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Analysis of Factors That Influence Subsidized Home Purchasing Decisions (Case Study on Griya Mutiara 3 and Tanjung Selamat Lestari Housing)

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Abstract: *This study aims to prove the dominant influence on 25 (twenty-five) variables, namely the variable purchase price of affordable homes, ease of getting loans, cheap credit loans, income is only able to subsidize the type of housing, housing location close to the market, housing location close to schools, housing locations close to health services, housing locations close to houses of worship, housing locations near to work, promotion of the developer in the form of discounted purchase prices, promotion of the developer in the form of gifts, buying a house because of a friend's reference, subsidized house as a second home , housing complex provides entertainment facilities, housing complex provides park facilities, housing complex provides child care facilities, housing complex provides security facilities in the form of fence complexes, housing complex provides security facilities in the form of guard posts, wide residential neighborhood roads, residential neighborhoods accessible to public transportation, there are facility s clean water supply, satisfactory quality of building, attractive house design, large house land and variable home environment according to my tribal background when deciding to purchase a house. This research is located in Griya Mutiara Housing Complex - 3 and Tanjung Selamat Lestari Housing Complex, Pancur Batu District, Deli Serdang Regency. Based on the results of the study it can be said that with the spread of variance values that tend to be evenly distributed in the research location Griya Mutiara Housing Complex-3, where the contribution of variance factor 1 amounted to 30,793% and factor 2 amounted to 25,933%, then factors 1 and 2 were the dominant factors influencing decisions purchases in the Griya Mutiara - 3 Housing Complex which are formed on 19 variables and for Tanjung Selamat Lestari Housing Complex the contribution of the value of variant factor 1 as the dominant factor is 56,967% which is composed of 9 variables.*

Keywords: *Buying Decision, Housing Subsidized, Property*

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I. Introduction

The Home or residence is one of the main elements for humans to be able to survive. A good home will affect the quality of life and character of the people who live in the house. Along with the changing times and growing human needs, the need for home ownership is increasingly limited. This is due to limited land, higher housing prices, and many other factors that affect.

The need for housing continues to grow due to the phenomenon of population growth that is very rapid accompanied by a fairly significant rate of economic growth (Hidayati and Harjanto, 2003).

The house is a unique item with unique characteristics among all other items used in general. Levy (1995) states that homes have characteristics:

a.Fixity, which is found in a certain place during the age of its construction.
b.Orability, which is generally more durable.
c.Slow rate of technological change, i.e. changes in home technology tend to be slower.
d.Proness to neighborhood effects, which are vulnerable to environmental effects.
e.Sensitivity to credit, because housing needs are a big issue and are co-financed with long-term credit.
f.Speculative motive in ownership, namely speculative motives in ownership.
g.Merrid good, i.e. the house is seen as something that chooses a beneficial influence that exceeds the satisfaction of its users.
h.Small scale of product units, limited production when compared to other products.
i.Fragmented ownership, i.e. separate ownership.

Owning a house is a dream for everyone. With a home, parents can also give lessons and teach happiness and life to their children. Therefore, every community is looking for ways to get a dream home is also not easy to get it. With the increasing density of population in big cities, more and more residents also want a dream house.

Based on population data projections by the Central Statistics Agency (BPS) and the Ministry of National Development Planning, the population of Indonesia in 2018 will reach 265 million, consisting of 133.17 million men and 131.88 million women. The more people in Indonesia, the more families need and want a home for shelter. In addition, with more and more people living in big cities that make land to build a place to live, the vacant land is also increasingly narrow. That spurred higher housing prices. Coupled with the problem of income of the Indonesian people who are estimated to be still in the range of Regional Minimum Wages (UMR), which makes it difficult for people to have a house, especially if they have to pay in cash.

The Griya Mutiara-3 Housing Complex is located in the village of Tanjung Anom, consisting of 157 housing units. The Griya Mutiara-3 Housing Complex is a housing complex that is categorized as the Sederahana House (RS) which was developed with the assistance or subdivision of public and social facilities from the Government through the Ministry of Public Housing. The Griya Mutiara-3 Housing Complex is located in the village of Tanjung Anom built in a hilly topographical condition, this housing complex is 400 meters from the main road, Jalan Glugur Rimbun and traversed by public transport. The housing complex is a mixed area between settlement and agriculture. As the business center in this area is the intersection of Jalan Besar Tanjung Anom Pancur Batu and Jalan Glugur Rimbun, which is 1.2 kilometers from Griya Mutiara-3 Housing.

Preliminary observations in the field as outlined in the data show that on average there are many similarities between Griya Mutiara-3 Housing and Tanjung Selamat Lestari Housing. The most striking difference is the level of occupancy. In Griya Mutiara-3 Housing, the number of housing units built is more than the housing units in Tanjung Selamat Lestari Housing. However, there are fewer houses sold in Tanjung Selamat Lestari Housing than the Griya Mutiara-3 Housing complex. Allegedly there are various factors that influence the community in deciding on the purchase of subsidized housing units, among these factors are the price of the house, home design, location of housing, housing facilities, social facilities and infrastructure, infrastructure provided and promotion by the developer.

II. Theoretical Review

2.1 Customer Behavior

Consumer behavior or consumer behavior is the process and activity when someone deals with the search, selection, purchase, use, and evaluation of products and services to meet their needs and desires. Consumer behavior is the things that underlie consumers to make purchasing decisions. A consumer is someone who uses goods or services. Consumers are assumed to have perfect information or knowledge related to their consumption decisions. They know exactly the quality of goods, production capacity, technology used and prices of goods in the market. They are able to predict the amount of revenue for a period of consumption (Krugman and Wells, 2011).

Consumers in terms of appearance are divided into two namely:

a.Personal Consumer, this consumer buys or uses goods or services for their own use.

b.Organizational Consumer, this consumer buys or uses goods or services to meet the needs and run the organization.

2.2 Prices

Price is one of the important factors in selling a product, so in the case of many companies determining the price in accordance with the cost or production costs of a product. In this case the price is the main factor for a product to be sold or marketed to consumers and the intended market.

The method of determining prices must begin with consideration of the objectives of determining the price itself, as well as these objectives, including:

a.Defend, is an effort not to carry out actions that increase profits when the company is in an unfavorable market condition. These efforts tend to be made to survive, for the survival of the company.

b.Maximizing profits, pricing aims to maximize profits within a certain period.

c.Maximizing sales, pricing aims to build market share by selling at an initial loss.

d.Prestige, the purpose of pricing here is to position the company's suit as an exclusive service.

e.ROI, the purpose of pricing is based on achieving the desired level of return on investment.

2.3 Design

The theme of housing architecture is indeed a growing trend at the present time, so that each housing complex always comes up with a particular design to present the look of the housing units being built. The development of architectural housing design now appears as a commodity of human consumption so that there

is a change in the meaning of dwelling as a residence that can be expanded to increase the comfort, safety, pride and beauty that will be occupied.

Building quality and building design are considered by consumers because good quality will provide durability and comfort in the home, as well as building design that matches consumer criteria will affect the price of the house and ultimately influence the purchase decision on the house (Ediati, 2014).

Interior design must pay attention to 7 principles of interior design, namely:

a.Unity and Harmony

A room is considered to have unity when the existing elements are complementary and continuous with each other so as to produce a balanced composition.

b.Balance,

Not heavy-side. Not too leaning to the right or left or top side.

c.Focal Point

Accent is the main attraction of the room. Can be one or more. But not all.

d.Rhythms

All patterns about visual repetition, can be one or more, but not all.

e.Details

Details of a room can enhance the overall feel of the room.

f.Scale and Proportion

The room must be decorated with furniture and accessories and accents that are appropriate in terms of shape and size. As well as each accessory displayed, it must be in the same proportion with each other.

g.Color

Warnah can add enthusiasm, and create a dim atmosphere, especially with the right lighting support.

2.4 Location

According to Lupiyoadi (2013) location means it is related to where the company must be based and conduct its operations or activities. In this case, there are three types of interactions that affect location, as follows:

a.Future consumers of the service provider (company), if this is the case then location is very important. Companies should have a place close to consumers so that it is easy to reach and must be a strategy.

b.Service providers come to consumers, in this case, location does not really matter, but what must be considered is service delivery must be of high quality.

c.Service providers and consumers do not meet directly.

2.5 Facilities

Regarding the classification of service facilities in Indonesia, in general can be divided into three groups (Permendagri Number 1 of 1987 concerning the surrender of environmental infrastructure, public utilities and social housing facilities to local governments), namely:

a.Environmental Infrastructure, is the completeness of the environment which includes among others: roads, drains, sewage disposal, and drainage channels.

b.Public Utilities, are buildings needed in the scale of environmental services carried out by government agencies, among others: clean water networks, electricity networks, gas networks, telephone networks, public transport terminals, cleanliness (rubbish), and fire engines.

c.Social Facilities, are facilities needed by the community in a residential environment, including: education, health, shopping, and commercial facilities, government and public services, cultural recreation, sports and open fields and public burial sites.

The success of the presence of a public and social facility in a residential environment, can be seen from the interest and willingness of housing residents to take advantage of these facilities. When many of them are looking for facilities that have the same function but are located outside the neighborhood, it can be concluded that the facilities available cannot answer their needs (Golany, 1976).

2.6 Promotion

Promotion will help companies in the distribution of products to consumers, so consumers can first know the product you want to buy, so consumers can get information from these products.

Promotion is an effort of marketers in informing and influencing other people or parties so that they are interested in conducting transactions or exchanging products or services that they market. Promotion is the most important activity, which plays an active role in introducing, informing and reminding the benefits of a product in order to encourage consumers to buy the product being promoted. To carry out promotions, each company must determine exactly which promotional tools are used in order to achieve sales success.

2.7 Purchasing Decisions

Factors that influence buying decisions:

a.Culture

This culture is very broad in nature, and concerns all aspects of human life, culture is a symbol and a complex fact, created by humans, passed down from generation to generation as a determinant and regulator of human behavior in existing societies.

b.Social Class

The division of people into groups / groups based on certain considerations, such as income levels, types of housing, and location of residence.

c.Small reference group

Small groups around individuals who become a reference for how a person must behave and behave, including in buying behavior, for example religious groups, work groups, friendship groups.

d.Family

The core environment in which a person lives and develops consists of father, mother, and child.

e.Experience

Various information previously obtained by someone that will influence subsequent behavior.

f.Personality

Personality can be defined as a pattern of individual traits that can determine responses to behavior.

g.At attitude and trust

Attitude is a tendency that is learned to react to product offerings in good or bad terms consistently. Trust is one's belief in certain values that will influence behavior.

h.Self concept

The concept of self is a way for someone to see himself, and at the same time he has a picture of another person.

2.8 Request for Housing

According to Karsidi (2002) that the need for housing can basically be divided into two main things, namely: The need for housing based on natural population growth trends and the needs and provision of housing based on the number of livable homes. Based on the second point above in accordance with the need for housing based on the needs and provision of housing based on the number of livable homes many residential property developers offer subsidized housing in collaboration with government banks, such as Bank Negara Indonesia and Bank Tabungan Negara in their funding targeting middle-income people down.

2.9 Simple and Healthy Simple Homes

Understanding Simple House according to Government regulations is a non-tiled house with a floor area of no more than 70 M2 built on land with a land area of 54-200 M2. Under the type of simple house, there is a small type of simple house with a building area of 21-36 M and must be accompanied by a bathroom and toilet as well as a multipurpose room, also called Simple Healthy House (RSS).

Simple Healthy Houses or subsidized houses that are commonly mentioned in the community are the government's efforts in meeting housing needs for low-income people. This government program in the housing sector began with the establishment of the National Housing Corporation in 1974 and assigned the State Savings Bank (BTN) as a housing finance institution. The government through BTN provides subsidized housing loans both for subsidies to ease credit and downpayment subsidies. Currently, subsidized house financing can be done in banks other than BTN, namely Bank Rakyat Indonesia, Bank Rakyat Indonesia Sya'riah and Bank Negara Indonesia, Bank Artha Graha, Bank Mandiri, Bank Mandiri Sya'riah, Bank Mayora, Bank BTPN and all Bank-institution Regional Development banks in Indonesia. All of these banking institutions are referred to as partner banking implementing the Housing Ownership Liquidity Facility for Housing Ownership or KPR-FLPP.

2.10 Subsidized Homes

Subsidized House is a simple house and or Healthy House (RSS) which in its development the developer of the housing gets a subsidy for the construction of public facilities and or social facilities in a residential complex. Also, the home buyer gets the price of the house that has been set by the Government if the home buyer who uses banking services for access to purchase will get a fixed interest rate which is the government's policy in the public housing procurement policy.

Housing subsidies are loans that are intended for middle to lower income people in the context of meeting housing needs or housing improvements that they already have. The form of subsidy provided is in the form of interest difference subsidies, additional development funds, repairing houses. The true provision of subsidized houses has been started since 1980 and 1990 during the glorious era of PERUMNAS.

III. Materials and Method

3.1 Types and Nature of Research

According Sugyiono (2012) descriptive research is research that describes systematically, factually and accurately about the facts, properties and relationships between the variables studied. Descriptive research is also research conducted to investigate the circumstances, conditions, the results of which are presented in the form research report as is.

The analytical method used is inferential statistics that studies how to draw conclusions about the entire population based on sample data taken.

This study uses a quantitative approach. Quantitative research is a method for testing certain theories by examining the relationships between variables. These variables are measured (usually with research instruments) so data consisting of numbers can be analyzed based on statistical procedures. This type of research is Factor Analysis. Factor Analysis is a common name that indicates a class of procedures, mainly used to reduce data or summarize, from variables that are converted into fewer variables than the original variables.

3.2 Research Location and Time

The research location in this research is Griya Mutiara-3 Housing located in Tanjung Anom Village, Pancur Batu District, Deli Serdang Regency and in Tanjung Selamat Lestari Housing, Tanjung Selamat Village, Pancur Batu District, Deli Serdang Regency.

The time of this research which includes sampling, data analysis and presentation of technical results of the research will be carried out is for 2 months from July 2019 to August 2019.

3.3 Research Population and Samples

Population is a generalization area consisting of objects or subjects which become certain quantities and characteristics determined by researchers to be studied and then drawn conclusions. The sample is a portion of that population. So in this study it is necessary to take a sample of the total population in this study (Sugiyono, 2012). Research with multivariate analysis category, the number of samples is at least 10 times the number of independent variables. The minimum sample size is 30 sample data.

Sampling using a random technique method is done by means of probability sampling means that all samples get a chance to be taken, probability sampling technique is used using simple random sampling through the draw technique, all house numbers are drawn randomly to meet the number of samples determined according to the Slovin formula.

The current housing population for the Griya Mutiara-3 Housing Complex is 157 built and 157 sold and Tanjung Selamat 135 housing complex is built and 81 sold. Determination of population based on the level of occupancy in each housing complex, so that the population is only sold residential houses. Then, based on the Slovin formula and the determination of the proportional number of samples. The sample of this research Griya Mutiara-3 Housing Complex is 113 and Tanjung Selamat Housing Complex is 67.

3.4 Factor Analysis

Factor analysis is an analysis that requires a link between variables. The main purpose of this technique is to summarize the information contained in a large number of variables into a smaller group of factors.

This technique is useful for reducing the amount of data in order to identify a small number of factors that can explain the variance that is being studied more clearly in a large group of variables. The main use of factor analysis is to reduce the data or in other words to summarize the number of variables to be smaller in number. The reduction is carried out by looking at the interdependence of several variables that can be united, which is called a factor so that the variables or factors that are dominant or important are found to be further analyzed.

To use this technique the requirements that should be met are:

a.Data used is interval scale or ratio quantitative data

b.Data must have a bivariate normal distribution for each pair of variables

c.This model specifies that all variables are determined by ordinary factors (factors estimated by the model) and unique factors (which do not overlap between the variables being observed)

d.Estimation is calculated based on the assumption that all unique factors do not correlate with each other and with ordinary factors.

e.The basic requirement for incorporation is the magnitude of the correlation between the independent variables at least 0.5 because of the principle of factor analysis of the correlation between variables.

IV. Research Results and Discussion

4.1 Descriptive Analysis

Based on the results of the study that as many as 61.54% or a total of 51 respondents aged between the ages of 21 to 30 years. As many as 32.53% of respondents or equivalent to 27 people aged between 31 and 40 years. A total of 6.02% of respondents or equivalent to 5 people aged between 41 and 50 years and no respondents aged above 50 years.

Respondents based on gender, for research locations in the Griya Mutiara Housing Complex - 3 there were 60.24% or 50 people who were men and 39.76% or 33 people who were women.

Based on the results of research on the Griya Mutiara Housing Complex - 3, that as many as 19.28% or equivalent to 16 respondents were Javanese. As many as 54.22% or equivalent to 45 respondents are Batak ethnic groups. A total of 26.51% or the equivalent of 22 respondents were Malay.

Based on the results of the study that respondents with elementary school education up to junior high school were as many as 1 person or 1.2% of the total sample. Respondents with a high school education equivalent of 37 people or 44.58%. respondents with an Academy education of 16 people or 19.28%. Respondents with Strata - 1 education totaled 29 people or as many as 34.94% and not respondents with a Postgraduate background or outside the specified category.

Based on his work, for the research location Complex Griya Mutiara - 3 that as many as 1 person or 1.2% of respondents work as Civil Servants (PNS). As many as 1 person or 1.2% of respondents work as TNI. As many as 2 people or 2.41% of respondents work in police institutions. As many as 60 people or 72.29% work as private employees, 13 people or 15.66% as farmers, 7.23% or 6 respondents keep their profession or work a secret. And, not respondents who work as traders, employees of SOEs or as casual daily laborers.

Other characteristics of respondents that can be collected in this study are respondents based on income categories, where in this study the income or income categories of respondents are divided into the following ranges:

a.Respondents with an income range ≤ Rp. 1,000,000
b.Respondents with an income range of Rp. 1,000,001 - up to Rp. 2,000,000
c.Respondents in the range of income Rp. 2,000,001 - up to Rp. 3,500,000
d.Respondents with an income range of Rp. 3,500,001 - up to Rp. 5,000,000
e.Respondents with an income range of ≥ Rp 5,000,000

4.2 Results and Discussion

Communality is basically the amount of variance (can be in percentage) of an initial variable that can be explained by the factors formed. It can also be called the proportion or portion of a variance that is explained by a factor component or the magnitude of the contribution of a factor to the variance of all variables.

Based on the presentation of regarding the value of communality for the Research Location Complex Griya Mutiara Housing - 3, that the value of the communality of each variable can be explained as follows:

1.For the variable Affordable Price or (X1), where the value of communality is 0.636 or equivalent to 63.6%. This means that 63.6% of the variance of the Affordable Price variable can be explained by the factors formed.
2.For the Easy Loan variable (X2), the calculated communality value is 0.281. This means that 28.1% of the variance of the Easy Loan variable can be explained by the factors formed.
3.For the variable Cheap Loan Interest (X3), the communality value of this variable is 0.705. This means that 70.5% of the variance can be explained by the factors formed.
4.Income Variable Only for Subsidized Houses (X4), the communality value is 0.730. This means that 70.3% of the variance can be explained by the factors formed.
5.For the variable Location of Housing Close to the Market (X5), 77.7% can be explained of the factors formed.
6.For variable location of housing close to school (X6), where the value of communality is 0.812. This means that 81.2% of the variance of the variable location of housing close to school can be explained by the factors formed.
7.For the variable location of housing close to health facilities (X7), where the value of communality is 0.755. This means that 75.5% of the variance of the variable Housing Location Near Health Facilities can be explained by the factors formed.
8.For the variable Location of Housing Close to Places of Worship (X8), it can be explained as much as 71.5% of the factors formed.
9.For the variable Location of Housing Near the Work Place (X9), it can be explained a number of 81.7% of the factors formed.

10.For the variable Getting a Discount Price from the Developer (X10), the value of calculating the communality is 0.806. This means that 80.6% of the variance of the variable Get a Discount Price from the Developer can be explained from the factors formed.
11.For the variable Getting a Direct Prize Promo from the Developer (X11), the value of calculating the communality is 0.664. This means that 60.64% of the variance of the variable Getting a Direct Prize Promo from the Developer can be explained by the factors formed.
12.Variable Home Purchases Due to Friend's Reference (X12). The value of communality is 0.834 or 83.4% variance can be explained by the factors formed.
13.For the variable that the Subsidized House is a Second House (X13), the calculated communality value is 0.822. This means that 80.22% of the variance of the Subsidized Home variable is the Second House can be explained from the factors formed.
14.For the Housing Complex Existing Entertainment Facilities (X14) variable, the communality value of this variable is 0.825. This means that 82.5% of the variance can be explained by the factors formed.
15.For the Housing Complex Existing Park Facilities (X15) variable, the communality value of this variable is 0.705. This means that 70.5% of the variance can be explained by the factors formed.
16.For the Housing Complex Existing Park Facilities (X15) variable, the communality value of this variable is 0.705. This means that 70.5% of the variance can be explained by the factors formed.
17.Housing Complex Variable There is a Child Care Facility (X17), the communality value is 0.706. This means that 70.6% of the variance can be explained by the factors formed.
18.Housing Complex Variable There is a Security Facility in the form of a Guardhouse (X18), the communality value is 0.800. This means that 80% of the variance can be explained by the factors formed.
19.For the Wide Housing Complex Road (X19) variable, the communality value of this variable is 0.733. This means that 73.3% of the variance can be explained by the factors formed.
20.For the Public Transport Access Complex Complex (X20) variable location, the value of the communality calculation is 0.744. This means that 74.4% of the variance of the variable location of the Public Transportation Complex Complex can be explained by the factors formed.
21.For the PDAM Water Access Complex (X21) variable, the calculated communality value is 0.786. This means that 78.6% of the variance of the PDAM Water Access Complex variable can be explained by the factors formed.
22.For the variable Building Satisfactory or (X22), where the value of communality is 0.636 or equivalent to 63.6%. This means that 63.6% of the variance of the variable Satisfactory Home Building can be explained by the factors formed.
23.For Attractive House Design variables or (X22), where the value of communality is 0.879 or equivalent to 87.9%. This means that 87.9% of the variance of the Attractive House Design variables can be explained by the factors formed.
24.Housing Variable Land Variable (X24), the communality value is 0.866. This means that 86.6% of variance can be explained by the factors formed.
25.For Home Environment Variables in Accordance (X25), the communality value of this variable is 0.837. This means that 83.7% of the variance can be explained by the factors formed.

While the explanation of the value of the results of the research at the Tanjung Selamat Lestar Housing Complex, obtained as before with the explanation of the value of communality is as follows:
1.For the variable Affordable Prices or (X1), where the value of communality is 0.742 or equivalent to 74.2%. This means that 74.2% of the variance of the Affordable Price variable can be explained by the factors formed.
2.For the Easy Loan variable (X2), the value of calculating the communality is 0.910. This means that 91% of the variance of the Easy Loans variable can be explained by the factors formed.
3.For the variable Cheap Loan Interest (X3), the communality value of this variable is 0.864. This means that 86.4% of variance can be explained by the factors formed.
4.Income Variables Only for Subsidized Houses (X4), the communality value is 0.746. This means that 74.6% of the variance can be explained by the factors formed.
5.For the variable Location of Housing Close to the Market (X5), 80.3% can be explained for the factors formed.
6.For the variable location of housing close to the school (X6), where the value of communality is 0.886. This means that 80.6% of the variance of the variable location of housing close to school can be explained by the factors formed.
7.For the variable location of housing close to health facilities (X7), where the value of communality is 0.928. This means that 92.8% of the variance of the variable Housing Location Near Health Facilities can be explained by the factors formed.

8.For the variable Location of Housing Close to Places of Worship (X8), we can explain 84.1% of the factors formed.
9.For the variable Location of Housing Near the Place of Work (X9), it can be explained as much as 87.9% of the factors formed.
10.For the variable Getting a Discount Price from the Developer (X10), the value of calculating the communality is 0.908. This means that 90.8% of the variance of the variable Get a Discount Price from the Developer can be explained from the factors formed.
11.For the variable Getting a Direct Prize Promo from the Developer (X11), the calculation value of the communality is 0.664. This means that 60.64% of the variance of the variable Getting a Direct Prize Promo from the Developer can be explained by the factors formed.
12.Variable Home Purchases Due to Friend's Reference (X12). The value of communality is 0.755 or 75.5% variance can be explained by the factors formed.
13.For the variable that the Subsidized House is a Second House (X13), the calculated communality value is 0.795. This means that 79.5% of the variance of the Subsidized Home variable is the Second House can be explained by the factors formed.
14.For the Housing Complex Existing Entertainment Facilities (X14) variable, the communality value of this variable is 0.825. This means that 82.5% of the variance can be explained by the factors formed.
15.For the housing complex variable there is a park facility (X15), the communality value of this variable is 0.732. This means that 73.2% of the variance can be explained by the factors formed.
16.For the Housing Complex Existing Park Facilities (X15) variable, the communality value of this variable is 0.784. This means that 78.4% of the variance can be explained by the factors formed.
17.Housing Complex Variables There is a Child Care Facility (X17), the communality value is 0.849. This means that 84.9% of the variance can be explained by the factors formed.
18.Housing Complex Variable There is a Security Facility in the form of a Guardhouse (X18), the communality value is 0.864. This means that 86.4% of the variance can be explained by the factors formed.
19.For the Wide Housing Complex Road (X19) variable, the communality value of this variable is 0.582. This means that 58.2% of the variance can be explained by the factors formed.
20.For the location variable of the Public Transportation Complex (X20) Accessed Complex, the value of the calculation of communality is 0.703. This means that 70.3% of the variance of the Public Transport Access Complex Complex can be explained by the factors formed.
21.For the PDAM Water Access Complex (X21) variable, the calculated communality value is 0.669. This means that 66.9% of the variance of the PDAM Water Access Complex variable can be explained by the factors formed.
22.For the variable Building Satisfactory or (X22), where the value of communality is 0.827 or equivalent to 82.7%. This means that 82.7% of the variance of the variable Satisfactory Home Building can be explained by the factors formed.
23.For the variable Attractive House Design or (X22), where the value of communality is 0.658 or equivalent to 65.8%. This means that 65.8% of the variance of the Attractive House Design variables can be explained by the factors formed.
24.Variable Land Hermitage of Large Houses (X24), obtained the value of communality is 0.653. This means that 65.3% of the variance can be explained by the factors formed.
25.For Home Environment Variables in Accordance (X25), the communality value of this variable is 0.817. This means that 81.7% of the variance can be explained by the factors formed.

V. Conclusion and Suggestion

5.1 Conclusion

Based on observations in the field and data processing of this study it can be concluded that:
1.The results of the study are 83 people and 25 question variables to the homeowners in the Griya Mutiara Housing Complex - 3, using the factor analysis method, this study obtained a cumulative proportion of 75.789% obtained from the number of 5 dominant factors influencing housing purchase decisions in the Complex Griya Mutiara-3 Housing, where Factor 1 of 30,793% consists of 12 forming variables, Factor 2 of 25,933% consists of 7 forming variables, Factor 3 of 7,803% consists of 2 forming variables, Factor 4 of 6,894% consists of 2 forming variables and Factor 5 of 4,366% consisting of 2 forming variables.
2.The results of the study of 37 respondents with 25 research variables on homeowners in the Tanjung Selamat Lestari Housing Complex, using factor analysis, this study found that cumulative diversity of 79.412% was obtained from the number of 5 dominant factors influencing housing purchase decisions in the Complex Tanjung Selamat Lestari Housing, where Factor 1 of 56,967% consists of 9 forming variables, Factor 2 of 7,225% consists of 5 forming variables, Factor 3 of 5,952% consists of 5 forming variables, Factor 4 of 5,092% consists of 4 forming variables and Factor 5 of 4,177% consisted of 2 forming variables.

5.2 Suggestion

As for the suggestions of the results of this study are:

1.That the proportion of cumulative diversity of 75.789% for the Griya Mutiara Housing Complex - 3 and 79.412% for the Tanjung Selamat Lestari Housing Complex, needs to be reexamined by adding variables not yet included in this study so that the proportion of cumulative diversity for similar research can be even higher in value .

2.The factors formed in each study can be a reference for further research to use the results of research in further research such as linear regression analysis or other statistical tests.

3.For further researchers, the results of this study can still be continued by developing research, such as adding variables both qualitative and quantitative data and with other methods as a basis for comparison.

4.For developers, this research can be a reference in optimizing better sales services by considering the dominant factors formed in this research, so that these factors can be a better marketing strategy.

5.For the government, this research can be a reference in deciding policies related to public housing by adopting dominant factors resulting from research into the form of policies in managing the public housing system going forward.

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