FACTORS INFLUENCING THE EFFECTIVENESS OF THE SAVINGS-BASED HOUSING FINANCING ASSISTANCE PROGRAM IN CENTRAL JAVA PROVINCE

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ABSTRACT

This study aims to identify the factors influencing the effectiveness of the savings-based housing financing assistance program in Central Java Province. The study uses a quantitative method with data collected through questionnaires distributed to the program recipients. Data analysis was conducted using multiple regression to determine the relationship between independent and dependent variables. The results indicate that household income, education level, access to information, and government support significantly affect the program's effectiveness. Higher household income and better education levels positively contribute to the recipients' ability to save and utilize the housing assistance more effectively. Adequate access to information about the program and procedures, along with strong government support, also enhance the program's effectiveness. These findings suggest that to improve the effectiveness of the savings-based housing financing assistance program, efforts should be made to increase program socialization, improve access to information, and strengthen cooperation between the government and the community.

KEYWORDS	*Program effectiveness, Housing financing, Savings*

INTRODUCTION

Adequate housing is a human right that has become a global concern. According to Weightman et al. (2023), around 150 million people worldwide do not have a permanent place to live, which can lead to social disparities and health problems. In Indonesia, the backlog of home ownership reached 9.9 million units based on data from the National Socio-Economic Survey (Susenas) in 2023 (Jayadi, 2024). This instability in the housing sector adversely affects families, communities, and the country, especially forcing low-income families to live in inadequate environments (Kim et al., 2022). Therefore, practical and effective interventions are needed to provide decent housing for the community.

The Indonesian government seeks to address instability in the housing sector through a series of housing welfare policies. One such effort is the Savings-Based

Housing Financing Assistance Program (BP2BT), which aims to improve housing affordability for low-income people with the requirement of saving as a form of community self-help (Cahyani et al., 2023). The program not only provides direct financial assistance but also promotes financial inclusion and economic independence for participants.

However, the BP2BT program still lacks interest among low-income communities. The Director General of Public Works and Housing Infrastructure Financing stated that in 2022, of the allocated quota of IDR 550 billion for 13,672 housing units, only 11,886 housing units were realized (86.93 percent). Some researchers have identified difficult requirements and higher interest rates compared to other housing finance programs as the main causes of low community participation (Laksono, 2023; Endasari, 2022).

Continuous evaluation in response to program performance is essential to provide better services to the community. The concept of New Public Management emphasizes increasing the efficiency and effectiveness of the public sector, increasing the responsiveness of public institutions to their clients and customers, reducing public spending, and improving managerial accountability (Mahmudi, 2019). Effectiveness is one of the methods used in evaluating policies. Dunn (1999) explains that effectiveness is a standard of assessment or selection of various alternatives in achieving optimal goals and results.

The effectiveness of the BP2BT program refers to the level of success or achievement of program objectives in providing benefits to eligible beneficiaries. This effectiveness can be measured from various aspects, including the level of beneficiary participation, the level of successful home improvement or ownership, as well as the resulting positive impact on the lives of people who receive assistance (Bassuk et al., 2014). The BP2BT program has become one of the important initiatives in increasing access to decent housing for the community, especially in Central Java Province, which has diverse geographic and demographic characteristics (Ahsani & Asnawi, 2022).

This study aims to analyze the factors that influence the effectiveness of the BP2BT program in Central Java Province. The factors analyzed include ease of program access, supervision, and beneficiary motivation. The concepts of New Public Management and Self-Determination Theory are used as the theoretical framework in this study. NPM emphasizes the importance of efficiency, effectiveness, and accountability in public services, while SDT explains that individual motivation, both intrinsic and extrinsic, plays an important role in the success of a program.

This research is expected to make a theoretical contribution by providing empirical evidence related to the factors that influence the effectiveness of the BP2BT program. In addition, the results of this study also expected to provide practical input for policy makers to design policies that are more effective in increasing low-income communities' access to decent housing. Thus, this research is not only academically useful, but also has practical relevance in efforts to improve community welfare through housing finance assistance programs.

Literature Review

Concept of New Public Management

New Public Management (NPM) is a management concept that aims to improve efficiency, effectiveness, and accountability in public service delivery. Introduced by Christopher Hood in 1991, NPM adopts the principles of private sector management to be applied in the public sector, with a focus on achieving performance targets, efficient use of resources, and improved services to the public (Hood, 2017). NPM emphasizes decentralization, deregulation, privatization, and results orientation as ways to improve the performance of public organizations. Pollitt & Bouckaert (2017) state that NPM is important for evaluating the effectiveness of public services through clear performance measurement, with the aim of increasing accountability to the public.

Donald F. Kettl (2000) mentions the term "global public management reform" which focuses on six issues: (1) changes in services in light of smaller revenues; (2) market forces to improve bureaucracy; (3) the use of market mechanisms in public services; (4) decentralization of responsibilities; (5) refinement of policy-making capabilities; and (6) a focus on outcomes and impacts rather than processes and structures. Within the NPM framework, performance measurement becomes a key tool to improve program effectiveness, reinforce NPM principles, and assist public organizations in achieving objectives in the most efficient and effective manner.

Self-Determination Theory

Self-Determination Theory (SDT) is a theory that addresses human motivation, introduced by Deci and Ryan in the late 1970s and 1980s. It consists of six mini-theories, including cognitive evaluation theory and organism integration theory, which explain that human behavior is driven by intrinsic and extrinsic motivations integrated within the individual (Cassia & Magno, 2024). According to Ryan & Deci (2020), intrinsic motivation includes engagement in activities due to interest and pleasure without external encouragement, while extrinsic motivation is concerned with behavior to achieve outcomes that can be separated from the behavior itself.

SDT has been applied to various fields, including marketing, where the theory is used to understand consumer behavior in the context of branding, services, social media, and online shopping (Gilal et al., 2019; Sun et al., 2022). SDT suggests that people driven by intrinsic motivation tend to have higher long-term persistence compared to those driven by external regulation (Deci & Ryan, 2008b).

Savings-based Housing Financing Assistance Program

The Savings-Based Housing Financing Assistance (BP2BT) program is regulated by Minister of Public Works and Public Housing Regulation Number 32 of 2021. This program aims to provide financial assistance to low-income people to obtain economically feasible housing, with the requirement to save money as a form of community self-sufficiency (PUPR, 2021). The program not only provides direct financial assistance, but also promotes financial inclusion and economic independence for its participants.

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The main funding source for the BP2BT program comes from a World Bank loan through the National Affordable Housing Program (NAHP) with a budget allocation of USD 450 million (Septiadi, 2017). The program is managed by the Directorate General of Housing and the Directorate General of Infrastructure Financing of Public Works and Housing, in collaboration with Implementing Banks such as PT Bank Tabungan Negara (Persero), Tbk, PT Bank Negara Indonesia (Persero), Tbk, and PT Bank Rakyat Indonesia (Persero), Tbk (BPK RI, 2021).

Program Effectiveness

Program effectiveness refers to the level of success or achievement of program objectives in providing benefits to eligible beneficiaries. Effectiveness can be measured from various aspects, including the level of beneficiary participation, the level of successful home improvement or ownership, and the resulting positive impact on the lives of people who receive assistance (Budiani, 2018). According to Siagian (1978), measures of program effectiveness include clarity of objectives, strategies for achieving objectives, analysis processes and policy formulation, careful planning, appropriate program preparation, availability of facilities and infrastructure, effective and efficient implementation, and supervision and control systems.

Ease of Program Access

Accessibility is an important concept in various disciplines such as transportation planning, urban planning, and geography. Adrianto (2021) highlights that access is not just about distance, but also the availability of facilities, infrastructure, and human resources as well as budgeting. Azwar (2010) identifies the dimensions of service accessibility measures, namely available and sustainable, acceptable, appropriate, quality, affordable, and accessible. Thomas & Penchansky (1984) also identify dimensions of accessibility that include geographic accessibility, accommodation, financial affordability, and acceptability.

Surveillance

Supervision is the process of monitoring, comparing, and improving performance (Parela, 2020). Supervision is also an action taken by the leader to find out whether the course of work and the results are in accordance with the plan. According to Manulang (2012), the supervision process is carried out through several stages, namely setting a measuring device or standard, conducting an assessment or evaluation, and taking corrective action. Handoko (2015) suggests that indicators of good supervision include accuracy, timeliness, focus on strategic supervision points, objectivity, economic and organizational realism, coordination with organizational work flow, flexibility, and nature as instructions and operations.

Beneficiary Motivation

Beneficiary motivation in the context of housing finance assistance programs includes intrinsic and extrinsic motivation. Intrinsic motivation refers to the desire for personal achievement, a sense of satisfaction from the activity, and a sense of deep involvement in the program (Ryan & Deci, 2017). Extrinsic motivation

includes external factors such as rewards or social pressure (Vallerand, 2016). High motivation will encourage beneficiaries to make the best use of the program and participate actively and consistently, which ultimately affects the overall success rate of the program (Yoo & Kim, 2023).

Hypothesis Development

Effect of Ease of Program Access on Program Effectiveness

The ease of program access refers to the extent to which the program can be reached and utilized by potential beneficiaries. The ease of access aspect of the program also involves the availability of clear and easy-to-understand information about the program. Yuanita and Keban (2020) emphasize that the easier a program can be understood, the more effective the program can run. The convenience and ease of running a program is an important factor in community behavior because to run something new requires a learning and habituation process. So that the easier the program can be learned by prospective beneficiaries, the more positive effect on the effectiveness of the program. In addition to the ease of running the program, research by Russell et al. (2014) found that transaction costs and physical accessibility are important factors in the success of mortgage assistance programs. The ease of financing home purchases, especially in terms of affordable down payments and installments, as well as strategic and easily accessible housing locations, are the factors that have the most influence on the decisions of low-income people in purchasing houses (Mendrofa et al., 2018).

H1: *There is a positive and significant relationship between program accessibility and the effectiveness of the savings-based housing finance assistance program in Central Java Province.*

Effect of Supervision on Program Effectiveness

The concept of New Public Management states that accountability, transparency, and results orientation are very important aspects in the provision of good public services (Mahmudi, 2019). NPM provides encouragement to the government to improve performance accountability and productivity through the reform of the supervisory system (Fernanda, 2006). This oversight is done through systematic performance measurement, where specific performance indicators are set and used to monitor progress against predetermined program objectives. Through this process, public sector entities can proactively identify issues, correct discrepancies, and make necessary adjustments to improve service effectiveness. Monitoring and evaluation is an important part of the policy-making process. Dunn (2015) emphasizes the importance of supervision in monitoring the extent to which policy implementation has complied with previously established regulations. Supervision is needed to encourage the realization of good governance and clean government in order to support effective, efficient, transparent, and accountable governance (A. F. Daulay et al., 2015). Sukayana et al. (2023) highlighted that supervision has a positive effect on program effectiveness.

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H2: *There is a positive and significant relationship between supervision and the effectiveness of the savings-based housing finance assistance program in Central Java Province.*

Effect of Motivation on Program Effectiveness

Self-determination theory (SDT) explains and predicts motivational behavior by stating that individuals are naturally driven to grow and develop when their basic psychological needs for competence, autonomy, and relatedness are met (Knittle et al., 2023). This theory emphasizes the importance of intrinsic and extrinsic motivation to predict consumer attitudes and behaviors. Extrinsic motivation encourages potential beneficiaries to take advantage of or participate in the program, while intrinsic motivation encourages a person to maintain the intention to continue the behavior (Cassia & Magno, 2024). Sukayana et al. (2023) highlighted that beneficiary motivation has a positive effect on program effectiveness. Motivation from participants is considered very important in the success of the program because participants who are serious and have high motivation tend to be encouraged to fulfill all stages of the program (Sani, 2020).

H3: *There is a positive and significant relationship between beneficiary motivation and the effectiveness of the savings-based housing finance assistance program in Central Java Province.*

RESEARCH METHOD

Type of Research

This research uses quantitative methods with an explanatory approach. This approach aims to test previously formulated hypotheses by explaining the relationship or influence between several variables under study (Bougie & Sekaran, 2020). This quantitative approach is based on the philosophy of positivism which assumes that social phenomena can be measured and analyzed objectively through statistical data.

Research Population and Sample

The population in this study were all beneficiaries of the Savings-Based Housing Financing Assistance (BP2BT) program in Central Java Province, totaling 3,035 people. Of these, the beneficiaries of landed house acquisition were 2,990 people, 43 people built independent houses, and 2 people repaired independent houses.

Given the large population, proper sampling is necessary in order to save the time and cost required to survey the entire population (Josselin & Maux, 2017). To determine the number of representative samples, the Slovin formula is used with an error rate of 10%. Based on the calculation, the number of samples required is 97 respondents. The sampling technique uses the cluster sampling method, where the population is divided into several groups based on the Regency / City, and samples are taken randomly from each group.

Data Type

The data used in this study are primary data obtained directly from respondents through questionnaires. The questionnaire is designed to measure the effect of program accessibility, supervision, and beneficiary motivation on the effectiveness of the BP2BT program.

Data Collection Methods

Data collection was conducted using a survey method using a questionnaire. The questionnaire was distributed online through Google Form and directly to respondents who were in locations that could be reached by researchers. This method was chosen to ensure a high questionnaire return rate and good data quality (Bougie & Sekaran, 2020).

Operational Definition and Measurement of Variables

This study uses several variables measured on a Likert scale of 1-5, where 1 indicates "strongly disagree" and 5 indicates "strongly agree". The operational definitions of the variables used are as follows:

Program Effectiveness (Y): Measured based on the level of achievement of program objectives in providing benefits to beneficiaries (Josselin & Maux, 2017).

Ease of Program Access (X1): Measured based on the ease felt by beneficiaries in accessing BP2BT program information and services (Russell et al., 2014; Mendrofa et al., 2018).

Supervision (X2): Measured based on the quality and frequency of supervision carried out on program implementation (Sukayana et al., 2023).

Beneficiary Motivation (X3): Measured based on the intrinsic and extrinsic motivation of beneficiaries in participating in the program (Ryan & Deci, 2017).

Data Analysis Technique

The collected data were analyzed using the Partial Least Square - Structural Equation Modeling (PLS-SEM) method with the help of SmartPLS software. SEM is a multivariate analysis technique that allows researchers to model and estimate complex relationships between several dependent and independent variables simultaneously (Hair et al., 2022).

Validity and Reliability Test

Prior to the main analysis, the questionnaire was tested for validity and reliability through a pilot test. Validity was tested using exploratory factor analysis, while reliability was tested using Cronbach's Alpha value. The questionnaire is considered valid if the factor loading value for each item is > 0.5 and reliable if the Cronbach's Alpha value is > 0.7 (Bougie & Sekaran, 2020).

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RESULT AND DISCUSSION

Data Collection Results

Researchers collected data from 97 respondents through questionnaires distributed online and face-to-face from July 13 to 19, 2024. Demographic data included information on respondents' gender, age, latest education, occupation, monthly income, and residential location.

The average respondent answer for the program effectiveness variable was 4.116 with a standard deviation of 0.708, indicating that most respondents rated the program as moderately effective. The program accessibility variable has an average of 4.107 with a standard deviation of 0.753. The supervision variable has an average of 3.969 with a standard deviation of 0.695. Meanwhile, the beneficiary motivation variable has an average of 4.211 with a standard deviation of 0.676, indicating that beneficiary motivation is quite high.

Evaluation of the Research Hypothesis Model

Model testing is carried out to evaluate the relationship between latent variables. Outer model tests include indicator reliability, internal consistency, convergent validity, and discriminant validity. Indicator Reliability The reliability test results show that most indicators have an outer loading value above 0.70, so the indicators are considered reliable. Convergent and Discriminant Validity The convergent validity test results show that the Average Variance Extracted (AVE) value for all variables is above 0.50, indicating that the variables are valid. The discriminant validity test shows that the heterotrait-monotrait ratio (HTMT) value for all pairs of variables is below 0.85, indicating that all variables are distinct and valid.

Discussion

Ease of Program Access

Ease of program access has a positive and significant effect on program effectiveness with a path coefficient value of 0.2873, t-statistic value of 3.1358, and p-value of 0.0009. This shows that the easier the program access, the higher the program effectiveness.

This research supports the New Public Management (NPM) theory which emphasizes the importance of decentralization, customer orientation, and the use of information technology to improve the efficiency and effectiveness of public services. Ease of access can simplify the process of getting services, reduce bureaucracy, and make the system more transparent and responsive to user needs.

Surveillance

Supervision has a positive and significant influence on program effectiveness with a path coefficient value of 0.3029, a t-statistic value of 3.9280, and a p-value of 0.0002. Good supervision can increase program effectiveness.

Supervision as part of management ensures that the program runs in accordance with the plans and objectives set. This is relevant to the concept of NPM, which emphasizes the importance of supervision and control to ensure program efficiency and effectiveness.

Beneficiary Motivation

Beneficiary motivation shows a positive and significant influence on program effectiveness with a path coefficient value of 0.3422, a t-statistic value of 3.5137, and a p-value of 0.0000. High motivation from beneficiaries tends to increase their active participation in the program, thereby increasing program effectiveness.

Beneficiary motivation supports Self-Determination Theory, which states that intrinsic and extrinsic motivation play an important role in moving individuals to participate and utilize the program. High motivation indicates a deeper level of satisfaction and engagement with the program.

CONCLUSION

This study concludes that ease of program access, supervision, and beneficiary motivation have a positive and significant effect on the effectiveness of the savings-based housing finance assistance program in Central Java Province. Therefore, simplifying administrative procedures, increasing the intensity of supervision, and strengthening beneficiary motivation through more effective socialization are strongly recommended to increase the effectiveness of this program. This research makes an important contribution to the development of housing policy, particularly in efforts to improve the effectiveness of savings-based housing finance assistance programs in Indonesia.

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