

THE EFFECT OF EWOM, SUBJECTIVE NORMS, PERCEIVED BEHAVIORAL CONTROL AND PRODUCT QUALITY ON THE INTENTION TO BUY SUBSIDIZED HOUSING

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Abstract: Kuningan city view (KCV) is one of the housing estates that sell subsidized houses. In 2021, sales did not reach the target. This study analyzes various factors that influence the purchase intention of subsidized housing in KCV housing through eWOM variables, subjective norms, perceptions of behavior control, and product quality, understanding the characteristics of respondents and formulating managerial implications to increase the purchase intention of subsidized housing in KCV housing. This research involved 100 prospective buyer respondents who met the criteria of being able to buy subsidized houses that were domiciled in the Kuningan district and its surroundings, using a voluntary sampling technique. Data was collected through questionnaires which were distributed directly to respondents and online. The analysis in this study uses Partial Least Square Structural Equation Modeling (PLS-SEM). The majority of respondents were in the age group of 26-29 years and the average number of respondents who were interested in buying subsidized housing was already married, around 79%. There are 62 respondents who work in the private sector, while civil servants, military, and police are around 22 respondents and the rest are self-employed around 16 respondents. The results indicate that eWOM, subjective norm, and product quality have a significant effect on purchase intention, while perceptions of behavioral control have no significant effect. Based on the research, the housing developer need to maximize the potential of eWOM in conducting marketing and providing information related to information, it is necessary to improve product quality such as public facilities, increase marketing collaboration with all stakeholders in the subsidized housing program which aims to all parties can benefit.

Keywords: eWOM, purchase intention, subsidized housing, SEM-PLS, subjective norm

Abstrak: Kuningan city view (KCV) adalah salah satu perumahan yang menjual rumah subsidi di tahun 2021 penjualan tidak mencapai target. Penelitian ini menganalisis berbagai faktor yang memengaruhi niat beli rumah subsidi pada perumahan KCV melalui variabel eWOM, norma subjektif, persepsi pengendalian perilaku, dan kualitas produk, memahami karakteristik responden dan merumuskan implikasi manajerial untuk meningkatkan niat beli rumah subsidi pada perumahan KCV. Penelitian ini melibatkan 100 responden calon pembeli yang memenuhi kriteria yang mampu membeli rumah subsidi yang berdomisili diderah kabupaten kuningan dan sekitarnya, dengan menggunakan teknik voluntary sampling. Data dikumpulkan melalui kuesioner yang disebarakan secara langsung kepada responden dan secara online. Analisis pada penelitian ini menggunakan Partial Least Square Structural Equation Modelling (PLS-SEM). Hasil yang diperoleh mengindikasikan bahwa variabel eWOM, norma subjektif, dan kualitas produk memiliki pengaruh positif signifikan terhadap niat beli rumah subsidi, sedangkan persepsi pengendalian perilaku tidak memiliki pengaruh signifikan terhadap niat beli rumah subsidi. Berdasarkan hasil penelitian, dalam meningkatkan niat beli adalah memaksimalkan potensi eWOM dalam melakukan pemasaran dan pemberian informasi terkait informasi, perlu adanya perbaikan dan peningkatan pada kualitas produk seperti fasilitas umum yang didapatkan oleh pembeli rumah subsidi, meningkatkan kolaborasi marketing dengan seluruh stakeholders program rumah subsidi yang bertujuan agar semua pihak dapat mendapatkan keuntungan.

Kata kunci: eWOM, niat beli, rumah subsidi, SEM-PLS, norma subjektif

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INTRODUCTION

West Java Province is the province with the largest population, namely around 46,092,205 people. The 2020 Population Census (Directorate General of Civil Registry) recorded West Java's population of 48.27 million, consisting of 24.51 million male residents or 50.77% of West Java's population. The female population in West Java is 23.76 million people, or 49.23 percent of the population of West Java (Open Data Jabar, 2020). This has an impact on all aspects of economic and social life, especially improving the quality of life for the people of West Java. The primary need that is in great demand today is the need to make a place to live. Quoting from Law No. 4 of 1992 concerning Housing and Settlements, seen from its meaning, a house is a building that has function as a residence. Buying a dream house is almost everyone's dream because a house is one of the primary needs. Houses can also bring economic benefits either by renting or selling at a later date because houses, like other properties in general, tend to always increase in price from year to year.

A comfortable and decent place to live is a basic need for every human being, therefore the government is required to be able to provide decent and affordable housing to people with even low incomes. One of the government programs is the subsidized housing program which has low prices with good quality, of course livable. Subsidized houses are houses that are sold at affordable prices were subsidized house buyers have the convenience of applying for mortgages with flat interest because it has been subsidized by the Government and the Ministry of Public Works and Public Housing (PUPR). The Ministry of Public Works and Public Housing (PUPR) has allocated a budget of IDR 780 trillion to build houses for five years. One of the flagship programs in reducing the problem of home backlog or home deficit. One way to reduce the backlog problem is with the One Million Houses (PSR) program for low-income people (MBR) with subsidies from the government so that they can have decent housing. Subsidized housing is intended for all workers, both formal workers in a company and informal workers such as traders or self-employed workers. This project involves developers from the private sector. Developers are entrusted with helping to realize and sell subsidized housing products. Subsidized houses sold by developers must have the quality that meets the standards set by the government so that all

subsidized houses have guaranteed quality buildings at low prices. Prices for subsidized housing usually range from 140 million to 170 million. However, there are also developers who charge IDR 190 million to IDR 250 million for high-quality housing that is on par with regular commercial housing. The low house prices are due to government assistance that does not collect Value Added Tax (VAT) like commercial housing. Until 2020, according to the Housing Financing Fund Management Center (PPDPP), subsidized housing sales of 102,500 units.

PT Dunia Usaha Milik Bersama (DUMIB) is one of the housing developers offering solutions to Kuningan Regency residents by developing Kuningan City View (KCV) housing in 2018. KCV Housing offers subsidized housing at affordable prices starting from IDR 150,000,000.00 for the type 36/60. Buying subsidized housing is a solution for people who still have regional minimum wage income as well as millennials who are just starting their careers or new families with housing needs. According to internal data from PT Dunia Usaha Milik Bersama, sales of KCV Housing in 2021 were not satisfactory and did not reach the target, KCV Housing aims to build 500 housing units, while currently, the housing construction has not reached half of it. Currently, companies are required to understand and observe consumer behavior. Until the time of this research, PT Dunia Usaha Milik Bersama has carried out marketing in traditional ways such as distributing brochures and marketing through the facilities provided from the Housing Finance Fund Management Center.

The increasing population in Indonesia has resulted in the use of the internet continuing to grow. If in the past humans communicated by means of WOM (Word of Mouth) or word of mouth communication, now humans communicate via eWOM (electronic word of mouth). One of the keys and important subjects of marketing in this digital era is eWOM (electronic word of mouth). Jalilvand (2012) WOM plays an important role in influencing the formation of consumer attitudes and behavior. It also shows that compared to other traditional media (such as advertising and editorial buying recommendations), WOM has a large influence on purchases. Prastyo (2014) argues that one proof of the development of technology and information is the large use of social media among the public and the business world. One can share experiences, make product reviews and interact with other customers through

social media. This form of communication can be called electronic word of mouth (eWOM). Bataineh (2015), argues that the development of the internet will affect communication skills and has strengthened the scale and scope of word of mouth or WOM communication, and has presented the basic meaning of an electronic word of mouth (eWOM) as a new concept of WOM which provides transparency and easy access to information via the internet, that's what makes marketers more interested in getting involved in using WOM as a marketing tool.

The government provides regulations in buying subsidized housing where the buyer must be at least 21 to 50 years old with a maximum IDR 4 million wage, and have never applied for a mortgage on 1 family. So that the market that is suitable for subsidized housing is the millennial generation who just started a new family. According to APJII in 2022 Based on age, the 19-34 year age group has an internet penetration of 98.64%. With the continued growth of the population in Indonesia, Internet users are also increasing and companies are required to continue to innovate by utilizing internet facilities so that their products can continue to grow and reach new consumers. Reporting from Indonesiabaik.id in 2018 the highest users of social media are those aged 20-29 years (millennial generation). As many as 93.5% of the millennial generation group have social media accounts.

The internet can also change the way consumers think because with faster information coming, consumers will also quickly find out the deficiencies and quality of a product. Product quality is something that must be maintained and improved by manufacturers so that they will have a good reputation in the eyes of consumers. Consumers indirectly contribute to the quality of a product because with input from consumers to producers, producers will continue to improve their products in order to gain the loyalty of their consumers. Sunyoto (2012) states that quality is a measure to assess whether an item or service already has the desired use value or in other words, an item or service is considered to have quality if it functions or has the desired use value. Currently, the company continues to strive to increase interest in buying subsidized housing in the hope that there will be potential buyers of new subsidized housing. One way is to increase buying intention. Intention based on the Theory of Planned Behavior (TPB) by Ajzen (1991), is influenced by three independent determinants, namely attitude toward the behavior, subjective norms, and perceived behavioral control.

This study uses four variables, namely eWOM, subjective norms, perceived behavioral control from the theory of planned behavior, and product quality. According to Ajzen (1991), there are things that affect behavioral interest, namely Attitude, subjective norms, and behavior control. This study only used two variables, namely subjective norms and Perceived Behavioral Control because this research focuses on social environmental opinions and expectations and beliefs of potential consumers of subsidized housing. This is in line with Sari's research (2019) that subjective norms and perceptions of behavior control have a positive influence on public interest. Previous research (Setiawati, 2020) stated that the eWOM variable has a significant influence on consumer buying interest. Some previous studies describe Subjective norms, and perceived behavioral control as a significant influence on consumer buying intention, according to Zanellia et al. (2023) have positive and significant effects in determining intention. The use of product quality variables because previous research in the property sector generally discussed product quality (arianto 2020). Research activities are expected to provide input to property sector business developers as a consideration in implementing a more effective and efficient marketing strategy.

METHODS

This research was conducted at PT Dunia Usaha Milik Bersama, Kuningan Regency, West Java Province starting in November 2021. The subjects of this research were prospective property buyers in Kuningan Regency and the surrounding areas. This research approach uses a quantitative description with online and offline survey methods for respondents. In this study, qualitative and quantitative data were used, based on primary data obtained from PT Dunia Usaha Milik Bersama through questionnaires and secondary data derived from references or literature related to the research problem. The population in this study were prospective buyers of subsidy houses in the Kuningan Regency and its surroundings including Cirebon City, Cirebon Regency and Sumedang Regency. In this study, quantitative data were used, which were based on primary data obtained from PT Dunia Usaha Milik Bersama through questionnaires and secondary data derived from references or literature related to the research problem. The research data was processed by descriptive statistical methods and inferential statistics with SEM PLS using the SmartPLS 4.0 application.

Based on empirical studies conducted, the increase in internet users in Indonesia has resulted in a change in the way Indonesians communicate so that there has been a change from previously communicating with WOM (word of mouth) to eWOM (electronic word of mouth). eWOM is one of the key and important subjects in marketing in the digital era because it can indirectly play an important role in influencing the formation of consumer attitudes and behavior. Therefore the company needs to consider a change in strategy in order to increase buying interest. In this study, the dependent variable, namely the Product Quality variable. Satisfied consumers will provide reviews related to these products, one of which is product quality. Good product quality will facilitate communication strategies to consumers so that the eWOM that occurs has a positive impact. This study uses two variables from the TPB theory (Theory of Planned Behavior), namely Subjective Norms and Perceived Behavioral Control.

Based on a series of empirical studies that have been conducted, the hypothesis in this study is described as follows:

With the existence of eWOM, online recommendations are very easy to spread to potential customers and can have an impact on consumer attention and perceptions of a product. In other words, internet users tend to trust recommendations and review more online. Research conducted by Sinaga and Sulistiono (2020) eWOM variable has a positive effect on purchase intention.

H1: eWOM affects purchase intention.

Subjective norms explain that a person can be influenced by external factors such as family and friends and the opinion of experts. The stronger the support that arises from the respondent's environment as a form of subjective norm, the stronger the purchase intention formed in a person. An empirical study conducted by Susanto (2021), Garcia et al. (2020), subjective norms have positive effect on purchase intention.

H2: Subjective norms affects purchase intention.

Perceived Behavior Control is a belief that arises in something that is caused by personal experience. Behavior control is determined by individual beliefs about the resources and opportunities they have to anticipate obstacles (Ajzen 1991). An empirical study conducted by Susanto (2021), Garcia et al. (2020), perceptions of behavioral control have a significant effect on purchase intention.

H3: Perceived Behavioral Control affects purchase intention.

Product quality is related to consumer buying interest, because consumers prioritize good product quality before buying the product. Product quality is an effort or ability made by a company to provide satisfaction for consumers, because consumer satisfaction does not only refer to the physical form of the product, but a package of satisfaction that can be obtained from product purchases (Lubis, 2015). An empirical study conducted by Nikita et al. (2019), Arifin et al. (2015), prawira et al. (2014) product quality has positive effect on purchase intention.

H4: Product quality affects purchase intention.

In this study there are five variables consisting of independent and dependent variables, namely eWOM (X1), Subjective Norms (X2), Attitudes towards Behavior (X3) and Product Quality (X4), these variables are believed to influence Purchase Intention (Y). Research Framework in Figure 1.

RESULTS

Characteristics of Respondents

The sample in this study were prospective buyers of subsidized housing around the Kuningan Regency such as Cirebon Regency, Cirebon City, Majalengka Regency, and Sumedang Regency area, and met the requirements for buying subsidized housing, were over 21 years old and interested in buying subsidized housing. It was carried out using direct survey methods and online surveys of 100 respondents, which were dominated by 69 male respondents, while 31 female respondents, with the age group 26-29 years having the largest number, namely 59%, followed by the age group 30 years and over of 24%, and the smallest age group is in the 21-25 years age group of 17%. Respondents who are married reach 79%, while those who are not married are only 21%.

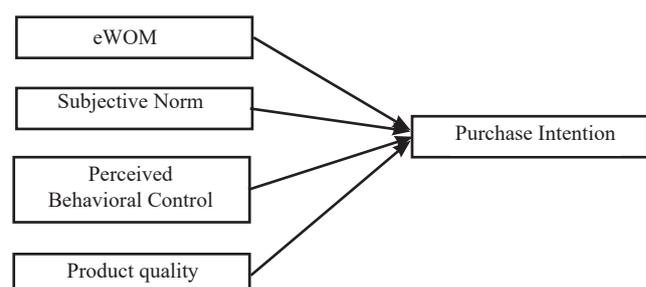


Figure 1. Research framework

As much 62% of respondents had a bachelor's degree, followed by 19% high school, then 17% D3, and only 2% post-graduate. The majority of the respondents' jobs were private employees, dominating the respondents' livelihoods by 62%, followed by civil servants, military, and police, around 22%, and the smallest were entrepreneurs, around 16%. Respondents in this study were dominated by respondents from Kuningan Regency, namely around 65%, this was because the main housing market and the location of the KCV complex were in Kuningan Regency, followed by Cirebon Regency 21%, then Cirebon City 8%, Sumedang Regency 5%, and the least is Majalengka Regency, around 1%.

Evaluation of Model Fit Level

Evaluation of the level of fit of the model aims to measure the measuring instruments used in the research including valid and reliable. The process of evaluating the suitability of the model in this study was carried out in several stages, namely evaluating convergent validity, discriminant validity, composite reliability, and evaluating the measurement of the inner model. Convergent validity is measured by looking at the outer loading (Table 1) and Average Variant Extracted (AVE) presented in Table 2, discriminant validity is measured by using the Fornell-Larcker criteria and cross-loadings values, the level of reliability is measured by looking at the composite reliability and cronbach's alpha values presented in Table 3 and 4, while the evaluation of the inner model is measured by using the coefficient of determinant R-square (R²).

Table 1. Outer loading value, cross loadings

	eWOM	SN	PBC	KP	MB
X1	0.730				
X2	0.767				
X3	0.789				
X4	0.729				
X5	0.710				
X6	0.831				
X7	0.473				
X8	0.690				
X9		0.850			
X10		0.284			
X11		0.765			
X12		0.828			
X13		0.296			
X14		0.796			
X15			0.067		

	eWOM	SN	PBC	KP	MB
X16			0.919		
X17			0.044		
X18			0.848		
X19				0.021	
X20				0.719	
X21				0.779	
X22				0.863	
X23				0.502	
X24				0.832	
X25				0.698	
X26				0.869	
X27				0.250	
Y1					0.884
Y2					0.879

	eWOM	SN	PBC	KP	MB
X1	0.737	0.584	-0.078	0.518	0.587
X2	0.777	0.544	-0.208	0.455	0.555
X3	0.830	0.584	-0.212	0.562	0.646
X4	0.742	0.514	-0.213	0.396	0.706
X5	0.749	0.477	-0.143	0.452	0.538
X6	0.810	0.559	-0.148	0.530	0.697
X9	0.683	0.862	-0.253	0.556	0.735
X11	0.450	0.762	-0.223	0.448	0.470
X12	0.564	0.842	-0.268	0.542	0.592
X14	0.556	0.789	-0.139	0.552	0.504

	eWOM	SN	PBC	KP	MB
X16	-0.217	-0.292	0.931	-0.120	-0.232
X18	-0.164	-0.181	0.848	-0.093	-0.160
X20	0.373	0.385	-0.053	0.755	0.404
X21	0.496	0.494	-0.054	0.738	0.567
X22	0.546	0.522	-0.134	0.911	0.601
X24	0.574	0.641	-0.195	0.842	0.619
X26	0.580	0.598	-0.050	0.903	0.610
Y1	0.739	0.658	-0.238	0.544	0.884
Y2	0.690	0.617	-0.159	0.662	0.879

Information: eWOM (Electronic word of mouth); SN (Subjective Norms); PBC (Perceived behavioral control); KP (Product Quality); MB (Purchase Intention); X1(Product variation Info); X2 (Price information); X3 (Product info); X4 (Negative information); X5 (Positive information); X6 (Recomendation); X7 (Frequency of accessing); X8 (reviews written); X9,X10,X11 (Normative believe); X12, X13,X14 (Motivation to Comply); X15 & X16 (Control believe); X17 & X18 (Control Factors); Y1(Interested in buying); Y2 (Interested to recommend)

Table 2. AVE Value

Variable	AVE value	Information
Electronic word of mouth (eWOM)	0.600	Valid
Subjective Norms (SN)	0.664	Valid
Perceived behavioral control (PBC)	0.792	Valid
Product Quality (KP)	0.694	Valid
Purchase Intention (MB)	0.777	Valid

Table 3. Value of composite reliability and Cronbach's alpha

Variable	Composite Reliability Value	Cronbach's Alpha value	Information
Electronic word of mouth (eWOM)	0.900	0.867	Reliable
Subjective Norms (SN)	0.887	0.833	Reliable
Perceived behavioral control (PBC)	0.884	0.746	Reliable
Product Quality (KP)	0.900	0.888	Reliable
Purchase Intention (MB)	0.875	0.713	Reliable

Table 4. Fornell-Larcker values

	Product Quality (KP)	Purchase Intention (MB)	Perceived behavioral control (PBC)	Subjective Norms (SN)	Electronic word of mouth (eWOM)
Product Quality (KP)	0.833				
Purchase Intention (MB)	0.684	0.882			
Perceived behavioral control (PBC)	-0.121	-0.226	0.890		
Subjective Norms (SN)	0.645	0.723	-0.275	0.815	
Electronic word of mouth (eWOM)	0.627	0.811	-0.217	0.703	0.775

Based on the results of the analysis, the indicators X7, X8, X10, X13, X15, X17, X19, X23, X25, and X27 are not considered valid because they are seen from the outer loading value which is less than 0.7 so they are removed from the model and are not included in the evaluation stage. Furthermore, in the evaluation of discriminant validity where the cross-loading value is > 0.7 and meets the Fornell-Larcker criteria and evaluation of composite reliability where the composite reliability value is more than 0.7 and the Cronbach's alpha value is more than 0.6. The R-Square Criteria on endogenous latent variables shows how much diversity or variation of endogenous variables can be explained by exogenous variables. The endogenous variable in this study is buying interest and based on Table 16, the buying interest variable has an R-Square value of 0.729 which can be interpreted that exogenous variables able to explain 72.9% ($0.729 \times 100\%$) of the purchase intention variable. While the remaining 27.1% is explained by other variables outside the study.

Contribution of Indicators to Research Variables

The eWOM (electronic word of mouth) latent variable in this study has eight indicators. Based on this study, the biggest contribution to the eWOM variable is getting recommendations (X6) with a loading factor value of 0.831. This value indicates that prospective subsidized home buyers think that with eWOM they can get subsidized housing recommendations.

Subjective norms can basically be seen as social forces that encourage someone to do something (Ramayah et al. 2009). Subjective Norm latent variables in the study there are six indicators. Based on this study, the biggest contribution to the subjective norm variable is following the family's opinion in the decision to buy a subsidized house (X6) with a loading factor value of 0.850. This value indicates that prospective subsidized home buyers consider following the family's recommendations in the decision to buy a subsidized house.

Behavioral control (perceived behavioral control) is defined as the perceived ease or difficulty of carrying out a behavior (Jogiyanto, 2007). Results variable latent Perceived Behavioral Control (Perceived Behavioral Control) In this study there are four indicators. Based on this study, the biggest contribution to the perceived variable of behavior control is product availability (X16) with a loading factor value of 0.919. This value indicates that prospective buyers of subsidized housing consider product availability to be a consideration in buying subsidized housing.

Product Quality latent variables in this study there are nine indicators. Based on this research, the biggest contribution to the product quality variable is getting a strategic location (X22) with a loading factor value of 0.869. This value indicates that prospective subsidized home buyers prioritize having strategically located housing.

There are two indicators of latent variable Purchase interest in research. Based on this study, the biggest contribution to the variable Interest in buying is Interested in buying within 1-12 months (Y1) with a loading factor value of 0.884. This value indicates that prospective subsidized home buyers want to buy a house in the near future.

Hypothesis test

Estimating the path coefficient or path coefficient is the process of evaluating the coefficient value, the real effect of the bootstrapping value, and the magnitude of the coefficient value. The bootstrapping process is a random data recalculation technique to obtain a

t-statistical value, which is then tested by testing the hypothesis by comparing the t-count value with the t-table. The hypothesis is accepted if the t-statistic value is >1.96 at a significance level of 5%. The t-statistical value of the effect coefficient of the latent variable was obtained from the bootstrapping calculation process in the SmartPLS 4 software. The parameter coefficient values can be seen in the path coefficient values presented in Table 5.

eWOM on Purchase Intention

Based on the test results, the research shows that at a significance level of 5% ($\alpha = 0.05$), the eWOM factor has a significant effect on purchase intention with the p-value of ewom (0.000) <0.05 indicates that the effect of eWOM on buying interest is positive. Based on the results of the hypothesis testing, it can be concluded that the first hypothesis (H1) is accepted.

eWOM is one of the most important things in influencing consumer interest. With the existence of eWOM, online recommendations are very easy to spread to potential customers and can have an impact on consumer attention and perceptions of a product. In other words, internet users tend to trust recommendations and reviews more from online. Therefore, KCV housing developers must provide the best quality products and services so as to gain consumer trust in order to attract more potential consumers to subsidized housing products. In this study, the highest indicator for the eWOM variable was obtaining recommendations regarding subsidized housing through social media with a loading factor value of 0.831.

Table 6. coefficient values

Relationship Between Latent Variables	Original Sample	T Statistics	P Value	Conclusion
Electronic word of mouth (eWOM) → Purchase Intention (MB)	0.628	6,550	0.000	Significant
Subjective Norms (SN) → Purchase Intention (MB)	0.208	2,227	0.026	Significant
Perceived behavioral control (PBC) → Purchase Intention (MB)	0.049	0.870	0.384	Not significant
Product Quality (KP)→ Purchase Intention (MB)	0.220	2,877	0.004	Significant

According to Ye et al. (2011) eWOM marketing is an attractive strategy because eWOM can overcome resistance from consumers at a low cost and the delivery of information tends to be faster, especially through social media. The results of this study are in accordance with previous research from Permadi (2019), Agatha (2019), Akbar (2019) Putri et al. (2016), Nurvidiana et al. (2015), Laksmi et al. (2016), Sinaga et al. (2020), Prasetyo (2014) with the findings that partially the eWOM variable has a positive and significant effect on purchase intention. This study is different from Luciano (2021) where eWOM has no effect on purchase intention. Based on the results of the hypothesis testing, it can be concluded that the first hypothesis (H1) is accepted.

Subjective Norms on Purchase Intention

Based on the results of research testing, it shows that, the subjective norm factor has a significant effect on purchase intention with the p-value of the subjective norm ($0.026 < 0.05$) indicates that the effect of subjective norms on purchase intention is negative. Based on this research, it shows that the stronger the support that arises from the respondent's environment as a form of subjective norm, the stronger the purchase intention that is formed in a person. This is because subjective norms explain that a person can be influenced by external factors such as family and friends and the opinions of experts. In this study the biggest contribution to the subjective norm variable is following the family's opinion in the decision to buy a subsidized house with a loading factor value of 0.850. This value indicates that prospective subsidized home buyers consider following the family's advice in the decision to buy a subsidized home, social factors are important and that subjective norms influence purchase intention. This is in accordance with Zanellia et al. (2023), Susanto's research (2021), Garcia et al. (2020), Persulesy et al. (2020), Widyarini and Gunawan (2017). Subjective norms have a significant effect on purchase intention. Based on the results of the hypothesis testing, it can be concluded that the second hypothesis (H2) is accepted.

Perceived Behavior Control on Purchase Intention

Perceived Behavioral Control factor does not influence buying intention with a p-value of Perceived Behavioral Control ($0.600 < 0,05$). This indicates that the Respondents do not have confidence because they do not have experience in buying a house before. This

is reasonable due to government regulations, that buyers of subsidized houses must be first-time buyers and not own a house. Behavioral control is determined by individual beliefs about the resources and opportunities they have to anticipate obstacles Ajzen (2005). This study is different from the research of Zanellia et al. (2023), Garcia et al. (2020), Persulesy et al. (2020), Susanto (2021), and annilda et al. (2018) in which the study explained that perceptions of behavioral control have a significant effect on purchase intention. The results of this research analysis are in line with research conducted by Situmorang (2014) in which the perception of behavior control has no significant effect on interest. Based on the results of the hypothesis testing, it can be concluded that the third hypothesis (H3) is rejected.

Product Quality on Purchase Intention

Based on the test results, the research shows that at a significance level of 5% ($\alpha = 0.05$), the product quality factor has a significant effect on purchase intention with the p-value of eWOM ($0.004 < 0.05$) indicates that the effect of product quality on purchase intention is positive. Stankevich (2017), argued that product quality is a factor that is an important consideration in customer buying behavior. Product quality is related to consumer buying interest, because consumers prioritize good product quality before buying the product. Companies can provide quality in accordance with the wishes of consumers. In this study, the biggest contribution to the product quality variable was getting a strategic location with a loading factor value of 0.869, with this value indicating that respondents prioritized strategic locations in buying housing. Product quality is an effort or ability made by a company to provide satisfaction for consumers because consumer satisfaction does not only refer to the physical form of the product, but a package of satisfaction that can be obtained from product purchases (Lubis, 2015). This is in accordance with the research of Haqiqi (2021), Nikita et al. (2019), Fauzan (2019) and Arifin et al. (2015), concerning the Influence of Product Quality on Purchase Intention. Based on the results of the hypothesis testing, it can be concluded that the first hypothesis (H4) is accepted.

Managerial Implications

The results of this study are expected to help Kuningan city View housing developer. Referring to the results of the data, this research produces findings that can produce strategies for marketing that can benefit the company

and all stakeholders. The following alternative strategies include the following:

Maximizing the potential of eWOM in companies

In this study, the highest loading factor value for the eWOM variable was a recommendation with the number 0.831 and there were 91 respondents who were looking for information regarding subsidized housing on social media. With this, the developer can use social media to provide information related to the Kuningan city view housing. By utilizing social media companies can carry out marketing effectively, efficiently, and inexpensively. Social media that has features that support marketing are Instagram and Facebook. It is hoped that by using these features the developer will get testimonials that can become recommendations for potential subsidized home buyers on social media.

Increase collaboration with subsidized housing program stakeholders

Based on the results of this study, the family can influence the respondent's decision to buy subsidized housing. In realizing the subsidized housing program, of course, it involves many parties so collaboration is needed so that all parties can benefit. In order to increase sales of subsidized housing, the KCV housing developer needs to involve stakeholders in Kuningan Regency and its surroundings, so that they can equate perceptions regarding subsidized housing, especially in the community assisted by academics. communicate with the community by establishing relationships with non-governmental organizations (LSM), and community associations. This aims to carry out socialization and marketing related to KCV housing subsidized housing products and obtain evaluations from the community's point of view and it is hoped that the community can recommend KCV housing subsidized housing to their families.

Maximizing and adding information related to product quality

Based on the results of the study, product quality has a significant effect on purchase intention with the highest loading factor value is getting a strategic location. It is hoped that PT Dunia Usaha milik bersama will continue to improve product quality and be able to add information regarding the strategic location of KCV housing through eWOM.

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

After conducting this research based on the results of the descriptive analysis, there are 69 male respondents and 31 female respondents. The majority of respondents were in the age group of 26-29 years and the average number of respondents who were interested in buying subsidized housing was already married, around 79%. There are 62 respondents who work in the private sector, while civil servants, military, and police are around 22 respondents, and the rest are self-employed around 16 respondents. The most in the income group IDR 2–4 million, which is about 48 respondents. Furthermore, 51 respondents received information regarding subsidized housing on social media and 91 respondents sought information regarding subsidized housing on social media. This shows that social media is important in disseminating information regarding subsidized housing. Based on this studies eWOM, subjective norms, and product quality have a significant effect on purchase intention. Variable Perceived Behavioral Control (Perception of Behavioral Control) has no effect on purchase intention.

Recomendations

Some limitations have been identified in this study. These limitations may serve as a foundation and recommendation for future research. First, This research focuses on one company, PT Dunia Usaha Milik Bersama, so not many respondents were obtained, only in the area around Kuningan Regency. Second, The hybrid questionnaire distribution method uses online and direct media so that it can conduct direct interviews with the respondents.

The results of the study show that there are still several factors that need to be further investigated in order to increase subsidized housing sales, Further research is recommended to use other theories and independent variables that affect buying interest in subsidized housing, for example, the product innovation variable because currently, subsidized housing products are still minimal in innovating.

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