



The Influence Public Interest in BTN Home Ownership Credit (KPR) Financing

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Abstract

For credit housing area Banks act as institutions that have an intermediary function to manage the finances of various parties who have excess funds and those who have limited funds which also function as institutions to facilitate payment traffic. This study aims to see the effect of income level, number of dependents, education level, age, and location of the house on people's interest in financing BTN housing loans (KPR) in Minasatene, Pangkep Regency. The data used in this research is primary data. The data collection technique used a questionnaire which was distributed to the community in Minasatene, Pangkep Regency. This research uses normality test, validity and reliability test, and hypothesis test. The results of the study show that there is a significant influence between the variables of income level, number of family dependents, education level, age, and housing location on people's interest in financing BTN Housing Loans (KPR).

Keywords: *Influence, KPR, Interest, BTN*

INTRODUCTION

The most basic need for survival besides food is a house. Home becomes A Need Which Must There is or in say other can said as primary needs. Development era make definition from House Alone the wider, where moment This definition of a house is not only a building but also includes what is inside and related with matter the that is land. Naturally This Interesting for take note, because home and land including to insturmen investment Don't long.

On pandemic Covid-19, level mark from sector industry property is at on IDR 324.3 trillion or 3.02% from total economy national. Even when economy national Keep going reach point lowest ie 2.1% on 2020, sector property experience matter Which on



the contrary that is Can get a positive value at 2.3%. Currently, property companies have made various offers for various types of houses and their facilities due to an increase in public interest for own House Alone. Naturally This become opportunity for para housing developer, exists opportunity Of course Also must followed with thinking Which ripe especially in terms of price must Can reached by public and must Can outsmart How build a House Which worthy inhabit with fund Which issued low.

Moment This banking in Indonesia has given an innovation so that public Can have a house dream they through payment credit para program credit ownership House. Bank Indonesia record distribution mortgage increase 9.7% become IDR 572.3 trillion. Amount this also played a role in accelerating consumption credit growth of 4.6% (yoy) (Indonesia, 2021). Year 2022 estimated become year Which Optimistic for industry property. Real Estate Indonesia (REI) also believes that the property sector's growth in 2022 will be increasingly positive. There is data published by Bank Indonesia regarding Indonesia's economic growth in 2022 which could reach 4.7% to 5.5% from previously only 3.4% - 4%. With the recovery of the economy so can become catalyst positive for recovery industry property, including mortgage. Especially Still Lots family Indonesia Which Not yet own House. Refer to results Survey.

LITERATURE ANALYSIS AND METHODOLOGY

National Socio-Economy (Susenas) 2020, the backlog number of home ownership in Indonesia can reach 12.75 million units (Lubis, 2022). Dharmasraya is an area that is experiencing rapid growth in various fields as evidenced by the increasing number of investors investing in the Dharmasraya area in particular Nagari River Tassel. Lots matter Which push exists growth investment This is one of them is the low price of the national property standard for Dharmasraya Regency. The development of the housing business in Dharmasraya itself shows significant progress. There is enhancement the make bank Can offer financing mortgage to the local community. This property growth can illustrate that the people of Dharmasraya Regency have a future-oriented mindset through investment period long with risk Which Small Because exists election location investment property that appropriate.

District Minasatene become an area in Pangkep Regency that is experiencing significant development very positive in various field order the society. Subdistrict Minasatene own have public Which originate from various area Which stay and look for living in that area but dominated by bugis. The high level of community diversity is also directly proportional to the level of income Which obtained by public in life daily. Average

resident in Minasatene stay with buy House through financing Credit Home Ownership (KPR), of course, this is very interesting to study because of the diversity in society which makes differences in age, income level, education level and Also amount dependent family. Besides That, Also. Location housing area Which There is in Minasatene located on position Which strategic that is in road main between Regency Pangkep – Regency Barru that become center crowd in Regency Pangkep.

Minister Housing Area People has pointing institution banking Which trusted for manage distribution credit ownership House (KPR) subsidized form ethnic group flower from government, which bank meant is Bank BTN. Institution banking the own focus business on housing sector with comparison 3:1 If seen line business other Which has. Aspect consumption and investment is matter Which very influence decision someone for buy A House. We assume that House is A need which it is must fulfilled. On study This Alone No become flower as factor Which must be met because the house is a primary need that somehow must exist. Inelastic theory defines that the price will not affect a person's interest in buying a house, because it is a basic need. Such a concept of course only applies on condition purchase House with scheme credit, For That very great opportunity for customers Can own House with various type payment. So from That There are some factor Which become attention in study This that is level income a person, number dependent Which become responsibility, level education Which succeed achieved, age range, And Also location housing area Which become source accessibility . Based on the discussion that has been described, the authors are interested in conducting research with the title " Factors Influencing Public Interest in BTN Home Ownership Credit (KPR) Financing". The research hypothesis includes:

H 1 : There is an influence on the level of income on public interest in financing BTN housing loans (KPR).

H 2 There is an influence from the number of family dependents with community interest in financing BTN housing loans (KPR).

H 3 There is an influence from the level of education with community interest in financing BTN housing loans (KPR).

H 4 There is influence from age with interest public to financing home ownership loans (KPR) BTN

H 5 There is an influence from the location of housing with community interest in financing BTN housing loans (KPR).

Study done for 3 (three) months i.e. April to July 2022 took place housing area Griya Sun Permai , Minasatene Regency Pangkep . Type study This is quantitative with use questionnaire as instrument research and using independent variables namely income level, number of family dependents, level education, age, And location housing area. Variable dependent from study This Alone namely the public's interest in financing housing loans (KPR) at the State Savings Bank. Population from study This is head family Which There is in housing area Griya Sun Permai , Minasatene , Regency Pangkep with amount occupants 60 people. For the sample from this study itself is all part from population that is as much 60 persons as sample.

RESEARCH AND RESULTS

1. Analysis Data

a. Descriptive statistics

1) By Level Income

The data in Figure 1 can be seen that the respondents who participated in the KPR financing at the State Savings Bank were respondents who had a range salary in the range of 2,000,000 – 4,000,000 with a percentage of 53.33% or as many as 32 respondents. Then proceed with respondents who have a salary of 4,000,000 - 6,000,000 with a percentage of 25% or 15 respondents. Next are respondents with salaries in the range of 6,000,000 – 8,000,000 as many as 8 respondents (13.33%). And finally, there are 5 respondents with salaries > 8,000,000 (8.34%). Based on this explanation, it can be seen that the dominant respondents from this study are people who have income 2,000,000 – 4,000,000 Which is income with category medium so that banks think that they are able to participate in BTN KPR financing.

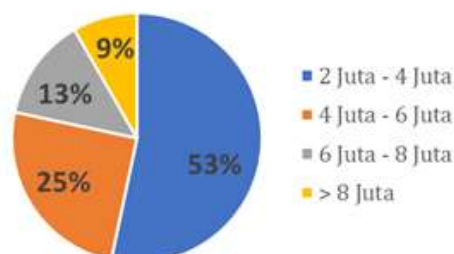


Figure 1. Classification of Respondents Based on Income Level

Source: Processed Data (2022)

2) Based on Total Dependents Family

Based on the data in Figure 2, it can be seen that the number of family dependents for each respondent in study This most dominant is as much 1 – 3 person with percentage 60% (36 Respondents). Next with respondent Which own 3-5 person dependent or with a total of 20 people (33.33%). Then for respondents who have as many dependents 5-7 person amount 4 (6.67%) And No Family Which own dependent more from 7 persons.

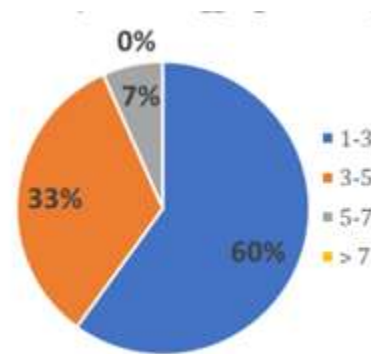


Figure 2. Classification of Respondents Based on Number of Family Dependents
Source: Processed Data (2022)

3) By Level Education

Based on picture 3, seen that data level education most dominant from respondent ie level education S1-S2 with total respondent 28 respondent (46.66%), followed level of education SENIOR HIGH SCHOOL Which mark percentage different thin that is 45% with total respondent by 27 persons. Then for level education JUNIOR HIGH SCHOOL there is 4 persons and SD as much 1 person.

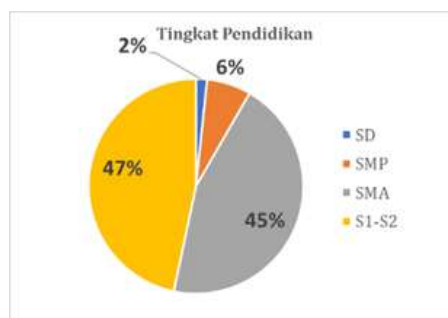


Figure 3. Classification of Respondents Based on Education Level

Source: Processed Data (2022)

4) Based on Age

In Figure 4, the age of the respondents who financed the BTN KPR is the most dominant on range 25-29 year as much 24 respondent (40%), Then next with respondents with an age range of 30-34 years as many as 22 respondents (33.66%), and for respondents who have an age range with a range of 35-39 years there are as many as 10 respondents (16.66%), And group respondent Which own age >40 year is as many as 3 respondents (5%), and the last is a respondent who has an age range of 20-24 years as much as 1 person (1.67%).

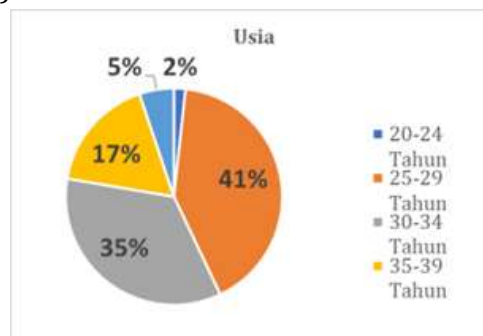


Figure 4. Classification of Respondents by Age

Source: Processed Data (2022)

5) Based on Location Distance Housing area

Based on Figure 5, the average respondent chooses the distance from the house that is closest to the center of the crowd the most dominant ranges are 1 Km – 4 Km (33.33%) and 4 Km – 7 Km (33.33%). The reason why respondents tend to choose this distance is the ease of access they will get while carrying out their daily activities. Whereas for Which more from two choose the is as following: (1) Distance 7 km – 10 Km as much 11 respondent, (2) Distance 10 km – 13 km as much 7 Respondent, And (3) Distance > 13 Km as much as 2 respondents.

b. Test validity

Table 1. Results Test validity

Variable	Count	Rtable	Information
Income Level (X 1)	0.821	0.2108	Valid
Number of Family Dependents (X 2)	0.757	0.2108	Valid
Education Level (X 3)	0.677	0.2108	Valid
Age (X 4)	0.972	0.2108	Valid
Residential Location (X 5)	1,000	0.2108	Valid
Interest in BTN KPR financing (Y)	0.856	0.2108	Valid

Source: Processed Data (2022)

Based on results the can We know that variable free that is level income, amount dependent family, level education, age, location housing area show the value of Rcount > Rtable so that it can be said that all research items have met the criteria valid so that Can have used for measure variable. Mark Rtable Which listed above is obtained from calculations using the formula $df = N - 2$ with a significant level of 5%, the results are obtained 0.2108.

c. Test Reliability

Table 2. Reliability Test Results

Variable	α value	Cronbach's Alpha	Information
Income Level (X 1)	0.6	0.905	Reliable
Number of Family Dependents (X 2)	0.6	0.931	Reliable
Education Level (X 3)	0.6	0.892	Reliable
Age (X 4)	0.6	0.786	Reliable
Residential Location (X 5)	0.6	0.847	Reliable
Interest in BTN KPR financing (Y)	0.6	0.801	Reliable

Source: Processed Data (2022)

Based on the table above, it can be seen that the statements contained in this study already have a value greater than 0.6 for each variable. For that it can be concluded that media measurement Which used Already own level reliable the good one, so that questionnaire on study This can use.

d. Test Normality

Table 3. Normality Test Results

One- Sample Kolmogorov-Smirnov test		
		Unstandardized residual
N		60
Normal Parameters a,b	Means	.0000000
	std . Deviation	.96274008
Most extreme Differences	absolute	.090
	Positive	.090
	Negative	-.78
test Statistics		.090
Asymp. Sig. (2-tailed)		.200 c,d

Source: Processed Data (2022)

In principle, the decision making for the normality test is the probability value of $\alpha = 0.05$. From results calculations are obtained mark significant from results test normality is as big 0.200, so data from study This Already distributed normal.

e. Linear Regression Analysis Double

Table 4. Multiple Linear Regression Test Results

Coefficients ^a						
Model		Unstandardized Coefficients		standardized Coefficients	t	Sig.
		B	std. Error	Betas		
1	(Constant)	32,693	26,640		1,227	.224
	pay	11,977	5550	.241	2.152	.035
	JKT	-10,007	4,615	-.204	-2,160	.034
	EDU	10,427	4,668	.237	2.103	.030
	AGE	10.214	4,896	.221	2085	.042

LOC	8,726	4,297	.179	2001	.049
a. dependent Variables : KPR					

Source: Processed Data (2022)

The regression model in this study uses standardized regression, where the data is used is data intervals Which measurement based on scale Likert. These measurements are usually used in determining the perceptions, views, and opinions of certain people.

f. Test hypothesis

Table 5. F Test Results

ANOVA ^a					
Model	Sum of Squares	df	Means Square	F	Sig .
1 Regression	115,684	5	23.137	8,908	.000 b
residual	140,249	54	2,597		
Total	255,933	59			
a. dependent Variables : KPR					
b. Predictors : (Constant), LOC, PAY, JTK, AGE, EDU					

The hypothesis put forward in the F test in this study is as follows:

H1: is variable independent that is level income (X 1), amount dependent family (X 2), education level (X 3), age (X 4), and housing location (X 5) have an influence on interest public on financing mortgage Bank BTN or variable dependent (Y). above test results, it can be concluded that the independent variables are income level (X 1), number of family dependents (X 2), education level (X 3), age (X 4), and housing location (X 5) together has an influence on the Y variable, namely the public's interest in Bank BTN KPR financing. This is evidenced by the test results F count = 8,908 > F table = 2.37, For That can concluded H 1 accepted. Besides that, is, too mark significant from results test F < 0.05 that is as big 0.00.

Results test This in line with Theory behavior consumer, where on theory behavior Consumers stated that consumer behavior is a picture of how someone makes a decision on a product by spending the resources they have. Of course the table above

can strengthen that in related decision making financing Credit Ownership House (KPR) There is a number of resource Which must be issued by somebody. That's reason Why Hypothesis Which found in line with the test results so that the data accepted.

2) Test results Q

Table 6. T test results

Coefficients						
a						
Model		Unstandar- zed Coefficien- ts		standar- zed Coefficie- nts	t	Sig .
		B	std . Error	Bet- as		
1	(Constant)	32,693	26,640		1,227	.224
	pay	11,977	5550	.241	2.152	.035
	JKT	-10,007	4,615	-.204	-2,160	.034
	EDU	10,427	4,668	.237	2.103	.030
	AGE	10.214	4,896	.221	2085	.042
	LOC	8,726	4,297	.179	2001	.049
a. dependent Variables : KPR						

Source: Processed Data (2022)

Based on table above , following This is hypothesis Which put forward in study this is based on the T Test :

H 1: There is an influence from the level of income (X 1) with the public's interest in financing Bank BTN housing loans (KPR) (Y). Based on the results of the t test on the income level variable (X 1) on public interest on financing mortgage Bank BTN (Y) obtained results t count > t table that is 2.152 > 1,671 or a significant value < α which is equal to 0.035 < 0.05, it can be concluded that the income level own influence Which significant to interest public on mortgage financing Bank BTN. For That, H 1 accepted Because the more increase income somebody then more big interest to financing mortgage Bank BTN.

H 2: There is an influence from the number of family dependents (X 2) with the public's interest in financing Bank BTN housing loans (KPR) (Y). Based on results testing test t test on variable amount dependent family (X 2) on interest public on financing mortgage Bank BTN (Y) obtained results t count > t table that is $-2,160 < 1,671$ or a significant value $< \alpha$ which is equal to $0.034 < 0.05$, it can be concluded that the number of family dependents has a significant influence on public interest in Bank BTN KPR financing. For that, H2 accepted because more and more amount family responsibilities will reduce a person's desire to finance Bank BTN mortgages because more expenses must be incurred.

H 3: There is an influence from the level of education (X 3) on the public's interest in financing BTN housing loans (KPR) (Y). Based on the results of the t-test test on the education level variable (X 3) on community interest on financing mortgage Bank BTN (Y) obtained results t count > t table that is $2.103 > 1,671$ or a significant value $< \alpha$ which is equal to $0.030 < 0.05$, it can be concluded that the level of education own influence Which significant to interest public on mortgage financing Bank BTN. For That, H 3 accepted Because the better level education somebody will be more give here plus on himself so that Can increase quality self and make it easy for get access Which More Good from facet work, income, and others.

H 4: There is an influence of age (X 4) on the public's interest in financing BTN housing loans (KPR) (Y). Based on results testing test t test on variable age (X 4) to interest public on financing mortgage Bank BTN (Y) obtained results tcount > ttable that is $2085 > 1671$ or significant value $< \alpha$ that is as big $0.042 < 0.05$, so can concluded that age own significant influence on public interest in Bank BTN KPR financing. For that , H4 accepted because the older a person is, the more mature the person's mindset will be so that arise desire For life independent Wrong only one with own a house through bank mortgage financing BTN.

H 5: There is an influence from the location of the housing (X 5) on the community's interest in financing BTN housing loans (KPR). Based on the results of the t test on the housing location variable (X 5) on community interest on financing mortgage Bank BTN (Y) obtained results t count > t table that is $2001 > 1,671$ or mark significant $< \alpha$ that is as big $0.049 < 0.05$, so can concluded that residential location own influence Which significant to interest public on mortgage financing Bank BTN. For That, H 5 accepted Because the nearer distance housing area with center city or center crowd will the more give convenience access in various matter Good transportation, health, and others. This ease of access will provide many advantages for someone in activities daily.

CONCLUSIONS AND RECOMMENDATIONS

Based on the explanation that has been explained, it can be concluded that this research focuses on looking at what factors influence the public's interest in Bank BTN KPR financing. Where in this study the factors referred to are projected by income levels, amount dependent family, age, level education, And Also location from that housing Alone. For variable bound from study This is interest public on financing Bank mortgages BTN. Based on results test hypothesis Which has done, so can concluded results research as follows :

1. The level of income has a significant influence on public interest in Bank BTN KPR financing in 2021.
2. The number of family dependents has a significant influence on people's interest in financing mortgage Bank BTN year 2021.
3. The level of education has a significant influence on people's interest in Bank BTN KPR financing in 2021.
4. Age own influence Which significant to interest public on financing KPR Bank BTN year 2021.
5. The location of the housing has a significant influence on the public's interest in financing KPR Bank BTN in 2021.

Suggestion

The results of this study are expected to be able to provide an overview of the factors that influence public interest in Bank BTN KPR financing. So in the future can be taken into consideration by the bank and also the public. The following are suggestions given by researchers from the results of the research that has been carried out:

1. For the bank, it is hoped that there will be an innovation in the mortgage financing program that will provide more convenience to public in process submission mortgage so that more Again Public Which Can own House with help innovation program which has been calculated ripe.
2. For investors, it is expected to be able to provide a more suitable housing development with need and income public in "Minasatene" Regency, so it can have reached by all circles public and naturally still must pay attention to aspects quality from House Which will developed.

3. For party government, expected Can give support full to society for Can own House through drafting policy about level ethnic group flower deep matter This arranged by Bank Indonesia.

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