

RINGKASAN

Dalam rangka memenuhi kebutuhan tempat tinggal tersebut pemerintah bekerja sama dengan pihak swasta untuk menyediakan berbagai program pendukung perumahan agar memudahkan masyarakat Indonesia untuk mendapatkan tempat tinggal. Salah satu program tersebut yakni pembelian rumah melalui KPR. Preferensi konsumen dalam membeli rumah secara KPR dipengaruhi oleh berbagai faktor diantaranya harga, pendapatan, jumlah tanggungan, usia, dan status pekerjaan.

Populasi dalam penelitian ini adalah responden yang membeli rumah dengan KPR atau Non KPR di Purwokerto Selatan. Sampel penelitian ditentukan melalui Taro Yamane sehingga diperoleh 67 responden yang tersebar di Perumahan Bukit Nirwana dan Griya Satria Bukit Permata. Teknik analisis data yang digunakan adalah regresi logistic.

Hasil penelitian menunjukkan bahwa harga berpengaruh negative signifikan terhadap keputusan pembelian rumah secara KPR. Kemungkinan responden membeli rumah KPR karena harga yang tinggi, lebih besar dibandingkan Non KPR, pendapatan tidak berpengaruh signifikan terhadap keputusan pembelian rumah secara KPR. Selain itu, kemungkinan responden membeli rumah KPR karena pendapatan yang tinggi, lebih besar dibandingkan Non KPR. Jumlah tanggungan tidak berpengaruh signifikan terhadap keputusan pembelian rumah secara KPR. Selain itu, kemungkinan responden membeli rumah KPR karena jumlah tanggungan besar, lebih tinggi dibandingkan Non KPR. Usia berpengaruh negative signifikan terhadap keputusan pembelian rumah secara KPR. Setiap penambahan usia akan mengurangi keputusan pembelian rumah KPR atau Non KPR. Selain itu kemungkinan responden membeli rumah KPR karena usia muda lebih besar dibandingkan Non KPR. Status pekerjaan berpengaruh positif signifikan terhadap keputusan pembelian rumah secara KPR. Pekerja tetap memiliki kemungkinan membeli rumah KPR atau Non KPR lebih besar dibandingkan pekerja tidak tetap. Selain itu, kemungkinan responden membeli rumah KPR karena status pekerja tetap lebih besar dibandingkan Non KPR.

Implikasi dalam penelitian ini sebaiknya pemerintah meningkatkan program rumah subsidi atau rumah KPR yang dapat diakses untuk semua kalangan masyarakat di Indonesia. Penyaluran rumah subsidi tersebut harus tepat sasaran agar selaras dengan tujuannya untuk pemenuhan kebutuhan tempat tinggal. Seiring meningkatnya harga rumah maka pendapatan masyarakat Indonesia juga diharapkan ikut meningkat demi memenuhi aspek – aspek kebutuhan hidup. Pentingnya implementasi program keluarga berencana untuk mengurangi kepadatan penduduk. Adapun untuk pihak developer perumahan menyediakan berbagai penawaran rumah khusus untuk generasi milenial yang ingin memiliki rumah dan mengembangkan sistem KPR untuk segala status pekerjaan.

Kata Kunci: Harga, Perumahan KPR, Preferensi, Status Pekerjaan, Usia

SUMMARY

In order to meet these housing needs, the government works with the private sector to provide various housing support programs to make it easier for Indonesians to get a place to live. One of these programs is the purchase of houses through mortgages. Consumer preferences in buying a house on a mortgage are influenced by various factors including price, income, number of dependents, age, and employment status.

The population in this study were respondents who bought houses with mortgages or non-mortgages in South Purwokerto. The research sample was determined through Taro Yamane so that 67 respondents were obtained spread across Bukit Nirwana Housing and Griya Satria Bukit Permata. The data analysis technique used was logistic regression.

The results showed that price has a significant negative effect on the decision to buy a house by mortgage. High house prices are likely to reduce the decision to buy a mortgage or non-mortgage house compared to a cheap/affordable house. In addition, the likelihood of respondents buying a mortgage house due to high prices is greater than Non-mortgage, income does not have a significant effect on the decision to buy a house on a mortgage. In addition, the likelihood of respondents buying a mortgage house because of high income is greater than that of Non-Mortgage. The number of dependents has no significant effect on the decision to buy a house on a mortgage. In addition, the possibility of respondents buying a mortgage house because of the large number of dependents is higher than that of Non-Mortgage. Age has a significant negative effect on mortgage home purchase decisions. Every increase in age will reduce the decision to buy a mortgage or non-mortgage house. In addition, the possibility of respondents buying a mortgage house because of their young age is greater than Non-Mortgage. Employment status has a significant positive effect on mortgage home purchase decisions. Permanent workers have a greater possibility of buying a mortgage or non-mortgage house than non-permanent workers. In addition, the likelihood of respondents buying a mortgage house due to permanent worker status is greater than that of non-permanent workers.

The implication of this research is that the government should improve the subsidized housing program or mortgage houses that can be accessed for all people in Indonesia. The distribution of subsidized houses must be right on target so that it is in line with its purpose to fulfill housing needs. As house prices increase, the income of the Indonesian people is also expected to increase in order to fulfill aspects of life's needs. The importance of implementing family planning programs to reduce population density. As for housing developers, they provide a variety of special home offers for millennials who want to own a home and develop a mortgage system for all employment statuses.

Keywords: Age, Employment Status, Mortgage Housing, Preference, Price