

ATTITUDE AND PERCEIVED BEHAVIORAL CONTROL ON INTENTION OF CUSTOMERS IN TAKING DECISIONS TO PURCHASE HOME IN BANK A

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***Abstract**---The house is one of the basic human needs that must be met. But house prices continue to soar every year, making it rare for people to be able to buy a house in cash. Rising house prices can be caused by several factors, one factor is the market mechanism. The purpose of this study was to determine how the influence of Attitude and Perceived Behavioral Control on the Intention of Bank A customers in making home purchase decisions. And to find out Attitude and Perceived Behavioral Control of Bank A customer Intention partially. The research method used is a quantitative research method with a survey approach, the population used is the customer and prospective customers at Bank A. The sample of this study was 100 respondents. The analytical method used is multiple regression analysis and hypothesis testing. The results of the analysis show that attitude influences intention, while perceived behavioral control has no effect on attention.*

***Keywords**---Attitude, Perceived Behavioral Control, Intention*

I. INRODUCTION

The house is one of the basic human needs that must be met. Owning your own home is everyone's dream, even a necessity for those who are married. But house prices continue to soar every year, making it rare for people to be able to buy a house in cash. Rising house prices can be caused by several factors, one of the factors is the market mechanism, soaring house prices are strongly influenced by market mechanisms, namely supply and demand. The higher the demand, the higher the price is pegged. Because the high demand for housing today is inversely proportional to the existing supply.

Along with the development of cities in Indonesia that are competing with each other to make large and decent dwellings, Banking in Indonesia provides loan services to bridge buyers and sellers of houses. Generally, banks in Indonesia provide loan services with interest, or called Home Ownership Loans (KPR). House Ownership Credit is a loan used to buy a house or for other consumptive needs with collateral in the form of a house with a financing scheme of up to 90% of the price of the house. While the collateral needed for the KPR is the house to be purchased itself for the KPR. Mortgages also have varying amounts of interest depending on the number of loans offered by each bank. KPR is a consumer credit category, so the KPR designation must be for consumptive activities, and not allowed for productive activities. Simply put, the advantage of mortgages is that customers do not need to save long to collect as much money as the price of building or renovating a house.

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The attitude of the Indonesian people towards KPR is still relatively good, this is evidenced by the large number of loans received by banks and the Financial Services Authority (OJK) data shows that currently the number of bank loans in the community is increasing. Based on Bank Indonesia data per quarter I in 2018, as many as 75.8% of consumers in Indonesia still use mortgages as the main facility in purchasing residential property. While 14.93% of consumers choose to buy a house in cash in stages and the remaining 9.27% choose a cash payment scheme.

Although mortgages are relatively expensive, the majority of Indonesians have the ability to finance mortgages. Where this is evidenced by the increasing amount of bank credit growth in Indonesia. The trend in applying for mortgages actually rose even though since the fourth quarter of last year interest rates have entered double digits. This shows that the Indonesian people have a good perceived behavioral control of mortgages.

Customers and prospective customers consider that the housing loan (KPR) is quite effective for them. Quite a number of people around their customers and prospective customers use Home Ownership Credit financing. In the Perceived behavioral Control indicator, customers and prospective customers feel they have the ability to pay mortgages.

II. LITERATURE REVIEW

ATTITUDE

Attitude is a tendency to respond to things that are liked or not liked on an object, person, institution or event. Attitudes toward behavior are considered as the first variable that influences behavioral intentions. When an individual positively appreciates an action, then he has the will to do certain actions. The view of a behavior is influenced by behavioral beliefs as a result of the behavior carried out. Individual beliefs include beliefs strength and outcome evaluation. This view of behavior is believed to have a direct impact on the will to behave which is then affiliated with perceived behavioral control and subjective norms (Ajzen, 1991).

Various explanations about attitude as a determinant of Intention are positive or negative feelings of individuals about performing a behavior. This is determined through an assessment of one's beliefs about the consequences arising from the behavior and an assessment of the affordability resulting from these consequences. Therefore, favorable and positive attitudes encourage a higher intention to engage in questionable behavior. tested the perception of conventional bank account holders on Islamic banking products and found that attitudes towards Islamic banking products influenced their interest in canceling Islamic bank products. Here are the indicators of attitude:

1. Mortgage credit financing meets customer needs
2. Credit financing is the best way to get home ownership loans
3. The bank has funds that can be accessed to finance long-term housing loans

Thus it can be concluded that, the attitude of homeowners might influence their intention to use credit financing to finance their home ownership (Usman and Lizam, 2016).

III. PERCEIVED BEHAVIORAL CONTROL

Perceived Behavioral Control is a measure of one's beliefs about how simple or complex it is to carry out an action (Jamaludin and Hapsari, 2014). The existence of supporting factors provides an important role in controlling the perceived behavioral control. Vice versa, the less supporting factors felt by an individual, the individual will find it difficult to understand the behavior carried out (Ajzen, 2005).

Perceived behavioral control is the perceived ability and confidence that a person has in carrying out a behavior. Perceived behavioral control influences a person's intention to perform a given behavior. Perceived behavioral control felt by homeowners is their ability and confidence to overcome the constraints of loan credit. The following are indicators of perceived behavioral control:

1. The customer has the resources to pay interest on mortgage financing
2. Financing affordable home ownership loans by me
3. I have a Certificate of Occupancy
4. The customer can overcome the complicated procedure of mortgage financing

If the perceived control over this constraint is high, then the intention and trust in using credit financing in financing home ownership will be high (Usman and Lizam, 2016).

INTENTION

Behavior formation theory that is built by the reciprocal relationship between beliefs, attitudes and intentions. Attitude is how someone argues, holds or evaluates the object. Trust is information that a person has about an object. Intention is an individual's interest to show a behavior. Intention consists of four elements, namely behavior, targets that will be subject to behavior, situations where the behavior will be shown and the time the action is shown. Theory of reasoned behavior which explains that there are two determinants of intention occurrence, namely attitude toward the behavior and subjective norms (Fishbein and Ajzen, 1975).

Interest is basically an acceptance of a relationship between oneself and something outside oneself (Djali, 2015). Very big interest influences achievement in an occupation, position or career. It is not possible for people who are not interested in a job to complete the job properly. Interest can be interpreted as feeling happy or unhappy in dealing with an object (Surya, 2014).

Intention is an intuitive desire to perform behavior that is given a cognitive representation of one's readiness to perform a given behavior and direct antecedents of the behavior (Usman and Lizam, 2016). Here are the indicators of intention

1. The customer will recommend housing loan financing to important people for the customer
2. The customer has the intention of using the current mortgage loan financing
3. The customer has the intention to use mortgage financing in the future
4. The customer has the intention of using home ownership loan financing despite interest
5. The customer has the intention of using home ownership loan financing even though it is uncertain
6. Customers have an interest in using home ownership loan financing

In general, there is a high level of interest in using mortgage loans.

IV. RESEARCH METHOD

This research is quantitative research with survey method. Survey research is a type of research using a questionnaire or questionnaire as the main data source, where respondents are asked to give short answers that have been written in the questionnaire or questionnaire and then answers from all respondents are processed using certain quantitative analysis techniques (Sugiyono, 2015).

This study uses three variables, namely two independent variables and one dependent variable, which include:

1. The independent variable or the independent variable (X) is a variable that affects the dependent variable, either positively or negatively. If there are independent variables, the dependent variable is also present with

each unit increase or decrease in the independent variable. It can be said that the variance in the dependent variable is caused by the independent variables (Sekaran and Bougie, 2017). In this research, the independent variables are attitude, and perception of behavioral control.

2. Dependent variable or dependent variable (Y) is a variable of primary concern for researchers used by researchers to understand and describe the dependent variable, and explain its variability or predict it. It can be said that the main variables are appropriate in the investigation. Through this variable the researcher can obtain a solution of the problem under study (Sekaran and Bougie, 2017). In this study the dependent variable used is the behavioral intention variable.

The population of this study are customers and prospective customers at Bank BTN A, whose number is unknown. Determination of the number of samples using the Bernoulli formula obtained 96 respondents. Sampling is done by incidental sampling. Incidental Sampling is a sampling technique, based on coincidence, ie anyone who incidentally meets a researcher can be used as a sample, if it is deemed that the person met by chance is suitable as a data source (Sugiyono, 2015).

Data used in this study include primary data (data from the distribution and processing of questionnaires made by researchers) and secondary data (data from books, the internet, journals and previous research).

V. RESULT AND DISCUSSION

Table 1. Recapitulation of Respondents' Responses

No	Variable	Total Score	Average Score	Interpretation
1	Attitude	1100	3.67	Good
2	Perceived Behavioral Control	1437	3.59	Good
3	Intention	2331	3.33	Good

Source: Processed Data, 2020

The number of respondents sampled was 100 people. The Attitude (X1) variable is measured by three statement indicators. From the calculations obtained a total score of 1100 with an average score of 3.67. Thus the Attitude of Bank A customers is in a good category. This indicates that home loan financing meets the needs of customers, credit financing is the best way to get home ownership loans, and the Bank has accessible funds for financing long-term home ownership loans.

The variable Perceived Behavioral Control (X2) is measured by four statement indicators. From the calculations obtained a total score of 1437 with an average score of 3.59. Thus the Perceived Behavioral Control of Bank A customers is in the good category. This indicates that the customer has the resources to pay interest on mortgage financing, ownership of affordable housing loans for the customer, the customer has a certificate of occupancy, and the customer can overcome the complicated procedure of financing housing loans.

Variable Intention (Y) is measured by seven statement indicators. From the calculations obtained a total score of 2331 with an average score of 3.33. Thus the Intention of the customer ownership of KPR in Bank A is in a fairly good category. This indicates that the customer will recommend mortgage financing to important people for the customer, the customer has the intention to use mortgage financing now, the customer has the intention to use mortgage financing in the future, the customer has the intention to use mortgage financing though has interest, the customer has the intention to use mortgage financing, although its nature is uncertain, the customer has an interest in using mortgage financing, and in general has a very high interest in using mortgage financing.

Table 2. Linear Regression

Model		Unstandardized Coefficients		Standardized Coefficients
		B	Std. Error	Beta
1	(Constant)	1.010	1.807	
	Attitude	1.090	0.218	0.469
	Perceived Behavioral Control	0.698	0.181	0.361
a. Dependent Variable: Intention				

Source : Data Processing (2019)

The results of multiple regression analysis showed that the Attitude and Perceived Behavioral Control variables have a positive relationship with Intention. Each addition of the Attitude variable will increase Intention, as well as every addition of the Perceived Behavioral Control variable will increase the Intention. Through partial hypothesis testing, the data illustrates that the Attitude variable has a positive influence on Intention and the Perceived Behavioral Control variable has a positive effect on Intention.

Based on table 2, it can be seen that the effect of Attitude (X1) on the Intention (Y) of the customer for KPR ownership in Bank A is partially 10.2%, and the magnitude of the effect of the Perceived Behavioral Control (X2) on the Intention (Y) of the customer will KPR ownership in Bank A partially is 6.5%.

Table 3. t-Test

Model		t	Sig.
	Attitude	5.011	0.000
	Perceived Behavioral Control	3.861	0.000

Source : Data Processing (2019)

The t-test results showed that attitude partially affected intention by 46.9% and the magnitude of the coefficient of determination of Attitude partially by 10.2%. This means that Attitude gives a 10.2% effect on the Intention of the customer for KPR ownership in Bank A. The regression coefficient for Attitude for the Intention of the customer for KPR ownership in Bank BTN Bandung is positive, which means Attitude can increase the value of Intention. The greater the Attitude, the Intention value will be even greater.

Based on partial hypothesis testing with the T test, obtained perceived behavioral control partially affected intention by 36.1% and the coefficient of partial determination of Perceived Behavioral Control by 6.5%. It shows that even though the respondent has the ability to pay KPR it does not mean that the respondent is interested in using KPR. It is possible that they would rather pay in cash to buy the house they want. Then, another possibility is that they use other mortgage financing methods such as Sharia mortgages.

Table 4. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.771 ^a	0.594	0.586	3.712558
b. Dependent Variable: Intention				

Source : Data Processing (2019)

Based on Table 4, it is found that the Attitude (X1) and Perceived Behavioral Control (X2) Variables have an effect of 58.6% on the Intention (Y) of customers for KPR ownership in Bank A. While the remaining 41.4% is contributed by other variables besides Attitude (X1) and Perceived Behavioral Control (X2).

VI. CONCLUSION

The attitudes of customers and prospective customers of Bank A are in a good category, which means customers and prospective customers respond to mortgages well. Perceived Behavioral Control Bank A customers are in a good category, which means they feel they can afford to pay the fees, interest and procedures that exist in the KPR. Intention of customers and prospective customers of Bank A is in a fairly good category, which means customers and prospective customers have a fairly good interest in mortgages. Partially, the attitude variable influences Intention positively and the perceived behavioral control variable positively influences Intention. The biggest influence is the Attitude variable and the lowest effect is the Perceived Behavioral Control variable.

Suggestions for companies, among others, companies need to provide facilities for financing long-term ownership credit, such as shortening the bureaucracy in accessing credit. In addition, the company needs to evaluate the financing of home ownership tailored to the ability of all customers so that customers are interested in owning a house with credit financing from Bank A. Companies need to provide certainty of transactions permitted by religion, so that customers do not hesitate to become customers.

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