

MARKETING | RESEARCH ARTICLE

The Influence of Income, Location, and Motivation on Subsidized Home Purchase Decisions at Adhitama Group in Pekanbaru City

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ABSTRACT

One of the government programs and facilities is subsidized housing for people seeking affordable housing, this is a solution for low-income people to have decent housing at affordable prices. This study aims to analyze the effect of income, location, motivation on the decision to purchase subsidized housing at Adhitama Group in Pekanbaru City with a population of 199 subsidized home buyers at Adhitama Group in Pekanbaru City. The determination of the sample refers to Slovin which produces a sample of 133 people using Simple Random Sampling. Data collection using a questionnaire with an ordinal measurement level (Likert scale). The data analysis technique uses Multiple Linear Regression. The validity test uses Pearson correlation product-moment, while the reliability test uses Cronbach Alpha. The results of the hypothesis test of this study indicate that: 1) Income affects the decision to purchase subsidized housing. 2) Location affects the decision to purchase subsidized housing. 3) Motivation affects the decision to purchase subsidized housing. Motivation has the greatest influence on the decision to purchase subsidized housing from other independent variables. 4) Income, location, and motivation influence the decision to purchase subsidized housing, meaning that the higher the consumer's income, strategic location, and consumer motivation, the higher the decision to purchase subsidized housing.

Keywords: Income, Location, Motivation, Purchasing Decisions.

JEL Code: R21, R31, M31

I. Introduction

The increase in public demand for housing will be influenced by the increasing population growth and dense settlements in urban areas. Meeting the public's needs for this product is very important considering the importance of the function of the house as a place to live and the amount of land available. One solution for the public to meet the high housing needs is livable housing. Pekanbaru is a developed city that is visited by many immigrants. A situation like this will have an impact on the increasing public demand for livable homes.

Table 1. Percentage of Households by Ownership Status of Occupied Residential Buildings in Pekanbaru City 2015-2024

No.	Year	Percentage of Own	Percentage Not Own
1	2015	45.94	54.06
2	2016	43.50	56.50



No.	Year	Percentage of Own	Percentage Not Own
3	2017	46.12	53.88
4	2018	45.73	54.27
5	2019	45.81	54.19
6	2020	51.26	48.74
7	2021	54.71	45.29
8	2022	58.02	41.98
9	2023	59.66	40.34
10	2024	60.09	39.91

The Pekanbaru City Government continues to strive to increase the number of houses and build as many houses as possible to provide ample opportunities for individuals and private companies to build quality housing. Subsidized housing is one of the programs and facilities provided by the government to meet the needs of ideal housing that is decent and affordable for Indonesian citizens, a house or residence that is a priority to own. Subsidized housing is a house that is built as part of the needs of life at an affordable price obtained through the Subsidized Home Ownership Credit scheme which means credit in home ownership that receives assistance from the government in the form of long-term cheap funds issued by the Implementing Bank. The difference with non-subsidized houses or houses in general, namely from the price, which is quite different, the specifications of the house, to the tenor and the number of installments that must be paid routinely.

The subsidized housing market segment mainly consists of low-income people. Those who are eligible to buy subsidized houses are generally Indonesian citizens with low incomes, who do not yet own a house, and have never received subsidies before. Subsidized houses are also an attractive option for middle-income people, especially young families looking for affordable homes. Subsidized houses are designed to help people who have difficulty getting decent homes at affordable prices. The main target market for subsidized housing is people with limited or low incomes. Subsidized housing is designed to help this group meet their housing needs at a more affordable cost. Purchases of subsidized housing have increased since its launch. The Housing Subsidized KPR Information System or abbreviated as SiKasep by the Housing Financing Fund Management Center (PPDPP) on December 19, 2019 has reached 85 thousand housing units. Adhitama Group received the Excellence Award from REI as the best subsidized housing in 2020. The development of low-income housing that meets these criteria must have a minimum land area of five hectares, a high-quality structure, availability of good facilities and infrastructure, and relevant permits.

Adhitama Group is a real estate company located in Pekanbaru City dedicated to building subsidized housing. One of Adhitama Group's products is Fazar Asri 4, Fazar Asri 5, and Puritama Village. The following is Adhitama Group's subsidized housing data in 2020 - 2024:

Table 2. Adhitama Group Subsidized Housing Data 2020 – 2024

No.	Housing Name	Period	Number of Units	Information
1	Fazar Asri 4	2020 to 2021	88	Sold
2	Fazar Asri 5	2022 to 2023	73	Sold
3	Puritama Village	2023 to 2024	45	7 units remaining

Source: Adhitama Group, 2025

Sales data from these three housing projects demonstrate Adhitama Group's continued success in meeting the market demand for subsidized housing in Pekanbaru City. All units in Fazar Asri 4 and Fazar Asri 5 have been successfully sold, while Puritama Village is also almost sold out with only 7 units remaining. This success not only reflects the attractiveness in terms of affordable prices, but also perhaps reflects Adhitama Group's efforts in making houses according to specifications and strategic location selection. By continuing to follow market trends and consumer needs, Adhitama Group seems ready to maintain and even increase their sales achievements in the future. There is an interesting phenomenon related to sales and occupancy rates of subsidized houses in several Adhitama Group housing estates. From the data collected, it can be seen that although sales of subsidized houses are quite stable, low occupancy rates indicate a problem that can be seen from the data below :

Table 3. Number of Occupied Houses 2020 – 2024 Adhitama Group

No.	Name Housing area	Sold until 2024	The amount that Occupied	Percentage	Information
1.	Fazar Asri 4, Jl Gurinam XII, Umban Sari Subdistrict, Rumbai	88	34	38.63%	J1, J5, J7, J9, K1, K7, K8, K9, L2, L3, L7, L9, L14, L13, L15, M1, M2, M5, M8, M10 M15, N2, N3, N6, N12, N13, N15, O2, O4, O6, O8, O9, O10, O14
2.	Fazar Asri 5, Jl. Work, Umbai Sari – Tassel	73	30	41.09%	A1, A2, A3, A4, A5, A10, A11, A15, B2, B3, B5, B7, B17, B18, C1, C5, C6, C7, C8, C11, C13, C14, C15, D2, D4, D6, D7, D9, D10, D15
3.	Puritama Village Jl Indrapuri, Rejosari, Greater Tenayan	38	17	44.73%	A1, A2, A5, A7, B7, B9, B12, C1, C2, C3, C5, C8, C12, D1, D2, D3, D4

Source: Adhitama Group, 2025.

Although subsidized housing sales by Adhitama Group are quite stable, there is an interesting phenomenon that emerges from sales data and occupancy rates in their three main housing estates, namely Fazar Asri 4 which operated from 2020 to 2021, Adhitama Group managed to sell 88 housing units. With an average sale of five units per month, this project shows high interest from the public. However, what is interesting is that only 34 of the 88 units are occupied. This figure shows a gap between the decision to purchase and the decision to occupy the house. Continuing the success of Fazar Asri 4, Adhitama Group launched Fazar Asri 5 in 2022 to 2023 with a total of 73 housing units for sale. Similar to the previous project, sales averaged five units per month. However, of the 73 units sold, only 30 units were occupied. Again, this data indicates factors that influence buyers' decisions not to occupy the homes they buy.

The latest project, Puritama Village, was launched in 2023 and is still ongoing until 2024. With a total of 45 housing units, this project recorded a higher average sales of eight units per month. However, only 17 units were occupied out of all the houses sold. This shows that despite high demand, there are obstacles that prevent buyers from settling in this housing. Data from these three housing complexes reveals several important phenomena. First, the affordable price factor is clearly the main attraction for many subsidized home buyers. However, the low occupancy rate indicates other issues that affect consumer purchasing decisions. The first problem is suspected inadequate income due to high transportation costs, which can cause consumers to occupy the house even though they have purchased it. Data shows that in Fazar Asri 4, although all 88 housing units were sold in the 2020-2021 period, only 34 units were occupied. The same thing happened in Fazar Asri 5, where out of 73 units sold in the 2022-2023 period, only 30 units were occupied. This low occupancy rate indicates that consumers are still delaying occupying the house due to inadequate income, school fees, or moving side businesses.

The second problem is the alleged less strategic location, which can affect consumer purchasing decisions. Locations that are far from the city center, public facilities, and poor transportation infrastructure can make subsidized houses less attractive to occupy. This can be seen from the data that many buyers in Fazar Asri 4 and Fazar Asri 5 chose not to occupy their homes even though they were sold. Puritama Village housing shows almost sold out (7 units left out of 45), only 17 units occupied. This shows that the non-strategic location of housing is suspected to be the main reason why many buyers do not occupy their homes. Another reason is because of rational and emotional motivation from within the consumer at the time of purchase. Some consumers make purchases due to rational motivation based on the reality shown by a functional and objective house such as quality, affordable prices, availability of houses, and efficiency when used. While other consumers have emotional motivation in purchases based on feelings, pleasure such as having a house can increase social status, show economic status that is subjective and symbolic.

One of the consumer factors in buying housing is also influenced by the location which is closely related to the subsidized housing business. A house is a necessity that in its development turns out that a house is also an attractive investment alternative with the hope of profits that will be received in the future. Tjiptono, F., & Chandra, (2017) explained that location is the position of the product, a place where it can be reached easily, safely and comfortably. Location strategy will greatly affect customer satisfaction in making purchases (Pangenggar, Gadhang, W. Hidayat, 2014). In this case, choosing a place to live, location is one of the factors considered by customers, a strategic location is a strong thing to attract customers. The

phenomenon that occurs in the field is that subsidized housing with relatively cheap prices tends to be in less good locations. In a report entitled The World Bank's 2020 Indonesia Public Expenditure Review of Government Spending, it explains that subsidized housing currently fails to meet housing demand in urban areas. The data obtained 57% of subsidized housing units are located in rural areas.

The emergence of a purchase decision can be defined by (Kotler, 2014) as a stage in the buyer's decision-making process where consumers actually buy, in making a decision to buy a house or consumers have consideration values such as income and location. There are several phenomena in the field in subsidized houses, especially Adhitama Group, namely some consumers on the initial reason for buying a house to be used as a place to live, but from the three locations of the houses studied, the average percentage of those who live in the house is no more than 45%. From several cases, some consumers also admitted that the house they bought was only for investment, this is of course prohibited according to the regulations set by the government. In this case, the Adhitama Group could not take too far action because some of those who took the house for investment had been audited by the banking party. The income variable that influences purchasing decisions has been proven by previous studies such as research conducted by Kurniawan et al., (2020) with the results that income influences purchasing decisions. Other studies that prove that income has no effect are in the study (Gautam et al., 2023), with the finding of a positive relationship between income and purchasing decisions. RD Utami et al. (2022) also support that income partially influences purchasing decisions. The gap in previous studies is shown by research conducted by Wijayaningtyas (2019) which shows that income has no effect on purchasing decisions.

Another factor that also has an influence is location. It is explained in the research of Ayu Aprilia & Dhea Praadha Gitama (2022) with the finding that location has an influence on the decision to purchase Puri Hijau housing in Cirebon Regency. Research conducted by Saroinsong et al. (2022) also supports that the location variable in Citra Land housing in Manado simultaneously has a significant effect on purchasing decisions. Other supporting research is research conducted by Ali & Suciana (2019) and Kurniawan et al. (2020). The opposite research that provides results that location has no effect on consumer purchasing decisions is proven in the research of Wijayaningtyas (2019). Rahman's research (2022) also found that location has no effect on the decision to purchase subsidized housing. Motivation also influences purchasing decisions, this is proven by research conducted by (Susilawati, 2010). In addition, research (Muzdalifah, 2020) also found that motivation influences purchasing decisions. In research conducted by Setiawati (2017), purchasing decisions are variables that can be influenced by motivation. Meanwhile, research (Pondaag, 2019) found that emotional purchasing motivation does not affect purchasing decisions, but rational purchasing motivation affects purchasing

This study has several limitations that need to be considered to understand the context and scope of the results obtained. First, this study is limited to subsidized housing marketed by Adhitama Group in Pekanbaru City. Therefore, the results of this study may not be generalizable to other areas that have different housing market conditions. In addition, the data used in this study covers home sales from 2020 to 2024. Changes in market conditions or government policies that occur after this period are not included in the analysis, so the results may not reflect the current situation. This study also focuses on three independent variables, namely income, location, motivation, while purchasing decisions are dependent variables.

II. Literature Review and Hypothesis Development

2.1. Income

Income can be defined as the total money received by a person or household in a certain period, usually one month. Income can be in the form of wages or salaries, employee recruitment, income from wealth such as rent, interest, and dividends, and transfers or receipts from the government such as social benefits or unemployment insurance (Herlindawati, 2017). According to Ida & Dwinta (2010) personal income is the total gross income of a person each year from wages, business, and investment. Income is a reward obtained from production factors in a certain period of time. The reward for that time can be in the form of rent, wages or salaries, interest or profit. Personal income is all types of income, including income earned without doing anything received by citizens. Income can be used by the recipient, namely all households in the economy can use income to buy the goods and services they want.

Measurement of income according to Bramastuti (2009) includes: 1. Income received per month, namely income received by a person in one month which is regular in nature and is usually received because of compensation in the form of money or goods. 2. Source of income, namely income obtained by a person outside the main source of income, or can also be called additional income. 3. School budget costs, namely costs incurred by a person to support the needs of school or educational activities. 4. Family burdens borne, namely the number of members in a household who are still the responsibility of the household in meeting daily needs.

2.2. Location

Kotler (2014) in their book on marketing management, Kotler states that one of the four Ps in the marketing mix is "Location", which refers to where the product or service is available to consumers. A well-designed location can increase product accessibility and make the purchasing process easier for consumers. Staton, WJ, Etzel, MJ, & Walker (2015) in the book *Fundamentals of Marketing*, Stanton, Etzel, and Walker define location as physical and geographic factors that affect the attractiveness of a place to customers. This includes things like accessibility, visibility, and convenience for customers to access goods or services. A strategic location is a place where customers can easily and safely reach a place of business such as restaurants, shopping centers and have ample parking space. Location is a decision made by a company about employee operations, according to Lupiyoadi (2013) the location of a service company depends on the type of interaction and its intensity. Place is a place or location, also called a setting.

According to Mischitelli (2000) the elements that influence the selection of a location are: 1. Place. These are things related to location or position. It is better if the location of a housing complex is close to a busy center or close to a densely populated area. 2. Parking. Housing should have its own parking lot or use a large, comfortable, and safe public parking lot for both two-wheeled and four-wheeled vehicles. 3. Accessibility. Housing should be on a road that is easy to reach either by private vehicle or by public transportation. 4. Visibility. The building of the housing complex should be easy to see and known to many people. 5. Infrastructure. This section concerns all parts of the building where a housing complex operates, for example: public facilities, transportation, etc.

2.3. Motivation

Arijanto (2012) the purpose of motivation is to fulfill basic human needs such as food and drink and then secondary needs such as education, recreation and others. The motivation that exists in a person (consumer) will manifest a behavior that is directed at the goal of achieving satisfaction targets. So motivation is not something that can be observed, but is something that can be concluded. Every activity carried out by a person is driven by a force within that person, this driving force is what we call motivation. Setiadi (2019) defines consumer motivation as a state within a person that drives the individual's desire to carry out activities in order to achieve a goal. With the motivation in a person, it will show a behavior that is directed at a goal to achieve satisfaction targets.

Sopiah explains that motivation is a driving force that makes someone want to mobilize competence in the form of expertise, energy and time to carry out various activities that are their responsibility and carry out their obligations in order to achieve the goals and various targets that have been set (Sangadji and Sopiah, 2013). According to Schiffman & Kanuk (2015) motivation is described as a drive within an individual and forces him to act. This drive is generated by pressure due to an unmet need. In the field of marketing, motivation is the considerations and influences that drive people to make purchases (Sigit, 2002). Motivation is divided into two, namely: rational and emotional motivation. 1. Rational motivation is a purchase based on the realities shown by the product to consumers and is a functional and objective product attribute, for example product quality, product price, availability of goods, the efficiency of the use of the goods can be accepted. 2. Emotional motivation in purchasing is related to feelings, pleasure that can be captured by the

five senses, for example by having a certain item can increase social status, the role of the brand makes buyers show their economic status and is generally subjective and symbolic.

2.4. Buying decision

Purchasing decisions according to Setiadi (2019) are decisions that involve a choice between two or more alternative actions or behaviors. According to Kotler and Keller (2013) purchasing decisions are a process in which consumers go through five stages, namely problem recognition, information retrieval, evaluation of alternative purchasing decisions, and post-purchase behavior that begins long before the actual purchase is made or has a long-term impact after that. After consumers learn about their problems, search for information about a particular product or brand, and assess how well each alternative can solve their problems, this series of processes results in a purchasing decision (Tjiptono, 2017).

According to Kotler (2014) purchasing decisions are the final decisions of individuals and households who buy goods and services for personal consumption. The purchasing decision process requires a match between needs and the products offered and must also have passed the intervention stage and other people both positively and negatively (Kotler and Keller, 2016). expressed that purchasing decisions can also be defined as the time when an individual has paid for a product or has made a commitment to buy a product at a certain price. The decision-making process according to Kotler (2019) is: 1. Needs Identification Stage. The purchasing process begins with identifying needs. Buyers feel there is a difference between actual conditions and conditions. 2. The process of searching for information that is driven by consumers can include searching or not searching for additional information. 3. Alternative evaluation is part of the buyer decision-making process where customers use data to assess various alternative brands in a set of choices. 4. When customers actually choose to buy an item, they make a purchase decision. 5. When buyers are satisfied or dissatisfied with the items they buy, they carry out post-purchase behavior. Consumers are more dissatisfied if there is a difference between results and expectations. In order for buyers to be satisfied, sellers must make promises that are truly in accordance with product performance.

2.5. Hypothesis

H1 : Income has a positive and significant influence on the decision to purchase subsidized houses at Adithama Group in Pekanbaru City.

H2 : Location has a positive and significant influence on the decision to purchase subsidized houses at Adhitama Group in Pekanbaru City

H3 : Motivation has a positive and significant influence on the decision to purchase subsidized houses at Adhitama Group in Pekanbaru City.

H4 : Income, location, and motivation have a positive and significant influence on the decision to purchase subsidized houses at Adhitama Group in Pekanbaru City.

III. Research Method

3.1. Place and Time of Research

This research was conducted on subsidized housing consumers at Fazar Asri 4, 5 and Puritama Village. This research is estimated to take 3 months starting from the proposal preparation process, collecting initial data, conducting literature studies, designing research models, collecting data from questionnaires.

3.2. Population and Sample

The population in this study were subsidized home buyers in Fazar Asri 4 (88 people), Fazar Asri 5 (73 people) and Puritama Village (38 people) until 2024 occupying the houses that had been purchased totaling 199 people. The sampling technique used purposive sampling technique, namely the samples taken were samples that had certain criteria. Determination of the number of samples using the Slovin formula. From the results of the Slovin formula, the number of samples obtained was 133 people.

3.3. Data collection technique

The data collection method used in this study is by using a questionnaire. The questions given to respondents are open and closed. In the closed type, respondents are asked to choose an answer from a series of alternatives provided by the researcher. While in the open type, respondents are asked to answer questions and then analyze the answers according to what the respondents have prepared or felt. The questions in the questionnaire are divided into two parts, namely respondent identity questions containing questions about the respondent's personal data. The second part is the variable questions containing statements and questions about the research variables used in this study.

3.4. Data analysis

The data analysis used in this study is multiple linear analysis. Hypothesis testing is carried out by partial testing and simultaneous testing with the regression equation, namely: $Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$. $Y =$ Purchase Decision, $\alpha =$ constant as the intercept, $X_1 =$ Income, $X_2 =$ Location, $X_3 =$ Motivation. $\beta_1, \beta_2, \beta_3 =$ Regression Coefficient, $\varepsilon =$ Error Term.

IV. Results and Discussion

4.1. Respondent Identity

Based on the processed data, it shows that there are more male respondents than female respondents. This is because men who are married are responsible for providing a decent place to live for their families. Men are more capable of being active in managing housing credit with a long process flow compared to women. Then based on age grouping, information was obtained that the most respondents were aged between 31-40 years at 56.3%. This is included in the productive age in trying to have more work experience so that they tend to be more financially stable and have good planning and get a career that is starting to be established and generally have a family. Men at a productive age with a small family have needs and are responsible for providing a place to live, thus supporting the decision to buy a subsidized house.

Judging from the marital status, it was found that respondents who were married dominated in this study. A house is a building that functions as a place to live or a residence and a means of family development. Having your own home provides financial security and allows families to focus on important things such as education, career, and social relationships. The benefits of a house for family members are as a place to live, a place of shelter, a place for family gatherings, an identity for residents, and a place for activities. Housing is very important for early families because it is a need for a stable and safe place to live, and supports family growth and welfare, so that married consumers support the decision to buy subsidized houses. Based on education level, the highest respondent finding was with a Bachelor's degree. A person with a high level of education can determine a good decision in making a housing purchase based on experience and profitable economic value. Housing is very important according to the thinking of educated people because it provides a foundation for success in education and social life. Decent and affordable housing can help improve the quality of life, reduce stress, and create a conducive environment for learning and working. Most consumers who have a bachelor's degree support the decision to buy subsidized houses.

Based on the field of work, most respondents have jobs as private employees, as well as entrepreneurs who are more focused on developing their businesses by looking at various opportunities and their potential. Everyone has different conditions and goals, so the decision to buy a house must be based on their personal situation, work, and financial capabilities. Most consumers who decide to buy subsidized houses are private employees. Private employees find it easier to meet several administrative requirements to get subsidized mortgages such as NPWP and pay slips according to the specified limits. In marketing, developers and private companies work together to meet the housing needs of employees. In terms of income, it was

found that respondents who bought subsidized houses mostly had 4.1 - 6 million. As is known, having a house is the desire of many people. However, not everyone can have it. This is because the price of houses is increasing all the time. Consumers before deciding on a house to buy have ensured the amount of mortgage installments that are in accordance with their financial capabilities. This shows that respondents with a total income of 4.1-6 million support the decision to buy subsidized houses, because in order to be able to own a house, respondents must be able to pay installments that must have financial capabilities.

4.2. Validity Test

Validity Test The measuring instrument is carried out using Pearson product moment, namely by correlating the item scores on the questionnaire with the total score. The magnitude of the correlation to be considered a valid item is $r \geq 0.191$. So, if the correlation between the question item and the score is less than 0.191, then the item is declared invalid (Sugiyono, 2012). So in this study, a validity value limit of 0.191 was used. This research instrument is said to have strong validity because this research instrument can measure what is actually being measured.

4.3. Reliability Test

Table 4. Results of Variable Reliability Test

Variables	Cronbach's Alpha	N of Items	Information
Income	0.806	4	Reliable
Llocation	0.859	5	Reliable
Mmotivation	0.943	9	Reliable
KPurchase Decision	0.886	7	Reliable

Based on the results of data processing, it is known that the cronbach alpha value of the income, location, and motivation and purchasing decision variables is greater than 0.70 so that it can be concluded that the variables are reliable, which means that the questionnaire is declared reliable. This research instrument is said to be reliable because this research instrument can measure consistently even though it is used repeatedly.

4.4. Normality Test Results

Table 5. Normality Test Results

Statistic	Description	Unstandardized Residual
N	Number of observations	133
Normal Parameters ^{a, b}	Mean	0
	Standard Deviation	2.79752756
Most Extreme Differences	Absolute	0.055
	Positive	0.055
	Negative	-0.050
Kolmogorov-Smirnov Z		0.635
Asymp. Sig. (2-tailed)		0.814

Based on the results in Table 5, it shows that the data is normally distributed. This is indicated by the Asymp. Sig. (2-tailed) value of $0.814 > 0.05$. The normality test of this study is said to have residual data that is normally distributed and can meet the requirements for testing the regression model. The normality test shows that in the regression model of this study, an independent variable, namely income, location, motivation and a dependent variable, namely purchasing decisions, have a normal distribution.

4.5. Multicollinearity Test

Table 6. Multicollinearity Test Results

Model		Colinearity statistics	
		Tolerance	VIF
1	(Constant)		
	Opinionn	.472	2.118
	Locationi	.424	2.356
	Motivacioni	.315	3.170

Based on the table above, the results of the calculation of the tolerance value show that there are no independent variables, namely income, location, and motivation that have a tolerance value > 0.10 and a VIF value < 10. It can be concluded that the regression model in this study does not experience multicollinearity. The regression model of this study has no correlation between independent variables. The multicollinearity test shows that the regression model does not find any correlation between independent variables, namely income, location, motivation.

4.6. Multiple Linear Regression Equation

Table 7. Multiple Linear Regression Equation

Model		Unstandardized Coefficients	
		B	Std. Error
1	(Constant)	4.288	1,501
	Opinionn	.388	.150
	Locationi	.268	.124
	Motivacioni	.307	.066

$$Y = 4,288 + 0.388X_1 + 0.268X_2 + 0.307X_3$$

- The coefficient value of the income variable (X1) shows a value of 0.388, which means that if the income variable (X1) increases by 1 (unit), it will increase the influence of purchasing decisions (Y) by 0.388 and vice versa, assuming other variables remain constant.
- The coefficient value of the location variable (X2) shows a value of 0.268, which means that if the location variable (X2) increases by 1 (unit), it will increase the influence of the purchasing decision (Y) by 0.268 and vice versa, assuming that other variables remain constant.
- The coefficient value of the location variable (X3) shows a value of 0.307, which means that if the location variable (X3) increases by 1 (unit), it will increase the influence of the purchasing decision (Y) by 0.307 and vice versa, assuming that other variables remain constant.

4.7. Partial Hypothesis Testing (t-Test)

Table 8. Partial Test (t-Test)

Model		t	Sig.
1	(Constant)	2,856	.005
	Opinionn	2,595	.011
	Locationi	2.169	.032
	Motivacioni	4.629	.000

- Income, obtained t count value (2.595) > t table (1.976) with a significance level (0.001) < (0.05). This means that income has a positive and significant effect on purchasing decisions.
- Location, obtained t count value (2.169) > t table (1.976) with a significance level (0.000) < (0.05). This means that location has a positive and significant effect on purchasing decisions.

- c. Motivation, obtained t count value (4.629) > t table (1.976) with a significance level (0.000) < (0.05). This means that motivation has a positive and significant effect on purchasing decisions.

4.8. Simultaneous Hypothesis Testing (F Test)

Table 9. Simultaneous Test (F Test)

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1559.037	3	519,679	64,894	.000 ^b
	Residual	1033.053	129	8.008		
	Total	2592.090	132			

Based on the calculation results, it is known that Fcount = 64.894 with a significance of 0.000 small from $\alpha = 0.05$. Thus, it can be stated that together the variables Income (X1), Location (X2), and Motivation (X3) have a significant effect on Purchasing Decisions (Y).

4.9. Coefficient of Determination

Table 10. Coefficient of Determination

Research Model	R	R Square	Adjusted R Square
The Influence of Income, Location, and Motivation on Purchasing Decisions	0.776	0.601	0.592

The value of the adjusted determination coefficient $R^2 = 0.592$, meaning that the ability of the independent variable to explain the variance of the dependent variable is 59.2%. As much as 40.8% of the variance of the dependent variable cannot be explained by the independent variable. This is due to the existence of other factors that also influence which are not examined in this study.

4.10. Discussion

- a. The Influence of Income on Purchasing Decisions

Income influences purchasing decisions with a small significance value of 0.05, meaning that income has a positive and significant effect on purchasing decisions for subsidized houses at Adhitama Group in Pekanbaru City. An increase in income by one unit increases purchasing decisions by 0.388 and vice versa assuming location and motivation remain the same. The highest income value is in the income source dimension, the lowest value is in the income received per month dimension. This means that the income received per month gets the lowest value because consumers are unable to buy a house in cash, so consumers need MBR housing developed by Adhitama Group. The source of income gets the highest value because consumers see the potential to be able to do side jobs around the housing environment.

The same results are also shown by Muzdalifah's research (2020), where the study has a positive coefficient value, which means that consumers who have high incomes will also have a high level of decision. Income has an influence on purchasing decisions, this is in accordance with theoretical logic that in deciding on a purchase, it is greatly influenced by the level of income, where income will greatly determine the house that consumers can afford to buy. Many consumers who experience a decrease in income will try to limit spending to get the desired house, consumers will choose the desired price according to their ability. According to theory, prices that fall into the category of consumer knowledge and reach can influence a person's decision to buy a product.

Income influencing purchasing decisions has been proven by previous studies such as research conducted by Kurniawan et al., (2020) with the results that income influences purchasing decisions. Other

studies that prove that income has no effect are in the study (Gautam et al., 2023), with findings of a positive relationship between income and purchasing decisions. Utami et al. (2022) also support that income partially influences purchasing decisions. The gap in previous studies is shown by research conducted by Wijayaningtyas (2019) which shows that income has no effect on purchasing decisions.

b. The Influence of Location on Purchasing Decisions

Location influences purchasing decisions with a small significance value of 0.05, meaning that location has a positive and significant effect on purchasing decisions for subsidized houses at Adhitama Group in Pekanbaru City. An increase in location by 1 unit increases purchasing decisions by 0.268 and vice versa with the assumption of fixed income and motivation. The highest location value in the infrastructure dimension can influence consumers in making decisions, while the lowest value is in the parking dimension. This means that subsidized houses built by Adhitama Group have good infrastructure that influences consumers in making purchasing decisions. Infrastructure plays an important role in consumer purchasing decisions, especially in the housing sector. Good infrastructure such as that carried out by Adhitama Group by providing a prayer room, main gate, park and wide road can increase the added value of a location and encourage consumers to buy or choose a place to live.

Suwarman (2014) explained that location is considered very important because a strategic location makes it easy for consumers to reach a place of business in order to provide an opportunity for consumer decisions to buy. An easily accessible location is an added value for every company because before a person or group of people decide to buy, they will also consider the location. This is reinforced by previous research conducted by Kurniawan (2017) in his journal, the results showed that location had a significant effect on purchasing decisions. Similar to previous research conducted by Aprilia Dewi Ratnasari and Dirwan (2015) where the results of the study stated that there was an influence of location variables on purchasing decision variables. This means that the better the choice of business location made by business actors, the more likely there is an increase in purchasing decisions. Based on the explanation above, researchers in this case can conclude that the location determined by the company to carry out its business activities affects consumer purchasing decisions. The more strategic and accessible to consumers the location of a business run by the company, the greater its influence on consumer purchasing decisions.

This study is supported by research by Ayu Aprilia & Dhea Praadha Gitama (2022) with findings that location influences purchasing decisions for Puri Hijau housing in Cirebon Regency. Research conducted by Saroinsong et al. (2022) also supports that location variables in Citra Land housing in Manado simultaneously have a significant effect on purchasing decisions. Other supporting studies include research conducted by Ali & Suciana (2019) and Kurniawan et al. (2020). Contrary research that provides results that location has no effect on consumer purchasing decisions is evidenced by research by Wijayaningtyas (2019). Research by Rahman (2022) also found that location has no effect on purchasing decisions for subsidized housing.

c. The Influence of Motivation on Purchasing Decisions

Motivation influences purchasing decisions with a small significance value of 0.05, meaning that motivation has a positive and significant effect on purchasing decisions for subsidized houses at Adhitama Group in Pekanbaru City. An increase in motivation by 1 unit increases purchasing decisions by 0.307 and vice versa with the assumption that income and location remain the same. The highest value of motivation is in the emotional motivation dimension, while the lowest value is in the rational motivation dimension. This means that emotional motivation dominates when deciding to purchase Adhitama Group housing. Emotional motivation dominates because emotions play an important role in the decision-making process and drive human behavior. Emotions can provide a strong impetus to act, especially in challenging or emotional situations and specific things that are always associated with Adhitama Group housing. Emotions can affect the way a person processes information and makes decisions. In an emotional situation, a person may be more likely to act based on emotions rather than considering rational aspects.

Motivation is a person's personal natural state that drives the individual's desire to carry out certain activities in order to achieve a goal (Swastha and Handoko, 2017). Motivation in a person (consumer) will manifest a behavior that is directed at the goal of achieving satisfaction targets. So motivation is not something that can be observed, but something that can be concluded. Motivation cannot be seen simply from a person's behavior because motives are not always as they appear, sometimes even the opposite of what they appear. A person's behavior is greatly influenced and stimulated by their desires, needs, goals and satisfaction. Both from within (internal) and from outside (external). So, every activity carried out by an individual always has motivation (Mowen, 2012).

In purchasing motivation is divided into rational and emotional motivation. Rational motivation is a purchase based on the reality shown by the product to consumers and is a functional and objective product attribute such as product quality, product price, availability of goods, efficiency of use of the goods can be accepted. While emotional motivation in purchasing is related to feelings, pleasure that can be captured by the five senses for example by having a certain item can increase social status, the role of the brand makes buyers show their economic status and is generally subjective and symbolic. When someone is going to make a decision to buy a product, of course, it will be influenced by both types of motivation, namely rational and emotional motivation (Wahyuni, 2008). This research has been proven by research conducted by (Susilawati, 2010). In addition, research (Muzdalifah, 2020) also found that motivation influences purchasing decisions. In research conducted by Setiawati (2017), purchasing decisions are variables that can be influenced by motivation. Meanwhile, research (Pondaag, 2019) found that emotional purchasing motivation does not affect purchasing decisions, but rational purchasing motivation does affect purchases.

d. The Influence of Income, Location, and Motivation on Purchasing Decisions

Income, location, and motivation influence purchasing decisions with a small significance of $\alpha = 0.05$. Thus, it can be stated that together the variables of income, location, and motivation have a significant effect on purchasing decisions for subsidized houses at Adhitama Group in Pekanbaru City. The highest value of purchasing decisions on the purchasing dimension with an indicator of confidence in the company, where as is known Adhitama Group is a registered company, has a good image and is the winner of the FIABCI Indonesia-REI Excellence Award. Meanwhile, the lowest value on the problem recognition dimension where confidence in purchasing a house for long-term investment where the development of the environment and facilities around the location tends to increase.

Location and income affect purchasing decisions. The more strategic the location, the greater the possibility of consumers deciding to buy. But if the location offered is not good, consumers will think twice about buying. Likewise with income, the higher a person's income, the greater a person's ability to buy. All decisions taken by everyone always have motivation. In purchasing, rational motivation is based on the reality shown by the product to consumers and is a functional and objective product attribute. Emotional motivation in purchasing is based on feelings, pleasure that can be captured by the five senses and is generally subjective and symbolic. This study is supported by research (Muzdalifah, 2020) which found that income and motivation influence purchasing decisions. Research conducted by (Lailiyah, 2020) found that income and location influence consumer purchasing decisions in choosing KPR at Sharia Property Developers in Central Java.

V. Conclusion

Based on the results of the research that has been conducted, it can be concluded that the variables of income, location, and motivation partially or simultaneously have a significant effect on the decision to purchase subsidized houses at Adhitama Group in Pekanbaru City. The higher the consumer's income, the greater their tendency to buy subsidized houses. In addition, a strategic and easily accessible location is also an important factor that drives purchasing decisions. On the other hand, consumer motivation has proven to be the most dominant factor in influencing these purchasing decisions. Therefore, to increase sales of subsidized houses, Adhitama Group needs to consider strategies that can increase the motivation of potential

consumers, pay attention to the selection of strategic locations, and target market segments with appropriate income levels. The contribution of this study is to provide a deeper understanding of the factors that influence the decision to purchase subsidized houses, especially at Adhitama Group in Pekanbaru City. The results of this study can be used as a reference for housing developers in formulating more effective marketing strategies, such as targeting consumers with certain income segments, choosing strategic and comfortable locations, and building an emotional approach that can increase purchasing motivation. In addition, this research can also be a reference for further researchers in developing studies related to consumer behavior in the property sector.

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