Therefore, the indicators displayed in model 2 are valid and reliable indicators as indicators that reflect the variables of this study.

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Structural Model Testing Results (Inner Model)

Stages of testing the structural model (inner model) by paying attention to the R-square value which is the result of the goodness-fit model test. The R-square value can be seen in the R-square table from the results of the running calculate model. The following R Square table from this study is as follows:

Table 3. R-Square

	R Square	R Square Adjusted
Buying decision	0.820	0.816

Source: PLS output, 2023

Based on table 3, it can be seen that the R Square Adjusted value is 0.816 meaning that the contribution of the model can be explained by 81.62% and the rest is explained by other factors outside the research model.

Hypothesis Testing Results (Variables)

Next, we will carry out bootstrapping tests on the second research model and the results are as follows:

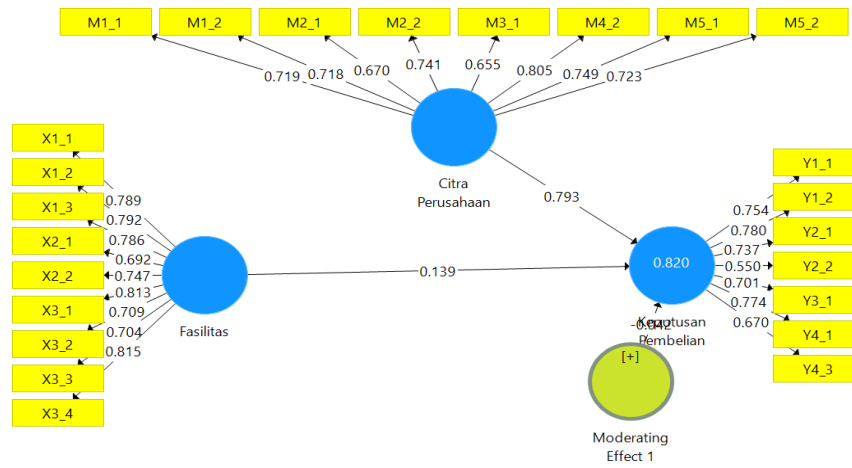


Figure 3. Bootstrapping Value

The second research model can be explained from the results of testing between variables or hypotheses in this study obtained from the results of running bootstrapping. The results of running bootstrapping also bring up the result table for outer loadings. Following are the results of the path coefficient of this research model:

Table 4. Path Coefficient

	Original Sample (O)	Sample Means (M)	Standard Deviations (STDEV)	T Statistics (O/STDEV)	P Values
Facilities -> Purchase Decision	0.334	0.361	0.057	5,806	0.027
Corporate Image -> Purchasing Decision	0.793	0.794	0.066	12,087	0.000
Facilities*Image Company -> Purchasing Decision	0.240	0.32	0.043	4,581	0.012

Source: PLS output, 2023

Based on Figure 5.4, the influence between variables and the level of significance of each can be seen through the original sample estimate column and the t statistics column or the P Values column. The t-stat value which is above the value of 1.96 or the p-value which is below 0.005 shows a significant effect of each of Ghozali's hypotheses (2006). The results of hypothesis testing based on Figure 4.12. as follows:

Testing the Facility Influences the Purchase Decision

The first hypothesis in this study is "Facilities Have a Positive and Significant Influence on Purchasing Decisions". Testing the first hypothesis resulted in a path coefficient value of 0.334 (positive), a t-stat value of 5.806 (greater than 1.96) and a p-value of 0.000 (smaller than 5%). These results show results that have a significant effect. This shows that there is sufficient empirical evidence to accept the first hypothesis. So that means that facilities have a positive and significant effect on purchasing decisions.

Testing the Corporate Image Hypothesis Influences Purchasing Decisions

The second hypothesis in this study is "Company Image Has a Positive and Significant Influence on Purchase Decisions." Testing the second hypothesis produces a path coefficient value of 0.793 (positive), a t-stat value of 12.087 (greater than 1.96) and a p-value of 0.000 (less than 5%). These results show results that have a significant effect. This shows that there is sufficient empirical evidence to accept the second hypothesis. Thus it is concluded that corporate image has a positive and significant effect on purchasing decisions.

Testing the Facility Hypothesis Moderated by Corporate Image Influences Purchasing Decisions

The third hypothesis in this study is "Facilities Have a Positive and Significant Influence on Purchasing Decisions moderated by Corporate Image". Testing the third hypothesis resulted in a path coefficient value of 0.240 (positive), a t-stat value of 4.581 (greater than 1.96) and a p-value of 0.012 (smaller than 5%). These results show results that have a significant effect. This shows that there is sufficient empirical evidence to accept the third hypothesis. Thus it can be concluded that facilities influence decisions which are moderated by corporate image.

Discussion

Based on the results of this exposure, it was found that the influence of the research variables was explained as follows:

Effect of Facility on Purchasing Decisions

Based on the conclusion of hypothesis testing, the facilities projected by completeness, cleanliness and tidiness of facilities have a positive and significant effect on purchasing decisions as reflected by product choice, brand choice, payment method and time of purchase. This means that facilities in the form of completeness, cleanliness and tidiness of facilities are able to increase purchasing decisions which are reflected by product choices, brand choices, payment methods and time of purchase. This means that in general, the higher the subsidized housing facility, the higher the purchase decision.

The indicator of the purchasing decision variable that has the most influence is X1.5, namely the availability of water sources. This shows that when consumers decide to buy subsidized housing, their main consideration is the availability of water sources. This means that consumers who buy subsidized housing will decide to buy if there is a water source facility in the housing. While the indicator of the customer's purchasing decision that has the most influence is Y1.2, namely efficiency in using the home page. This means that consumers have a consideration in deciding to use a subsidized home page. This means that when buying a subsidized house, consumers are not only looking at the model of the house, but also by looking at the arrangement of the subsidized yard.

The results of this study support research conducted by (Tarigan, 2022) which concluded that Product, Price and Facilities Differentiation simultaneously have an influence on consumer purchasing decisions. While partially only the price and facilities that have an influence on purchasing decisions. The results of the study are also in line with research (Iskandar and Sumiyati, 2021) conducted in Karawang, where facilities have a positive and significant influence on purchasing decisions at Grand Mutiara Village Karawang housing, stating that public facilities and social facilities influence housing purchasing decisions.

The Effect of Corporate Image on Customer Decisions

Based on the conclusion of the hypothesis testing, the projected corporate image by Likeability, Competence, Quality, Performance and Responsibility has a positive and significant influence on purchasing decisions reflected by product choice, brand choice, payment method and time of purchase. This indicates that an increase in customer satisfaction in the form of service quality and emotional factors, is able to increase customer loyalty as reflected by product choice, brand choice, payment method and time of purchase. This means that in general, the higher the corporate image, the higher the decision to buy subsidized housing.

The most influencing indicator of the corporate image variable is M4.2, namely Performance. This shows that the company's performance is the main consideration made by consumers when looking at the company's image.

The results of this research are in line with Ariono's research (2018) which concluded that corporate image, service quality and reference groups simultaneously influence consumer purchasing decisions. While partially only corporate image and reference groups have an influence on purchasing decisions, while service quality has no influence on purchasing decisions.

The results of this research are also in line with the research conducted by Pratiwi (2014) which explains that corporate image, product image, and user image simultaneously have a significant effect on purchasing decisions, which in his research the variables that have the most dominant influence on purchasing decisions are corporate image. Coupled with research conducted by Putra (2015) which states that corporate image has a significant influence on interest in using company services

The Effect of Facility on Purchasing Decisions Moderated by Corporate Image

Based on the conclusion of testing the hypothesis that corporate image as described through Likeability, Competence, Quality, Performance and Responsibility is able to moderate the influence of facilities projected by the completeness, cleanliness and tidiness of facilities on purchasing decisions which are reflected by product choices, brand choices, payment methods and time of purchase. this gives the meaning that the improvement of the company's image is illustrated by Likeability, Competence, Quality, Performance and Responsibility is able to strengthen the facilities for purchasing subsidized housing decisions in the city of Jambi. This means that actually consumers who buy subsidized housing consider the company's image in purchasing decisions.

The results of this study are not in line with Nugroho's research (2019) which concluded that corporate image cannot moderate the relationship between CSR variables and consumer satisfaction, did not obtain a moderating effect of corporate image on the relationship between CSR variables and consumer loyalty.

From the results of this study are expected to contribute that corporate image with reflection Likeability, Competence, Quality, Performance and Responsibility can strengthen consumer decisions to purchase subsidized housing. For this reason, companies must pay attention to corporate image so that increased sales of subsidized houses will be able to increase profits from the company.

Conclusion

Improved facilities projected by the completeness, cleanliness and tidiness of facilities can increase purchasing decisions which are reflected by product choices, brand choices, payment methods and time of purchase. The corporate image projected by Likeability, Competence, Quality, Performance and Responsibility is able to increase purchasing decisions as reflected by product choices, brand choices, payment methods and time of purchase. The corporate image depicted through Likeability, Competence, Quality, Performance and

Responsibility is able to strengthen or weaken the influence of facilities projected by the completeness, cleanliness and tidiness of facilities on purchasing decisions reflected by product choices, brand choices, payment methods and time of purchase.

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