

ANALYSIS OF AFFECTING FACTORS PROPERTY PURCHASE DECISION

(Study on CitraLand Driyorejo CBD Housing, Gresik)

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Abstract-Purchasing decisions are influenced by various factors. Ciputra conveyed that there are 10 principles for customers satisfaction, which became a reference for every residential area development that was built. This study aims to examine the factors that influence property purchase decisions in the CitraLand Driyorejo CBD project. The variables studied were Ciputra's 10 principles: location (X1), lifestyle (X2), product quality (X3), housing facilities (X4), customer participation (X5), developer commitment (X6), developer service (X7), added value (X8), environment (X9) and theme/masterplan (X10). Location has 3 indicators, lifestyle has 4 indicators, product quality has 4 indicators, housing facilities has 4 indicators, customer participation has 3 indicators, developer commitment has 3 indicators, developer services have 4 indicators, added value has 3 indicators, environment has 3 indicators and theme/masterplan has 3 indicators. The analytical tool used in this study is confirmatory factor analysis. The population in this study were all customers who had bought a house in the period July 2019 to December 2019, with the total of 184 customers. The sample was determined by using the census technique, where all 184 customers were used are respondents. The results showed that Ciputra's 10 principles influence purchasing decisions, and no new factors were formed. The order of principles based on priority of influence on purchasing decisions is lifestyle, added value, developer services, developer commitment, location, customer participation, housing facilities, production quality, theme/masterplan and finally the environment.

Keywords: 10 Ciputra principles, Confirmatory factor analysis, Purchase decision.

1. Introduction

The population of the city of Surabaya reaches 2,874,314 people (Central Statistics Agency in 2020), so that new housing institutions have emerged, especially in the West Surabaya-Gresik area with the potential to be developed. Ciputra Group of national companies in the property sector opened housing in the Driyorejo area, Gresik, namely CitraLand Driyorejo CBD. Due to the Covid-19 pandemic, sales have decreased which in 2019 sold 164, in 2020 sold 21, and in 2021 sold 24. Ciputra Group, which always prioritizes 10 Ciputra concepts in development, the researcher conducted a pre-survey with the results of 7 factors affecting more than 10% and 3 factors below 10%. Therefore, this study analyzed the confirmation of factors to find out whether these 10 factors are the determinants of purchasing decisions in the CitraLand Driyorejo CBD project.

2. Literature Review

2.1 Previous Research

Table 2.1 Recapitulation of Previous Research

NO	RESEARCHERS	VARIABLES OF RESEARCH RESULTS	RELATIONSHIP OUTCOMES	RESEARCH EQUATIONS
1	Rany Sugianto, Sugianta O Ginting (2020)	1. Price	-Influential	Product Quality, Location, Facilities, Services
		2. Product Quality	-Influential	
		3. Location	-Influential	
		4. Service Facilities	-Influential	
		5. Promotions	-Influential	
2	Alya Aulinawan, Iwan kresna Setiadi, Nobelson (2020)	1. Lifestyle	- No Effect	Lifestyle, Word of Mouth, Quality of Service.
		2. Word of Mouth	- Influence, Signf	
		3. Quality of Service	- Influences, No Signf	
3	Dwi Rachmawatia, Sakinah Shukria, S. M. Ferdous Azama and Ali Khatibia (2019)	1. Location	- Influence, Signf	Location, Product Quality, Corporate Image
		2. Price	- Influence, Signf	
		3. Product Quality	- Influence, Signf	
		4. Company Image	- Influence, Signf	
		5. Promotions	- Influence, Signf	
4	Ika Yusra, Adam Saputra, (2019)	1. Price	- Influence, Signf	Location, Product Quality, Environment
		2. Location	- Influence, Signf	
		3. Buildings	- Influence, Signf	
		4. Environment	- Influence, Signf	
5	Hidayat Sutanto, Wijayaningtyas Maranatha, Puka Maria MW (2019)	1. Price	- Influence, Signf	Location, Housing Facilities, Production Quality
		2. Income level	- Influence, Signf	
		3. Location	- Influence, Signf	
		4. Facilities	- Influence, Signf	
		5. Building design	- Influence, Signf	
6	Luluk Nur Azizah (2018)	1. Price	- Influence, Signf	Location, Lifestyle
		2. Location	- Influence, Signf	
		3. Lifestyle	- Influence, Signf	
7	Yogesh Kumar, Utkal Khandelwal (2018)	1. Price	- Influence, Signf	Product Quality, Location, Environment

		2. Product Quality	- Influence, Signf	
		3. Location	- Influence, Signf	
		4. Developer Reputation	- Influence, Signf	
		5. Air Circulation	- Influence, Signf	
		6. Close to Facilities	- Influence, Signf	
8	Faurantia Forlana Sigit (2018)	1. Location	- Influence, Signf	Location, Facilities, Production Quality, Environment, Theme/Master Plan
		2. Facilities	- Influence, Signf	
		3. Product Design	- Influence, Signf	
		4. Environment	- Influence, Signf	
		5. Characteristics of clusters	- Influence, Signf	
9	Anastasia, Lieyanto, Wongosari, (2005)	1. Price (Investment Value)	- Influence, Signf	Investment Value, Product Quality, Theme/Master Plan, Facilities, Developer Commitment, Location
		2. Physical Display	- Influence, Signf	
		3. Singapore City Concept	- Influence, Signf	
		4. Transportation facilities & infrastructure	- Influence, Signf	
		5. Image Developer	- Influence, Signf	
		6. Location	- Influence, Signf	
10	Budiman, M. (1998)	1. Location	- Postf & Significant	Location, Facilities, Product Quality, Lifestyle, Service, Commitment
		2. Masterplan and Themes	- Postf & Significant	
		3. Complete Facilities	- Postf & Significant	
		4. Product Quality	- Postf & Significant	
		5. Harmonious Environment	- Postf & Significant	
		6. Lifestyle	- Postf & Significant	
		7. Service	- Postf & Significant	
		'8. Participation	- Postf & Significant	
		9. Added value	- Postf & Significant	
		10. Commitment	- Postf & Significant	

Source: Personal Processed Data (2021)

A recapitulation of previous research shows that 10 Ciputra concepts, namely location, lifestyle, product quality, facilities, consumer participation, developer commitment, developer services, added value, environment, and theme / master plan have been researched with influential and significant results on purchasing decisions.

3. Research Framework

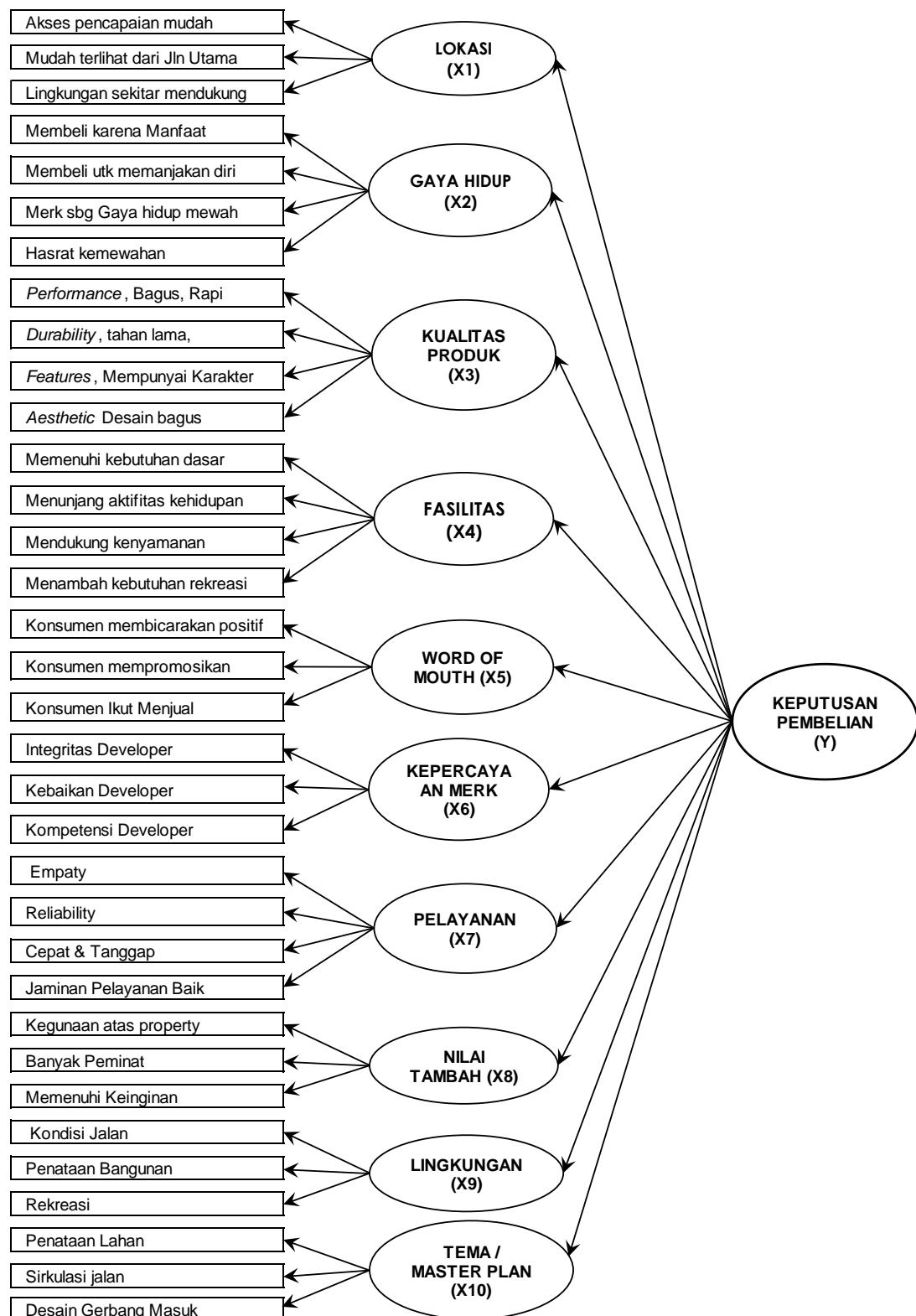


Figure 3.1 Research Model
Source: Personal Processed Data (2021)

4. Research Methods

4.1 Types of Research, Samples, and Data Collection

Research is quantitative with confirmatory factor analysis. The research is located in the CitraLand Driyorejo CBD project with the period November 2021-May 2022. The study population of customers who purchased property units in CitraLand Driyorejo CBD for the period July-December 2019 amounted to 184. The study sample used a census (all members of the population were made objects). Primary data from questionnaires while secondary data from literature and journal studies. The measurement uses a Likert scale of 1-5.

4.2 Operational Variables and Definitions

Table 4.1 Research Indicators

VARIABLE	DESCRIPTION	RESEARCH INDICATORS
LOCATION	Location: a place of life activity that is supported by several factors, namely, accessibility, visibility, traffic around and the surrounding environment.	<ul style="list-style-type: none"> - Easy achievement access - Easily visible from the main road - The surrounding environment is supportive
LIFESTYLE	Style life is an action that a person shows through activities carried out, special interests and opinions related to his self-image in order to be able to realize his social status	<ul style="list-style-type: none"> - Buying because of Benefits - Buying to pamper yourself - Brand as a luxury lifestyle - Fulfilling the Desire for Luxury
PRODUCT QUALITY	Product quality is a description that exists in a product or service and of course depends on the ability to satisfy stated or implied customer needs.	<ul style="list-style-type: none"> - <i>Performance</i>, Nice and Neat - <i>Durability</i>, durable - <i>Conformance</i>, Specification accordingly - <i>Aesthetic</i>, Nice design
HOUSING FACILITIES	Facilities are everything related to physical equipment that has been provided by the service seller for the convenience of its consumers	<ul style="list-style-type: none"> - Meeting basic needs - Support life activities - Support comfort - Increase recreational needs
CONSUMER PARTICIPATION (WORD OF MOUTH)	Participation is the involvement or participation of a person or group in a particular activity.	<ul style="list-style-type: none"> - Consumers talk positively - Consumer promoting - Consumers help sell
DEVELOPER COMMITMENT (BRAND TRUST)	Commitment is the attitude of upholding the promises that have been given, because promises are lived as debts, while debts are something that must be repaid.	<ul style="list-style-type: none"> - Developer Integrity - Developer Goodness - Developer Competence
DEVELOPER SERVICES	Service is an act done by a person or an organization with the aim of providing satisfaction to customers, fellow employees, and also leaders.	<ul style="list-style-type: none"> - Empathy/giving attention - Quick response in service - Reliability / Reliability of services - Guarantee of good service
VALUE ADD	Value added is an addition to the value of a product / commodity when the processing, transportation, and storage process occurs in a production	<ul style="list-style-type: none"> - Usefulness of property - Many Enthusiasts - Fulfilling Wishes
COMFORTABLE ENVIRONMENT	The environment is an important consideration in the form of a collection of external conditions and their influences so as to create a comfortable environment	<ul style="list-style-type: none"> - Road Conditions - Building Arrangements - Recreation

THEMES/MASTER PLAN	The theme of the project is a certain designation that exists in residential areas in accordance with the <i>master plan</i>	- Land Management
		- Road Circulation
		- Entrance gate design

Source: Processed Researcher

5. Results and Discussion

5.1 Analysis

5.1.1 Analysis of Respondent Characteristics

The predominance of respondents was male at 58.3%. The largest age range of 31-40 years is 39.9%. Jobs are dominated by entrepreneurs by 50%. Self-purchase of units amounted to 89.9%. The effect of buying property by oneself is 80.4%. The purpose of purchase as a place of residence and investment was 41.1%. Home products were the highest at 57.1%. KPR method payments were the highest at 66.1%. The highest source of information through property brokers was 41.1%.

5.1.2 Validity Test

Table 5.1 Instrument Validity Tests

Research Variables	Items	Coefficient of Validity (R Count)	Criteria (R Table)	Ket
X1	x1.1	0.906	0.1515	Valid
	x1.2	0.763	0.1515	Valid
	x1.3	0.896	0.1515	Valid
X2	X2.1	0.910	0.1515	Valid
	X2.2	0.905	0.1515	Valid
	X2.3	0.934	0.1515	Valid
	X2.4	0.918	0.1515	Valid
X3	X3.1	0.871	0.1515	Valid
	X3.2	0.898	0.1515	Valid
	X3.3	0.798	0.1515	Valid
	X3.4	0.796	0.1515	Valid
X4	X4.1	0.787	0.1515	Valid
	X4.2	0.870	0.1515	Valid
	X4.3	0.878	0.1515	Valid
	X4.4	0.830	0.1515	Valid
X5	X5.1	0.839	0.1515	Valid
	X5.2	0.852	0.1515	Valid
	X5.3	0.866	0.1515	Valid
X6	X6.1	0.880	0.1515	Valid
	X6.2	0.921	0.1515	Valid
	X6.3	0.778	0.1515	Valid
X7	X7.1	0.857	0.1515	Valid
	X7.1	0.923	0.1515	Valid
	X7.1	0.936	0.1515	Valid
	X7.1	0.874	0.1515	Valid
X8	X8.1	0.881	0.1515	Valid
	X8.2	0.923	0.1515	Valid
	X8.3	0.942	0.1515	Valid
X9	X9.1	0.760	0.1515	Valid
	X9.2	0.862	0.1515	Valid
	X9.3	0.853	0.1515	Valid
X10	X10.1	0.807	0.1515	Valid
	X10.2	0.832	0.1515	Valid
	X10.3	0.868	0.1515	Valid

Source: Data Processed, 2022.

The value of the correlation coefficient of each item total score (r) $>$ r table (0.1515) so that it is declared valid.

5.1.3 Reliability Test

Table 5.2 Tests. Instrument Reliability

Variable Items	Coefficient of Reliability	Min criteria	Result Description
X1	0.846	0.60	Reliable
X2	0.844	0.60	Reliable
X3	0.827	0.60	Reliable
X4	0.826	0.60	Reliable
X5	0.847	0.60	Reliable
X6	0.850	0.60	Reliable
X7	0.841	0.60	Reliable
X8	0.867	0.60	Reliable
X9	0.835	0.60	Reliable
X10	0.839	0.60	Reliable

Source: Processed Data, 2022.

Nilai Cronbach's Alpha all variables are above 0.6 so the variables are declared reliable.

5.1.4 Description of Research Variables

The Location variable has a mean of 4.25 meaning that respondents categorically agree. The Lifestyle Variable has a mean of 4.32 meaning respondents are categorically in agreement. The Product Quality variable has a mean of 4.17 meaning that respondents categorically agree. The Housing Facilities variable has a mean of 4.19 meaning respondents categorically agree. The Consumer Participation variable has a mean of 4.22 meaning respondents strongly agree. The Developer Commitment variable has a mean of 4.27 meaning that respondents are categorically in agreement. The Developer Services variable has a mean of 4.28 meaning that respondents are categorized as strongly agreeing. The Value-Added variable has a mean of 4.30 meaning that respondents are categorically in agreement. The Comfortable Environment variable has a mean of 4.14 meaning respondents categorically agree. The Theme/Master Plan variable has a mean of 4.16 meaning that respondents categorically agree.

5.1.5 Factor Analysis

1. Kaiser-Meiyer-Olkin Test (KMO) and Barlette's Test

Table 5.3 Recapitulation of KMO and Barlette's Test Results

Variable	KMO	Barlette's Test
X1	0.676	Chi Square = 194,891 Sig. = 0.000
X2	0.852	Chi Square = 579.202 Sig. = 0.000
X3	0.771	Chi Square = 341,431 Sig. = 0.000
X4	0.796	Chi Square = 325,074 Sig. = 0.000
X5	0.715	Chi Square = 166,688 Sig. = 0.000
X6	0.653	Chi Square = 212,114 Sig. = 0.000

X7	0.818	Chi Square = 521,195 Sig. = 0.000
X8	0.730	Chi Square = 332,998 Sig. = 0.000
X9	0.659	Chi Square = 139,255 Sig. = 0.000
X10	0.704	Chi Square = 143,475 Sig. = 0.000

Source: Data Processed, 2022.

The KMO number value is above 0.5 and the Barlette's Test value is smaller than 0.05 so all research factors are worth further analysis.

Table 5. 4 MSA Values

Variable	Items	Ms _a
X1	X1.1	0.625
	X1.2	0.759
	X1.3	0.679
	X2.1	0.857
X2	X2.2	0.892
	X2.3	0.814
	X2.4	0.853
	X3.1	0.725
X3	X3.2	0.714
	X3.3	0.853
	X3.4	0.848
	X4.1	0.830
X4	X4.2	0.769
	X4.3	0.772
	X4.4	0.834
	X5.1	0.728
X5	X5.2	0.722
	X5.3	0.697
	X6.1	0.644
X6	X6.2	0.602
	X6.3	0.768
	X7.1	0.852
X7	X7.2	0.821
	X7.3	0.786
	X7.4	0.825
	X8.1	0.806
X8	X8.2	0.733
	X8.3	0.675
	X9.1	0.721
X9	X9.2	0.614
	X9.3	0.670
	X10.1	0.698
X10	X10.2	0.730
	X10.3	0.687

Source: Data Processed, 2022.

The sub-factor MSA value shows more than 0.5 so that it can be analyzed further.

2. Communalities Analysis

Table 5. 5 Factor Analysis Communalities Results

Factor	Initial	Extraction
X1.1	1.000	0.824
X1.2	1.000	0.658
X1.3	1.000	0.736
X2.1	1.000	0.837
X2.2	1.000	0.809
X2.3	1.000	0.876
X2.4	1.000	0.839
X3.1	1.000	0.750
X3.2	1.000	0.805
X3.3	1.000	0.648
X3.4	1.000	0.635
X4.1	1.000	0.644
X4.2	1.000	0.783
X4.3	1.000	0.782
X4.4	1.000	0.635
X5.1	1.000	0.714
X5.2	1.000	0.720
X5.3	1.000	0.747
X6.1	1.000	0.758
X6.2	1.000	0.846
X6.3	1.000	0.625
X7.1	1.000	0.737
X7.2	1.000	0.853
X7.3	1.000	0.873
X7.4	1.000	0.763
X8.1	1.000	0.795
X8.2	1.000	0.838
X8.3	1.000	0.886
X9.1	1.000	0.610
X9.2	1.000	0.777
X9.3	1.000	0.668
X10.1	1.000	0.709
X10.2	1.000	0.674
X10.3	1.000	0.722

Source: Data Processed, 2022.

Communal value is above 0.5 so it is concluded that all subfactors can be further tested.

3. Test Total Variance Explained

Table 5.6 Total Variance Test Results Explained

Factor	Cumulative %
X1	73.919
X2	84.042
X3	70.932
X4	71.092
X5	72.694
X6	74.278
X7	80.649
X8	83.954
X9	68.499
X10	70.153

Source: Data Processed, 2022.

Results show cumulative sizes range from 68.499%-84.042%. That is, one factor that is formed is the result of a simplification of some of the original items.

4. Test Component Matrix

Table 5.7 Component Matrix Test Results

Indicators	Components
X1.1	0.908
X1.2	0.811
X1.3	0.858
X2.1	0.915
X2.2	0.900
X2.3	0.936
X2.4	0.916
X3.1	0.866
X3.2	0.897
X3.3	0.805
X3.4	0.797
X4.1	0.802
X4.2	0.885
X4.3	0.884
X4.4	0.797
X5.1	0.845
X5.2	0.848
X5.3	0.864
X6.1	0.870
X6.2	0.920
X6.3	0.790
X7.1	0.859
X7.2	0.923
X7.3	0.934
X7.4	0.873
X8.1	0.795
X8.2	0.838
X8.3	0.886
X9.1	0.781
X9.2	0.881
X9.3	0.818
X10.1	0.842
X10.2	0.821
X10.3	0.850

Source: Data Processed, 2022.

The results show that the diversity of the X1 variable can be described as an X1.1 indicator of 90.8%. The diversity of the X2 variable can be described indicator X2.4 by 91.6%. The diversity of the X3 variable can be described by the X3.2 indicator at 89.7%. The X4 variable diversity can be described as an X4.2 indicator of 88.5%. The diversity of the X5 variable is able to explain the X5.3 indicator by 86.4%. The diversity of the X6 variable is able to explain the X6.2 indicator by 92.0%. The diversity of the X7 variable can be described as the X7.3 indicator at 93.4%. The diversity of the X8 variable can be described as the X8.3 indicator of 88.6%. The diversity of the X9 variable can be described as the X9.2 indicator at 88.1%. The diversity of the X10 variable is able to explain the X10.3 indicator by 85.0%.

5.2 Discussion

1. Lifestyle was the highest variable with a percentage of 84.04%. Showing respondents buying a house as a primary need as well as a secondary need for a luxury. The age of respondents is dominated by 31-40 years as many as 39.9% who are millennials with a hedonistic lifestyle. The majority of respondents are entrepreneurs and investors at 50%, meaning that many young entrepreneurs are quite successful.
2. The added value is the second highest variable of 83.95%. The majority of respondents were entrepreneurs at 50% and private employees at 37.5%. In line with the respondents' goal of buying property as much as 35.1% solely for investment and 41.1% buying property for residential houses and investments.
3. Developer Services and Developer Commitment had a value of 80.65% and 74.28%, respectively, highly correlated with the payment method chosen by the respondents. The largest payment method is the mortgage contract of 66.1% and inhouse or installments to the developer of 26%. Thus, making respondents believe and do not hesitate to hand over their money as installment payments.
4. Variabel consumer participation adapting Word of Mouth theory with a value of 72.69% means that consumers are talking about positive things. In line with respondent data where respondents' sources of information from other people/brokers were 41.1%, social media/internet was 11.9% and children/relatives/friends were 7.1%. The role of word of mouth is quite dominant, more than 50% compared to information from sales, advertising, and exhibitions.

5.3 Managerial Implications

1. Management can optimize Ciputra's principles in designing projects and marketing steps to influence customers in deciding on purchases.
2. The dominant variable can be a reference for marketing or promotional programs. Like the location variable with the highest indicator is easy achievement access, so that the project can sharpen the promotion of the advantages of access to the project.
3. With the participation of consumers as a gai broker or sales agent, management should further optimize the involvement of the real consumer to play a more active role in making other consumers make purchase decisions.
4. The variable of a comfortable environment should be a concern for Citraland Driyorejo CBD because the value is the lowest, considering that the condition of the project has not been fully completed. Comfortable environmental conditions are expected to improve purchasing decisions.

6. Conclusions and Suggestions

6.1 Conclusion

1. The results of the 10 factors of the Ciputra principle affect the purchase decision and no new factors are formed.
2. The order of priority for purchasing decisions is Lifestyle (84.04%), Value Added (83.95%), Developer Services (80.65%), Developer Commitment (74.28%), Location (73.92%), Consumer Participation (72.69%), Housing Facilities (71.09%), Product Quality (70.93%), Theme/Masterplan (70.25%), and Comfortable Environment (68.50%).

3. The dominant indicators of each variable are:

- Location Variable (X1) in the "Easy Access Achievement" indicator (X1.1) with a loading factor value of 0.908.
- Lifestyle Variable (X2) in the "Brand as a Luxury Lifestyle" indicator (X2.3) with a loading factor value of 0.936.
- Production Quality Variable (X3) in the "Durability, Durable" indicator (X3.2) with a loading factor value of 0.897.
- Housing Facility Variable (X4) in the "Supporting Life Activities" Indicator (X4.2) with a loading factor value of 0.885.
- Consumer Participation Variable (X5) in the "Consumers Help Sell" indicator (X5.3) with a loading factor value of 0.864.
- Developer Commitment Variable (X6) in the "Developer Goodness" indicator (X6.2) with a loading factor value of 0.920.
- Developer Service Variable (X7) in the "Service Reliability" indicator (X7.3) with a loading factor value of 0.934
- Value Added Variable (X8) on the "Fulfilling Wish" indicator (X8.3) with a loading factor value of 0.886.
- Comfortable Environment Variable (X9) on the "Building Arrangement" indicator (X9.2) with a loading factor value of 0.881.
- Theme/Masterplan variable (X10) in the "Entrance Gate Design" indicator (X10.3) with a loading factor value of 0.850.

6.2 Suggestion

6.2.1 Suggestions for research projects

The research of Ciputra's 10 principles is all influential, so the project needs to strengthen the existing variables to maintain and increase customer interest in deciding the purchase of property units in CitraLand Driyorejo CBD. The dominant variables can be a reference to sharpen the promotional program to attract buyers.

6.2.2 Suggestions for further research

1. Sampling of respondents to optimize the deployment and grace period for filling out the questionnaire.
2. Try to take a sample based on the pattern of each respondent so that the results are optimal and filled honestly by the respondents.
3. It is recommended to be able to expand the area of research objects such as several existing housing projects in Indonesia.
4. It is advisable to use the latest research methods for more varied results.

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