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The Relationship Between Housing Management Factors and Community Demand for Subsidized Houses in Central Sulawesi

Linawati[1]; Nirmalawati[2]; Arief Setiawan[3]

[1:2:3]Department of Civil Engineering, Tadulako University, Palu, Indonesia

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Abstract: The objective of this study is to examine the demand for subsidized housing in Central Sulawesi by examining the simultaneous and partial effects of a variety of factors, including price, facilities, consumer spending, family size, prices of other categories, mortgage interest rates, location, and bonuses from developers. Design of Research Quantitative methodologies are implemented in this investigation. The sampling technique employed in this study is proportional random sampling, with 92 respondents from each housing area. Observation activities, questionnaires, and documentation comprised the data collection methodology employed in this investigation. Multiple linear regression is implemented in this investigation. The demand for subsidized housing in Central Sulawesi is influenced by a variety of factors, including price, facilities, consumer expenditures, number of families, prices of other types, mortgage interest rates, location, and bonuses from developers, as indicated by the research results. In Central Sulawesi, the demand for subsidized housing is partially influenced by factors such as price, consumer expenditure, number of families, mortgage interest rates, location, and bonuses from developers, as indicated by the analysis results. Additionally, the findings of the analysis suggest that the demand for subsidized housing in Central Sulawesi is most significantly influenced by mortgage interest rates.

Keywords: *Management Factors, Subsidized Housing.*

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I. INTRODUCTION

Public Housing Loans (KPR) is an emerging product in Indonesia. Nearly all banks in Indonesia offer Public Housing Loans (KPR), resulting in competition among them to provide low interest rates and extended durations to attract clientele.

People's Housing Credit is a form of consumptive credit, which is utilized to finance the acquisition of products or services that will immediately satisfy human needs. KPR is a form of financing that the debtor applies for to the bank, with the intention of using the funds to construct, renovate, acquire, or expand land.

President Joko Widodo launched the One Million Houses Program policy, which is implemented by the Ministry of Public Works and Public Housing (PUPERA) under the Liquidity Facility for Housing Finance (FLPP) scheme. The program's goal is to address the housing needs of Low-Income Communities (MBR) and is carried out by the government through laws, regulations, and ministerial decrees. The community is the facility's target audience, and housing developers are the ones that supply the subsidized housing units.

Presently, the Central Sulawesi region has a housing backlog of 204,119 units, with 881,859 families, and a total of 689,177 housing units. This indicates a disparity between the quantity of available houses and the number of households, signifying a substantial demand for housing. Consequently, the Central Sulawesi government aims to create subsidized housing for Low-Income Communities (MBR) with specific criteria, including the stipulation that residents may only acquire homes corresponding to their Identity Cards (KTP) or registered domicile. The Subsidized Housing Loan/Prosperous Housing Loan is a housing financing initiative designed for low-income neighborhoods (MBR).

The author is interested in performing this study because there are several elements that influence the community's decision to purchase subsidized housing in Central Sulawesi. So far, the community's buying power is comparable to the provided house prices due to the low income levels obtained each month, which is driving the demand for subsidized housing. Many low-income earners find the numerous economically appealing offers provided by subsidised mortgages, including cheap prices and mortgage interest rates, to be quite appealing. Developers also provide a number of benefits, such as sufficient facilities, advantageous locations,

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and additional presents, which encourage community members, particularly those with modest incomes, to buy these homes, even when the mortgages are subsidized.

The researcher is interested in studying how to examine the management elements of subsidized housing, which frequently fails for Low-Income Communities (MBR), based on the description given above. The research findings are presented in a thesis entitled "The Relationship Between Housing Management Factors and Community Demand for Subsidized Housing in Central Sulawesi."

➢ *The Objective of this Research is:*

- To examine how the demand for subsidized housing in Central Sulawesi is impacted concurrently by a range of factors, including price, amenities, consumer spending, the number of families, other types of prices, mortgage interest rates, location, and developer bonuses.
- To examine the partial impact of variables including price, amenities, consumer expenditure, family size, prices of alternative housing, mortgage interest rates, location, and developer incentives on the demand for subsidized housing in Central Sulawesi.

II. METHODOLOGY OF RESEARCH

This study employs a quantitative approach to its design. The Palu City, Sigi Regency, and Tojo Una-Una Regency will all play host to this study. Because of the great interest from the community, especially from low-income households, the following subsidized housing areas in Palu, Sigi Regency, and Tojo Una-Una Regency were selected for this research:

- Griya Tadulako Permai 4 Housing Complex, Palu City
- Bukit Allya Housing Development, Palu City
- Kelapa Mas Permai Housing Complex, Sigi Regency
- Banua Indah Permai, Sigi Regency
- Fat Residence Housing, Tojo Una-Una Regency

According to the data in the table below, 1,179 housing units are now receiving subsidies from banks:

Table 1 Housing Samples

Residential Name	Regency/City	Number of units
Griya Tadulako Permai 4	Palu	108
Bukit Allya	Palu	131
Kelapa Mas Permai	Sigi	142
Banua Indah Permai	Sigi	130
Fat Residence Housing	Tojo Una-una	173

The following is how the sample size is determined using Taro Yamane's Slovin's formula in Ridwan (2006):

$$n = \frac{N}{N.d^2 + 1}$$

Where, the value of *n* is the sample size, *N* is the population size, and d^2 is the specified precision.

The following is the study sample size, based on that formula, with a 10% degree of precision:

$$n = \frac{N}{N.d^2 + 1} = \frac{1.179}{1.179\,(0{,}10)^2 + 1} = \frac{1.179}{1.179\,(0{,}01) + 1} = \frac{1.179}{12{,}79} = 92{,}18\ (93)$$

Thus, 92 respondents were chosen from a total population of 1,179.

The following approach was utilized in order to acquire the necessary data for this study, which included both primary and secondary data:

➢ *Questionnaire*

Obtaining data that offers information about the facts on the ground by distributing questionnaires to respondents in order to collect respondents' responses.

➢ *Documentation*

Carefully reading and studying theories relevant to this article.

Quantitative data analysis using the SPSS Version 2.3 program is the data analysis technique employed in this study. Observing the relationship and impact of each independent variable on the dependent variable is the purpose of this type of data analysis. A set of data analysis used in this study are as follows:

➢ *Reliability Test*

An instrument's capacity to measure something consistently over time is known as its reliability. According to Sugiyono (2004), consistency or stability is the important term for a measurement instrument's certification criterion. According to Ghozali (2011), a construct or variable is considered dependable if its Cronbach's alpha value is more than 0.60.

➢ *Classical Assumption Test*

- Multicollinearity Test
- Heteroskedasticity Test

➢ *Multiple Linear Regression Analysis*

The multiple linear regression mathematical formula utilized in this study is:

$$Y = b_1 + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + b_6X_6 + b_7X_7 + b_8X_8$$

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Where:

Y = Demand for subsidized housing
b 1 = Price regression coefficient
b 2 = Facility regression coefficient
b 3 = Regression coefficient of consumer spending
b 4 = Regression coefficient of number of families
b 5 = Price regression coefficient of other types
b 6 = KPR interest regression coefficient
b 7 = location regression coefficient
b 8 = Regression coefficient of bonus from developer
X 1 = Price
X 2 = Facilities
X 3 = Consumer Spending
X 4 = Number of families
X 5 = the price of another type
X 6 = Mortgage interest
X 7 = Location
X 8 = Bonuses from Developers
i = independent variable parameter coefficient
e = disturbance error

The degree to which the link between these factors influences the dependent variable can also be ascertained from the regression test results.

III. RESULTS AND DISCUSSION

A. Overview of Respondents

A questionnaire about price variables, amenities, consumer spending, family size, other types of prices, mortgage interest rates, location, developer bonuses, and public demand for subsidized housing in Central Sulawesi was given to study participants. Respondents were also requested for personal information, which will be required for this study.

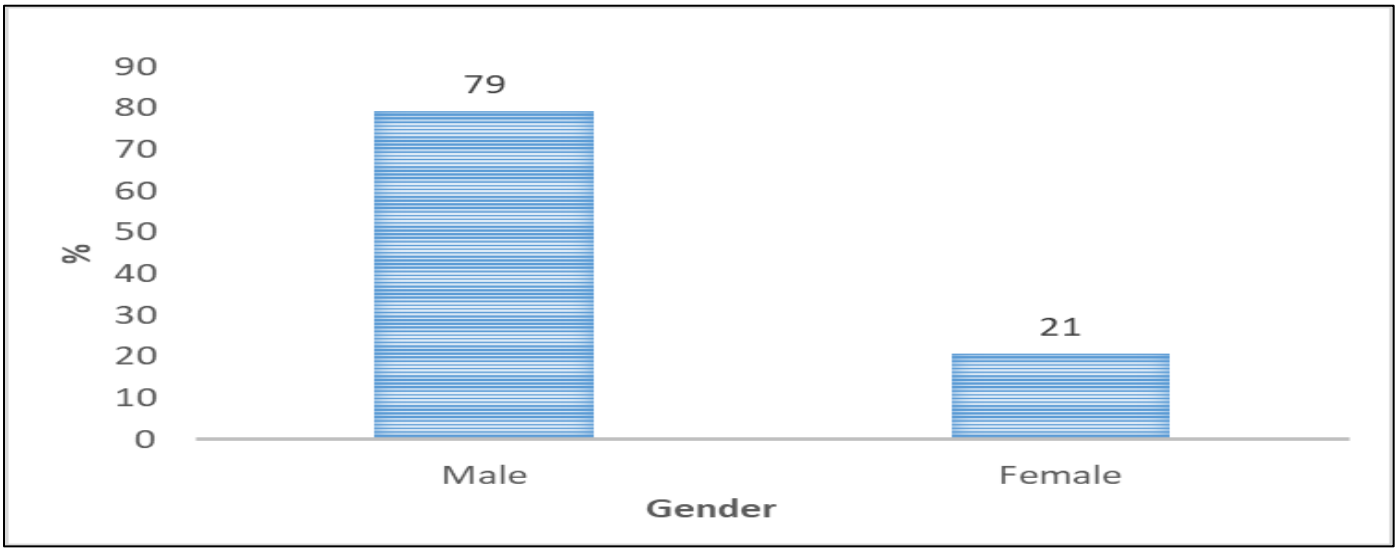

Fig 1 Gender-Based Summary of Responders

The figure above shows that there are 92 responders in this survey, with 73 males (79%), and 19 females (21%). As a result, the bulk of the responders in this survey are men.

The research data acquired is categorized by age.

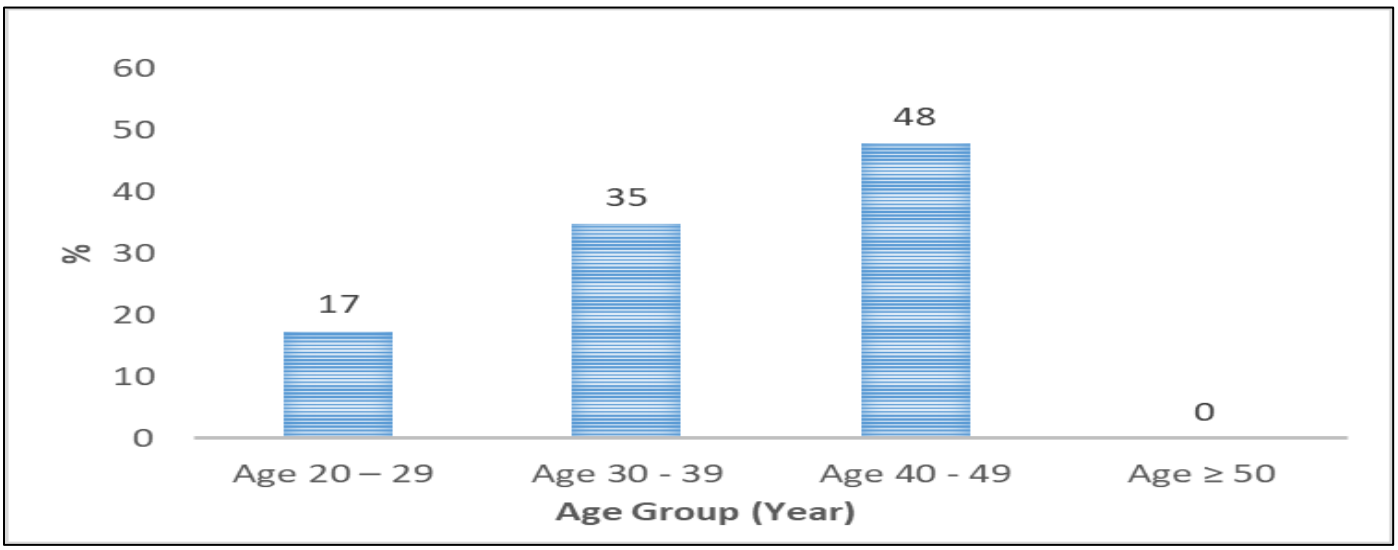

Fig 2 A General Summary of Responders by Age

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According to the age-group-based image data, a substantial portion is aged 40-49 years (48%), followed by 30-39 years (35%), and 20-29 years (17%).

Based on degree of education, these are the acquired research data:

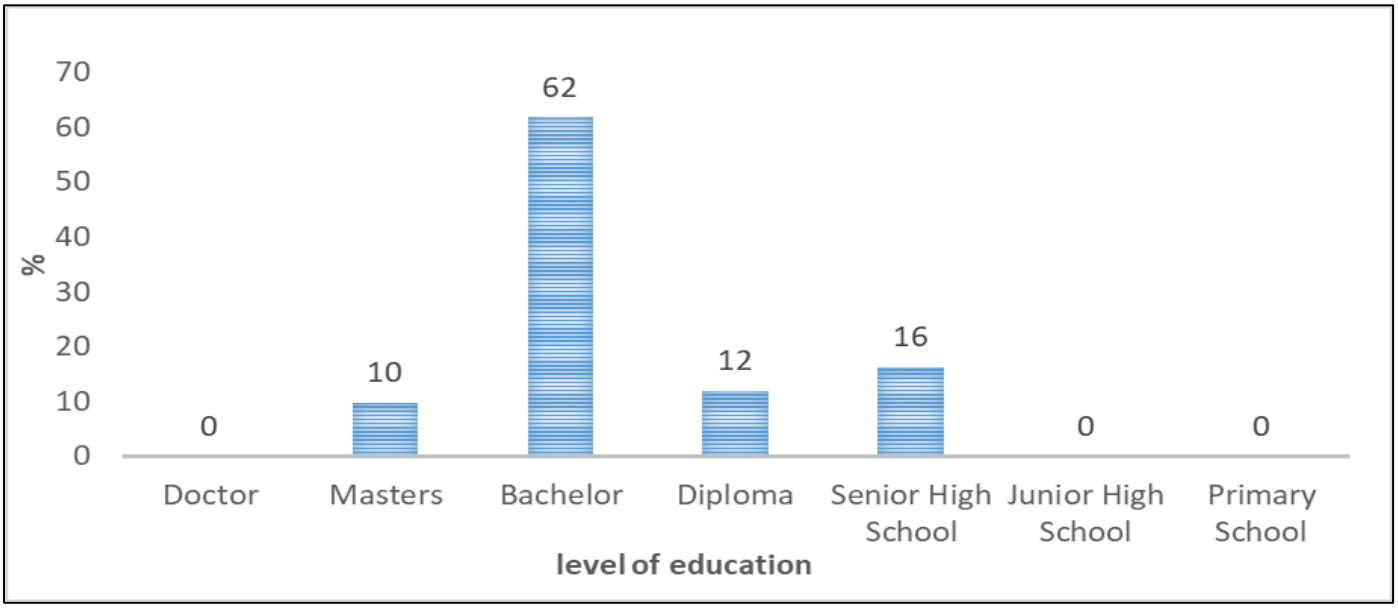

Fig 3 Summary of Responders by Educational Attainment

Those with a bachelor's degree make up the majority of respondents (62%), as viewed from their highest level of education. Twelve percent of respondents have a diploma, and sixteen percent have only completed high school. On the other hand, 10% of the respondents in this study had a master's degree (S2), making them the least educated respondents.

The following research data was obtained based on work:

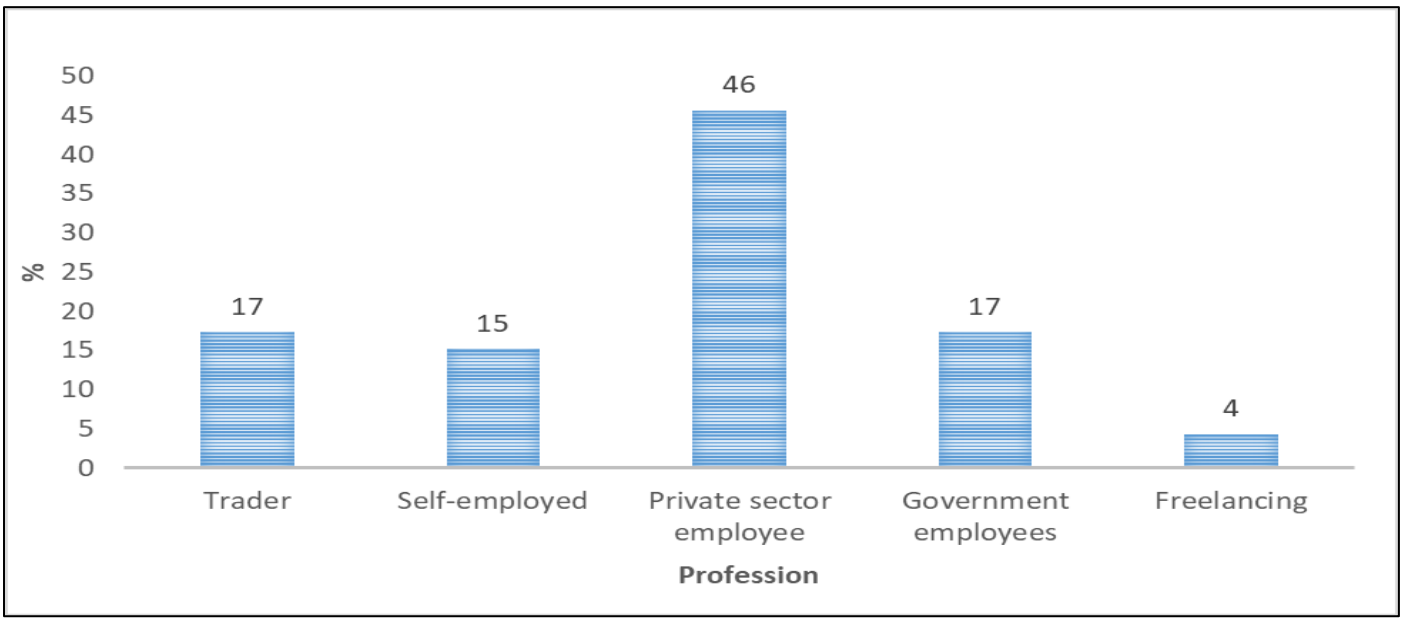

Fig 4 Detailed Breakdown of Responders by Occupation

42 (46%) of the 92 respondents were private employees, traders, or civil servants, each with 16 (17%), 14 (15%) were entrepreneurs, and the remaining 3 (4%), or respondents, were freelancers.

B. Reliability Test

Before the reliability test can be conducted, a decision-making basis must be established, specifically an alpha of 0.60. If the value of a variable exceeds 0.60, it is considered reliable. The variable under investigation cannot be regarded as reliable if it is less than 0.60. As follows are the findings of the reliability test conducted on this research variable:

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Table 2 Reliability Test Results

Cronbach's Alpha	N of Items
0.910	25

According to the researcher's summary of the reliability test results in the table above, the alpha value for each variable exceeds 0.60. The findings demonstrate that all statements in the questionnaire are deemed reliable. Consequently, it can be concluded that the questionnaire produces consistent results regardless of the model or design or the time at which measurements are taken.

C. Results of Classical Assumption Tests

➢ *Heteroscedasticity Test*

The following figure illustrates the heteroskedasticity data acquired using the SPSS application.

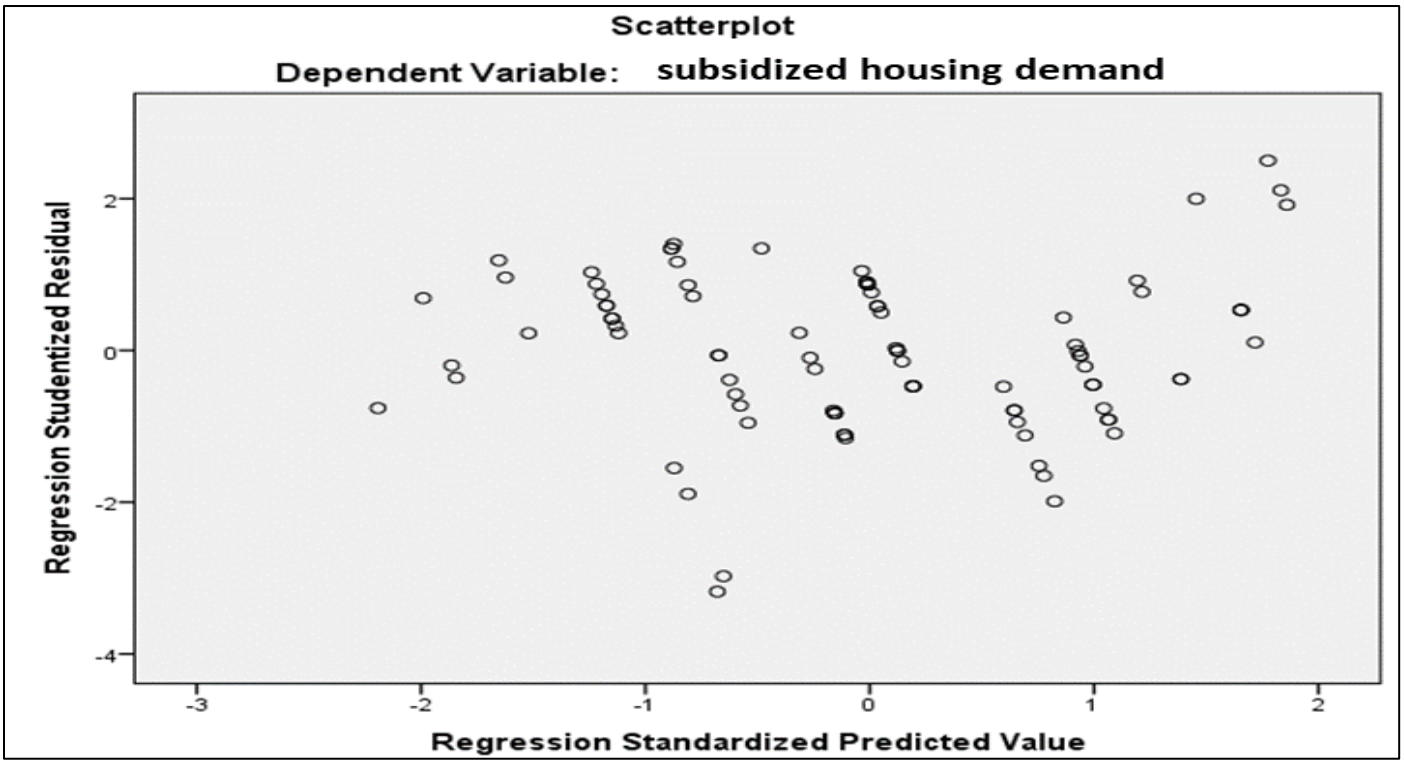

Fig 5 Results of the Heteroskedasticity Test

The rationale for employing a plot graph to analyze heteroskedasticity tests is that heteroskedasticity does not occur when the nodes in the graph are dispersed. The data distribution appears irregular and does not follow a specific pattern, as evidenced by the image above. This is evident in the plot, which is dispersed and distributed above and below the number 0 on the Y-axis. Consequently, it can be inferred that the regression model does not exhibit heteroscedasticity, or in other words, the regression equation is capable of satisfying the heteroscedasticity assumption.

➢ *Multicollinearity Test*

The subsequent table illustrates the outcomes of the multicollinearity test conducted in this investigation:

Table 3 Multicollinearity Test Results

Variable	Collinearity Statistics	
	Tolerance	VIF
Price	0.191	5,242
Facility	0.440	2,272
Consumer spending	0.303	3,304
Number of families	0.547	1827
Prices for other types	0.392	2,553
Mortgage interest	0.176	5,687
Location	0.580	1,725
Developer bonuses	0.605	1652

The VIF values and tolerance values of all independent variables, which include price (X1), facilities (X2), consumer spending (X3), number of family members (X4), prices of other types (X5), mortgage interest rates (X6), location (X7), and bonuses from developers (X8), are less than 10 and greater than 0.10. Consequently, the regression model is not affected by

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multicollinearity. Consequently, it can be inferred that the regression model in question does not demonstrate multicollinearity, which enables its application in this investigation.

D. Data Analysis Results

➢ *Multiple Linear Regression Results*

The objective of this study is to ascertain the relationship between the dependent variable, public demand (Y), and each independent variable, including price (X1), facilities (X2), consumer spending (X3), number of families (X4), prices of other types (X5), mortgage interest rates (X6), location (X7), and bonuses from developers (X8). The method employed is multiple linear regression analysis. The SPSS For Windows version 23.0 computer program was employed to perform the statistical calculations in the multiple linear regression analysis employed in this study. The summary below displays the outcomes of the data processing conducted with the SPSS program:

Table 4 Multiple Regression Test Results

Model		Unstandardized Coefficients		Standardized Coefficients
		B	std. Error	Betas
1	(Constant)	15,266	0.601	
2	Price	0.215	0.039	0.203
3	Facility	0.053	0.036	0.036
4	Consumer spending	0.163	0.037	0.129
5	Number of families	0.175	0.028	0.135
6	Prices for other types	0.013	0.069	0.005
7	Mortgage interest	0.708	0.053	0.517
8	Location	0.137	0.030	0.097
9	Developer bonuses	0.170	0.029	0.120

Using the multiple linear regression equation model that is presented below, it is possible to develop it based on the findings of the analysis that was presented earlier:

$$Y = b_1 + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + b_6X_6 + b_7X_7 + b_8X_8$$

$$Y = 15.266 + 0.215\ X_1 + 0.053\ X_2 + 0.163\ X_3 + 0.175\ X_4 + 0.013\ X_5 + 0.708\ X_6 + 0.137\ X_7 + 0.170\ X_8$$

- *Therefore, the Equation can be Interpreted as Follows:*

✓ The constant coefficient obtained is 15.266, indicating that the public demand (Y) will have a value of 15.266 if the values of the price variables (X1), facilities (X2), consumer spending (X3), number of families (X4), prices of other types (X5), mortgage interest rates (X6), location (X7), and bonuses from developers (X8) are all 0.

✓ The regression coefficient for the price variable (X1) is positive at 0.215, implying that if the price variable coefficient grows, so will public demand (Y). This suggests that if the price factor is deemed reasonable and useful, the public's demand for subsidized housing (Y) will rise.

✓ There is a positive value of 0.053 for the regression coefficient on the facility variable (X2), which indicates that if the coefficient of the facility variable grows, there will also be an increase of 0.053 in the demand from the community (Y). Therefore, if the facilities that are supplied are of a high quality, the demand for subsidized housing (Y) in the neighborhood will significantly grow.

✓ In light of the fact that the coefficient of the consumer spending variable (X3) has a positive value of 0.163, it follows that if the coefficient of the consumer expenditure variable grows, the public demand (Y) will also increase by 0.163. In light of this, it is reasonable to infer that the public demand for subsidized housing (Y) will similarly increase if the consumer expenditure component is appropriate.

✓ If the coefficient of the family size variable (X4) is increased, the public demand (Y) will also increase by 0.175. This is because the regression coefficient on the family size variable (X4) has a positive value of 0.175. In light of this, it is possible to assert that the public demand for subsidized housing (Y) will likewise increase if the family size factor is calculated appropriately.

✓ Due to the fact that the regression coefficient on the variable pricing of other types (X5) has a positive value of 0.013, it can be deduced that if the coefficient of the variable price of other types grows, then the demand from the general public (Y) will likewise increase by 0.013. As a result, it is possible to assert that the public's demand for subsidized housing (Y) will likewise increase if the price component of other types is deemed to be favorable.

✓ Due to the fact that the regression coefficient on the variable representing mortgage interest (X6) has a positive value of 0.708, it can be deduced that if the coefficient of the mortgage interest variable grows, the public demand (Y) will likewise increase by 0.708. As a result, we are able to make the assumption that the public demand for subsidized housing (Y) will increase even higher if the mortgage interest factor is regarded to be adequate.

✓ With a positive value of 0.137, the regression coefficient on the location variable (X7) indicates that if the location variable coefficient grows, the demand from the general public (Y) will likewise increase by 0.137. This is because the location variable coefficient is positively valued. Consequently, we are able to make the assumption that the public's demand for subsidized housing (Y) will also increase if the location element is regarded to be adequate.

✓ It is important to note that the regression coefficient on the developer bonus variable (X8) has a positive value of 0.170. This indicates that if the coefficient of the developer bonus variable grows, the public demand (Y) will likewise increase by 0.170. For this reason, it is presumed that the public demand for subsidized housing (Y) will continue to increase if the developer incentive factor is allowed to continue to be provided.

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➢ *Simultaneous Test Results (F Test)*

As follows are the provisions that are included in the F test:

- Whenever the calculated F value is greater than the table F value, it indicates that all of the independent factors have a significant impact on the variable that is being studied.
- Assuming that the computed F value is less than the table F value, it can be concluded that all of the independent variables do not exert a significant influence on the dependent variable.

In this particular study, the findings of the F-test are presented in the table that can be found below:

Table 5 Results of the Simultaneous Test (F Test)

ANOVA[a]						
Model		**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
1	Regression	561.128	8	70.141	471.364	.000[b]
	Residual	12.351	83	0.149		
	Total	573.478	91			

- One of the dependent variables is the demand for housing that is subsidized.
- The following factors are considered to be predictors: (Invariant) Developer Bonus, Location, Facilities, Number of Families, Consumer Spending, Other Types of Prices, Price, and Mortgage Interest Mortgage interest.

The results of the F test reveal that the computed F value obtained is 471.364. This value is higher than the F table value of 2.051 at a confidence level of 95% ($\alpha = 0.05$). Additionally, the results from the F test suggest that the sig F value is insignificant, which is 0.000. Given that this significance value is lower than the level of significance value (0.05), it may be concluded that the first hypothesis (H1) in this study is accepted. This hypothesis states that all of the independent variables in this study have a significant effect on the dependent variable at the same time.

➢ *Results of the Partial Influence Test (T-Test)*

The t-test is comprised of the following rules and regulations:

- Assuming that the calculated t value is greater than the table t value, it can be concluded that the independent variable exerts a strong influence on the dependent variable.
- In the event where the calculated value of t is greater than the value of t table, it can be concluded that the independent variable does not provide a considerable influence on the dependent variable.

For the findings of the t-test that were conducted in this study, please refer to the table that is provided below:

Table 6 Partial Test Results (T Test)

Model		**Unstandardized Coefficients**		**Standardized Coefficients**	**t**	**Sig.**
		B	**std. Error**	**Betas**		
1	(Constant)	15,266	0.601		25,415	0.000
2	Price	0.215	0.039	0.203	5514	0.000
3	Facility	0.053	0.036	0.036	1,491	0.140
4	Consumer spending	0.163	0.037	0.129	4,402	0.000
5	Number of families	0.175	0.028	0.135	6,187	0.000
6	Prices for other types	0.013	0.069	0.005	0.192	0.848
7	Mortgage interest	0.708	0.053	0.517	13,463	0.000
8	Location	0.137	0.030	0.097	4,571	0.000
9	Developer bonuses	0.170	0.029	0.120	5,793	0.000

- *The Results of the Partial Test of this Investigation Suggest that:*

✓ At the price variable (X1), the significance value is 0.000, which indicates that this value is lower than 0.05. This value is less than the threshold of 0.05. In the meantime, the t value that was calculated and got is 5.514, which is higher than the number that was found in the t table (1.989). Therefore, on the basis of this, it is said that the second hypothesis (H2) in this study is accepted. This hypothesis states that the price variable has a partial influence on the dependent variable, which in this instance is the public demand for subsidized housing (Y).

✓ There is a significance value of 0.140 for the facility variable (X2), which shows that the value is more than 0.05. This implies that the value is significant. Meanwhile, the t-value that was calculated and acquired is 1.491, which is lower than the value that was found in the t-table, which was 1.989. Therefore, on the basis of this, it is said that the third hypothesis (H3) in this study is rejected. This is because it has been demonstrated that the facility variable does not have any effect on the dependent variable, which in this instance is the demand for subsidized housing in the community (Y).

✓ It has a significance value of 0.000 in the consumer spending variable (X3), which means that this value is less than 0.05. This value might be considered statistically

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significant. In the meantime, the t-value that was calculated and got is 4.402, which is higher than the number that was found in the t-table (1.989). Therefore, on the basis of this, it is said that the fourth hypothesis (H4) in this study is accepted. This hypothesis states that the variable representing consumer expenditure has a partial influence on the dependent variable, which in this instance is the public demand for subsidized housing (Y).

- ✓ With a significance value of 0.000, the variable that represents the number of families (X4) has a value that is lower than 0.05, indicating that this value is statistically significant. In the meantime, the t value that was calculated and got is 6.187, which is higher than the number that was found in the t table (1.989). Therefore, on the basis of this, it is said that the fifth hypothesis (H5) in this study is supported. This is because it has been partially demonstrated that the family size variable has an effect on the dependent variable, which in this instance is the demand for subsidized housing in the community (Y).
- ✓ It has a significance value of 0.848 in the variable of other type pricing (X5), which indicates that this value is more than 0.05. This value is significant because it is greater than 0.05. Meanwhile, the t value that was calculated and acquired is 0.192, which is lower than the number that was found in the t table, which was 1.989. Therefore, on the basis of this, it is said that the sixth hypothesis (H6) in this study is rejected. This is because it has been demonstrated that the other type of pricing variable does not have any effect on the dependent variable, which in this instance is the demand for subsidized housing in the community (Y).
- ✓ The KPR interest rate variable (X6) has a significance value of 0.000, which implies that this value is less than 0.05. This fact suggests that the value is statistically significant. While this is going on, the t-value that was computed and got is 13.463, which is higher than the number that was found in the t-table—1.989. The seventh hypothesis (H7) in this study is accepted, which means that the KPR interest rate variable partially proves to have an influence on the dependent variable, which in this case is the public demand for subsidized housing (Y). This conclusion is reached on the basis of the aforementioned information.
- ✓ The significance value for the location variable (X7) is 0.000, which indicates that the value is lower than 0.05. This implies that the value is statistically significant. While this is going on, the t value that was calculated and got is 4.571, which is higher than the value that was found in the t table (1.989). As a result, it can be concluded that the eighth hypothesis (H8) in this investigation is supported. This is because it has been demonstrated that the location variable has a partial influence on the dependent variable, which in this instance is the desire for subsidized housing among the general public (Y).
- ✓ A significance value of 0.000 is assigned to the developer's bonus variable (X8), which means that the value is lower than 0.05. This shows that the value is statistically significant. While this is going on, the t-value that was calculated and got is 5.793, which is higher than the number that was found in the t-table(1.989). The ninth hypothesis (H9) in this study is accepted, which means that the bonus variable from the developer is shown to have a partial effect on the dependent variable, which in this case is the public demand for subsidized housing (Y). This conclusion is reached on the basis of the fact that this is the case.

E. Discussion

- *The Effect of Price, Facilities, Consumer Expenditure, Family Size, Prices of Other Types, Mortgage Interest Rates, Location, and Developer Bonuses on Public Demand for Subsidized Housing*

The findings of the study demonstrate that the demand for subsidized housing in Central Sulawesi is influenced by a number of factors at the same time, including price, amenities, consumer spending, the number of family members, other types of prices, location, mortgage interest rates, and developer bonuses. The F-test findings support this, showing that at a 95% confidence level ($\alpha = 0.05$), the computed F value of 471.364 is higher than the F table value (2.051). Furthermore, a significant F value of 0.000 is displayed in the data. This suggests that the dependent variable in this study is significantly impacted by each of the independent variables at the same time. Additionally, the results of the coefficient of determination test indicate a R square of 0.978, which indicates that, following simultaneous computation, all independent variables have an influence of 95.739%, with additional factors influencing the remaining 4.261%. This demonstrates that when respondents choose subsidized housing in Central Sulawesi, they take into account a variety of factors, including cost, amenities, consumer spending, the number of family members, other types of prices, mortgage interest rates, location, and developer bonuses that will be earned after choosing to buy subsidized housing.

- *The Influence of Prices on Public Demand to Purchase Subsidized Houses*

According to the analysis results, the price variable has a considerable impact on the community's desire for subsidized housing. The significance value found, 0.000, indicates that this value is less than 0.05. Meanwhile, the estimated t-value is 5.514, which exceeds the t-table value of 1.989. In addition, this variable is the second most influential, with a regression coefficient of 0.215.

The affordability of prices is closely associated with the substantial impact of price on the public's demand for subsidized housing in Central Sulawesi. This is demonstrated by the low down payments required for the units offered to the community, which is primarily composed of low-income earners. Furthermore, each unit is priced accordingly. For instance, type 36 houses are priced at 160 to 170 million rupiah, while type 46 houses are priced at 330 to 370 million rupiah. The price of each unit is contingent upon the installment period. The unit's ability to offer inhabitants security and comfort is not compromised by its relatively low cost. Furthermore, the public's demand for subsidized housing in Central Sulawesi is exacerbated by the anticipated rise in the value of houses. Additionally, the down payment for subsidized mortgages is still regarded as affordable, with some lenders even offering a zero percent down payment.

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- *The Influence of Consumer Spending on the Public's Demand for Subsidized Housing*

Based on multiple linear regression analysis, the research results demonstrate that the consumer expenditure variable has a significance value of 0.000, which is less than 0.05, and has a significant impact on the community's demand for subsidized housing in Central Sulawesi. In the interim, the calculated t-value of 4.402 surpasses the t-table value of 1.989.

Furthermore, consumer expenditure is the fifth variable that has a substantial influence on the demand for subsidized housing in Central Sulawesi, with a regression coefficient value of 0.163. It is widely recognized that subsidized housing is constructed at a reasonable cost, thereby enabling individuals with low incomes to acquire these residences through long-term credit. Many consumers are drawn to purchasing these subsidized housing units due to their evident source of income. It is widely recognized that the majority of mortgage customers are private employees, traders, civil servants, entrepreneurs, and freelancers, with monthly incomes spanning from 2 to 4 million.

- *The Impact of Family Size on the Demand for Subsidized Housing in the Community*

The research findings indicate that the demand for subsidized accommodation in the community is partially influenced by the variable of family size. As evidenced by the results of the multiple regression analysis, the family size variable has a significance value of 0.000, which is less than the threshold of 0.05. The t-value that was calculated is 6.187, which is higher than the t-table value of 1.989.

Another variable that has a significant impact on the demand for subsidized housing in Central Sulawesi is the number of family members. This variable has a regression coefficient value of 0.215, making it the third most influential variable in this regard. Because subsidized housing provides a variety of different sorts of units that can be changed to accommodate the number of family members, this variable has a big impact. In the case of a type 36 unit, for example, the housing capacity is already furnished with a living room, a family room, and two bedrooms, which makes it perfect for customers who have little families. Additionally, the contemporary and appealing design of the housing units in Central Sulawesi continues to contribute to the rise in demand for housing that is subsidised.

- *The Influence of Mortgage Interest Rates on Public Demand for Subsidized Housing*

Based on the findings of the research, it can be concluded that the variable of the KPR interest rate has a considerable and partial impact on the demand for subsidized housing among the general population. With a significance level of 0.000 for this variable, a value that is less than 0.05, and a t-value of 13.463, which is higher than the t-table value of 1.989, the findings of the multiple regression analysis provide evidence that this is the case. According to the findings of the regression study, the KPR interest rate is the variable or factor that has the biggest influence on the public's desire for subsidized housing in Central Sulawesi when compared to other factors. This is indicated by the fact that the regression coefficient for this variable is 0.708.

Particularly in the midst of the epidemic, the low KPR interest rates that are supplied by KPR FLPP are the reason for the strong influence that the KPR interest rate factor has on the public's demand for subsidized housing in Central Sulawesi. These low KPR interest rates do not place an excessive burden on populations with low incomes. This KPR interest rate, which is the lowest available, not only piques the curiosity of the general public but also provides a significant hand to individuals who are interested in purchasing subsidized housing. Consumers are charged interest at a predetermined rate for a predetermined period of time, and the majority of the housing that is subsidized has a flat interest rate. In the first year, for instance, the interest rate stays the same at 7%, despite the fact that market interest rates are constantly fluctuating. This same applies to the second year.

- *The Influence of Location on Community Demand for Purchasing Subsidized Housing*

According to the findings of the study, the location variable has a substantial influence on the community's want to purchase subsidized dwellings in Central Sulawesi. This demand is partially influenced by the location variable. This is demonstrated by the findings of the multiple regression analysis, which showed that this variable generated a significance value of 0.000, which indicates that the value is lower than 0.05. In the meantime, the t-value that was calculated and got is 4.571, which is higher than the number that was found in the t-table (1.989). The findings of the investigation also indicate that the location variable has the sixth largest influence, with a regression coefficient value of 0.137. This is the sixth highest influence ever recorded.

Because the subsidized housing is constructed in a strategic location surrounding the urban area, it is easily accessible by all types of vehicles, including two-wheeled and four-wheeled vehicles. This variable has a large impact because of this. Access to and from the dwelling location has been made easier as a result of the building of a variety of supporting amenities, including roads and bridges. Because it makes their day-to-day mobility activities for a variety of needs considerably simpler, the existence of such supporting amenities is of utmost importance for the people who live in the dwelling. In addition, the site of the housing is in close proximity to important public services and strategic locations, such as hospitals or community health centers, markets, schools, and other such establishments. The Developer is responsible for selecting this strategic location in order to pique the interest of the general public in acquiring the subsidized residences.

- *The Influence of Developer Bonuses on Public Demand for Subsidized Housing*

Additionally, the findings of this research indicate that the variable of the developer's bonus has a partial impact on the demand for subsidized housing among the general public in Central Sulawesi. This is evident from the findings of the multiple regression analysis performed on this variable, which yielded a significance value of 0.000, which is lower than the

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threshold of 0.05. In the meantime, the t-value that was calculated and got is 5.793, which is higher than the number that was found in the t-table (1.989). The fact that this variable has a regression coefficient value of 0.170, which places it as the fourth most influential variable, is another indication that these results provide.

There are frequently additional presents available for the transactions that have been completed, whether you are a homebuyer or a housing developer. With the intention of expediting and expanding sales in order to obtain profits in accordance with their plan, the developer provides the bonus for purchasing a property in the aforementioned housing complex. For the purpose of attracting consumers' interest in making purchases, the developers of subsidized housing in Central Sulawesi routinely provide bonuses for their customers. These prizes typically consist of home products, shopping vouchers, and even vehicles. These kinds of actions are anticipated to be a component of the sales campaign that is intended to draw even more customers.

IV. CONCLUSIONS & RECOMMENDATIONS

A. Conclusions

It is possible to conclude the following conclusions on the basis of the findings of the research that was described earlier:

- The public's demand for subsidized housing in Central Sulawesi is influenced by a variety of factors, including price, facilities, consumer spending, number of families, prices of other categories, mortgage interest rates, location, and bonuses from developers. The F-test results are indicative of this, as they demonstrate that the calculated F value of 471.364 is greater than the F table value of 2.051 at a 95% confidence level ($\alpha = 0.05$). Additionally, the analysis results suggest that the F sig value is less than 0.05.
- The analysis indicates that price, consumer expenditure, family count, mortgage interest rates, location, and developer incentives substantially affect the demand for subsidized housing in Central Sulawesi. The statistical analysis results demonstrate that the t-table values for these six variables exceed the t-table value of 1.989 at a 95% confidence level ($\alpha = 0.05$), and the t-sig values are likewise below 0.05.
- The analysis results reveal that the mortgage interest rate is the predominant factor influencing public demand for subsidized housing in Central Sulawesi, evidenced by its highest regression coefficient value of 0.708 relative to other variables.

B. Recomendations

According to the findings of the research, buyers' demand for subsidized housing is significantly influenced by two variables: the variable of mortgage interest rates and the variable of price. As a result, real estate developers ought to keep designing homes that are within the price range of low-income communities (the acronym MBR).

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