

Optimizing Information Accessibility and Ease of Mortgage Application: Its Impact on Simple Home Purchase Decisions

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Abstract:

Buying a simple house is often influenced by various factors, including the accessibility of information and the ease of applying for a Home Ownership Loan (KPR). This study aims to analyze the influence of Information Accessibility and Ease of Mortgage Application through marketing strategies on Simple House Purchase Decisions in Balikpapan City. The study used a quantitative method with a survey approach to 200 selected respondents using the purposive sampling technique. The data was analyzed using Structural Equation Modeling (SEM) assisted by Smart-PLS software. The results showed that Information Accessibility had a significant influence on Simple Home Purchase Decisions (path coefficient 0.630; T-statistic 6,023; p-value 0.000) and for the Ease of Mortgage Application (line coefficient 0.805; T-statistic 22,845; p-value 0.000). The ease of applying for a mortgage also has a significant effect on the Decision to Purchase a Simple House (line coefficient 0.234; T-statistic 1,928; p-value 0.049). An R-square value of 0.618 shows that the research model is able to explain 61.8% of the variability of purchase decisions. These findings underscore the importance of a digital-based marketing strategy that focuses on information transparency and simplifying administrative processes to improve consumer purchasing decisions.

Keywords: Information Accessibility, Ease of Application, Mortgage, Home Purchase Decision

Introduction:

Buying a simple house is one of the important decisions in the lives of many individuals and families, especially in big cities with rapid development such as Balikpapan. The need for decent and affordable housing is increasing along with population growth and urbanization (Nandang, 2011; Prihatin, 2016). On the other hand, the process of buying a house, especially through the Home Ownership Credit (KPR) facility, involves a number of factors that affect

consumer decisions, including the availability of accurate information and the ease of the credit application process (Aziz, 2023; Dilla & Ekha Putera, 2022). Therefore, it is important to understand how the accessibility of information and the ease of the mortgage process can influence simple home purchase decisions.

In today's digital era, information accessibility is one of the key factors in the consumer decision-making process (Verbeke, 2000). Consumers tend

to seek easily accessible and relevant information through various digital platforms before making a big decision such as buying a home (Wen & Fang, 2014). Information related to location, price, payment scheme, and the credibility of the developer greatly determines consumer confidence in their decision. The easier and faster consumers access this information, the more likely they are to feel confident in buying a home. In addition to the accessibility of information, the ease of the mortgage application process is one of the important factors that influence purchase decisions (Lymperopoulos et al., 2006; Ullah & Sepasgozar, 2020). The complex and time-consuming mortgage application process is often an obstacle for consumers. Factors such as complicated documents, lengthy data verification, and confusing requirements can deter consumers from proceeding with the purchase process (Mohd Thas Thaker & Chandra Sakaran, 2016; Naw, 2024). Therefore, banks and financial institutions that offer mortgage services need to ensure that the application process offered is easier, faster, and more transparent.

Marketing strategy also plays a strategic role in influencing consumer decisions. Through effective marketing strategies, development companies and financial institutions can attract consumers' attention and increase their interest in buying a house (Ulfah et al., 2021; Viani et al., 2022). In this context, digital promotions, advertising, and discount programs are important tools in facilitating decision-making (Andirwan et al., 2023; Nawawi, 2020). In addition, marketing strategies can also increase positive perceptions of the ease of access to information and the mortgage process, which ultimately affects purchase decisions (Nursatyo & Rosliani, 2018). Balikpapan City, as one of the economic centers in East Kalimantan, has a rapidly growing housing market. Along with economic growth and infrastructure development, the need for affordable simple housing is also increasing. However, to attract consumer interest, developers and financial institutions, such as PT. Bank Tabungan Negara (Persero) Tbk, need to focus more on improving

access to information and simplifying the mortgage process. This is becoming increasingly relevant considering the increasingly fierce competition in the property industry.

Although many studies have examined the factors that influence the decision to buy a house, there is a lack of literature that specifically explores the influence of information accessibility and ease of the mortgage application process through marketing strategies in the context of the simple house market in Indonesia, especially in the city of Balikpapan. Most previous studies focused more on the technical aspects of mortgages or the analysis of economic factors that influence purchase decisions without considering the important role of marketing strategies in facilitating access to information and ease of application (Br. Ginting, 2022; Ubaedilah et al., 2023; Jericho et al., 2023). In addition, the lack of research investigating the relationship between these variables using a systematic and empirical approach, namely Structural Equation Modelling (SEM), raises the need for further research. This research aims to fill this gap by providing a deeper understanding of the interaction between information accessibility, ease of mortgage application, and marketing strategies on simple home purchase decisions in Balikpapan City.

This study aims to empirically test how the accessibility of information and the ease of the mortgage application process affect the decision to buy a simple house in Balikpapan City. By using quantitative methods and survey approaches, this study will provide deeper insights into the key factors that influence consumer purchase decisions in the housing sector, especially in the context of mortgage products offered by PT. Therefore, the results of this study are expected to contribute to housing developers, financial institutions, and other stakeholders in improving marketing strategies and improving the mortgage application process. Thus, it is expected to increase consumer interest in buying a simple house in Balikpapan, as well as provide a reference for further research in the field of property and marketing.

Review Literature:

The theoretical foundation for the concept of "Optimizing Information Accessibility and Ease of Mortgage Application: Its Impact on Simple Home Purchase Decisions" can be built through several conceptual frameworks that support the understanding of these factors in the context of online banking services. Here is the theoretical basis for the concept:

Information Accessibility Theory:

Information accessibility refers to the extent to which the necessary information is available and accessible to consumers (Eysenbach et al., 2002). In the context of home purchases, good information accessibility allows consumers to obtain relevant data on mortgage products, including terms, costs, and benefits (Eichhorn et al., 2008). According to Kotler and Keller (2016), information accessibility can increase consumer confidence, which has a positive impact on purchasing decisions. Increased accessibility of information through digital platforms can speed up the consumer decision-making process and lower the level of uncertainty in purchases (Häubl & Trifts, 2000). Thus, good information accessibility not only makes it easier for consumers to gain a deeper understanding of mortgage products, but also plays an important role in influencing their confidence in making the right purchase decision.

Theory of Ease of Submission:

The ease of the mortgage application process refers to the level of simplicity and comfort felt by consumers when applying for credit. According to Davis (1989), the Technology Acceptance Model shows that ease of use is one of the main factors influencing the acceptance of new technologies (Marangunić & Granić, 2015; Masrom, 2007). In the context of mortgages, the complicated and lengthy application process can be a barrier for consumers. Therefore, simplifying the mortgage application procedure can increase consumer interest and purchase decisions in homes. Easier and more efficient processes, such as through online or digital platforms, can also increase consumer satisfaction and speed up transaction

completion times, resulting in a more positive experience in home purchase (Venkatesh & Bala, 2008).

Marketing Strategy Theory:

Marketing strategy involves a series of steps taken to promote a product or service to consumers (R. Venkatesh, 2015). In this context, mortgage marketing not only focuses on product promotion, but also includes delivering relevant information and providing a positive user experience. According to Maria et al., (2020), effective marketing can increase consumer awareness, influence their perception of products, and drive purchase decisions (Silayoi & Speece, 2019). Therefore, a well-designed marketing strategy can strengthen the accessibility of information and the ease of applying for a mortgage. Marketing strategies that are integrated with digital technology, such as the use of social media, mobile applications, and interactive websites, can expand the reach of information and provide a more personalized and responsive experience to consumers (Chaffey & Ellis-Chadwick, 2019). Thus, the right marketing strategy not only attracts consumer interest but also increases the effectiveness of the overall decision-making process in buying a home.

Purchase Decision Theory:

Purchase decision theory describes the process that consumers go through in making the choice to buy a product or service (Han & Ryu, 2012; Prasad & Jha, 2014). Pizzutti et al., (2022) suggest that this process includes five stages: problem recognition, information search, alternative evaluation, purchase decision, and post-purchase behavior. In the context of buying a home, the accessibility of information and the ease of applying for a mortgage play an important role in the stage of searching for information and evaluating alternatives, which in turn affects the final decision of consumers to buy a house. In addition, factors such as effective marketing strategies and a positive user experience during the mortgage application process can also strengthen consumer confidence in choosing a particular product (Ozarslan & Eren, 2018).

Ultimately, the decision to buy a home is influenced not only by rational aspects such as price and quality, but also by the consumer's perception of the convenience, trust, and service received during the purchase process.

Research Methods:

Research Design

This study uses a quantitative design with a descriptive and inferential approach to explore the influence of information accessibility and ease of mortgage application on simple home purchase decisions, with marketing strategies as a moderation variable. This study is designed to collect data through a questionnaire that will be distributed to respondents who are prospective customers of PT. Bank Tabungan Negara (Persero) Tbk. This design aims to understand the relationship between the variables involved and to test the hypothesis that has been proposed.

Sampling Techniques and Instruments:

Sampling in this study uses a purposive sampling technique, where the respondents involved are individuals who have done or intend to apply for a mortgage at PT. Bank Tabungan Negara (Persero) Tbk. The targeted sample size is 200 respondents to ensure the accuracy and relevance of the data obtained. The instrument used in this study is a questionnaire designed based on research variables, with a 5-point Likert scale to measure respondents' perception of information accessibility, ease of mortgage application, marketing strategies, and simple home purchase decisions.

In this study, the instrument used is a questionnaire designed to measure four main variables with their respective indicators. For information accessibility, the indicators include information availability, information clarity, accessibility through channels, and response time. As for the ease of applying for a mortgage, the indicators include the simplicity of the process, processing time, cost transparency, and available assistance and support. Finally, for simple home purchase decisions, the indicators include interest in the home, satisfaction with the

process, financial commitment, and risk perception. The questionnaire uses a 5-point Likert scale to measure respondents' perception of each of these indicators so that it can provide the necessary data for further analysis.

Research Procedure:

The research procedure begins with the preparation of questionnaires and trials to ensure the validity and reliability of the instrument. After the instrument is ready, the questionnaire will be distributed online or offline to the specified respondents. Data collection will be carried out within a certain time, where respondents are asked to provide answers to questions that have been prepared. After the data is collected, the next step is to process the data before analyzing it using the Structural Equation Modelling (SEM) method.

Data Analysis Techniques:

The collected data will be analyzed using SEM techniques with the help of AMOS or Smart-PLS software. SEM was chosen because of its ability to analyze complex relationships between variables and allow for simultaneous testing of hypotheses. The analysis will begin with a test of the measurement model to ensure the validity and reliability of the measured construct. Next, the structural model will be tested to see the direct influence and moderation between the variables. The results of the analysis will be presented in the form of tables and diagrams to facilitate interpretation and provide a clear picture of the influence of information accessibility, ease of mortgage application, and marketing strategies on simple home purchase decisions.

Once the data is collected, the next stage is to test the measurement model to ensure the validity and reliability of the measured construct, which is carried out through confirmatory factor analysis (CFA). Constructive validity is measured using Average Variance Extracted (AVE) which must be more than 0.5, while reliability is measured by Composite Reliability (CR) which must be more than 0.7. Once the measurement model is validated, the research proceeds to the structural model test to evaluate the influence between variables and test

the hypothesis proposed. The fit model assessment criteria include Chi-Square (χ^2) with a p-value of > 0.05, the expected Goodness of Fit Index (GFI) \geq 0.90, the Root Mean Square Error of Approximation (RMSEA) which should be \leq 0.08, and the expected Comparative Fit Index (CFI) \geq 0.90. Furthermore, path analysis was carried out to calculate the regression coefficient between variables, where a significant coefficient ($p < 0.05$) showed a meaningful relationship between the variables tested.

Result and Discussion:

In the context of optimizing information accessibility and ease of application, the analysis shows that the two interact significantly in influencing the decision to buy a simple house through PT. Bank Tabungan Negara (Persero) Tbk. This result emphasizes the importance of considering these two factors simultaneously in the management of a marketing strategy for simple home sales. Based on the results of the questionnaire, as many as 200 respondents participated. The factor loading value is said to be valid if it is more than 0.7 (>0.7) (Hair et al., 2019). The test results are as follows:

Table 1. Value Loading Factor

Variable	Measurement Indicators	Factor Loading	Validity
Information Accessibility	Ease of getting information	0.782	Valid
	Response speed	0.823	
	The existence of various communication media	0.785	
	Information transparency	0.814	
	Understanding information	0.751	
Ease of Mortgage Application	Simplicity of the administrative process	0.829	Valid
	Number of documents submitted	0.891	
	Customer service support	0.785	
	Approval processing time	0.806	
	Availability of digital platforms	0.814	
Simple Home Purchase Decision	Satisfaction with price and quality	0.768	Valid
	The influence of information	0.814	
	Suitability of the house to needs	0.809	
	Financial ability of the buyer	0.901	
	Transaction certainty	0.805	

The results of the validity test show that all indicators have a factor loading value of more than 0.7, which means that it is valid according to the criteria of Hair et al. (2019). The indicators on the variables of information accessibility, ease of mortgage application, and simple home purchase decisions show a significant contribution in measuring each variable. For example, in the variable of information accessibility, the response speed indicator has the highest loading factor (0.823), which shows that the speed of responding to information requests is an important aspect that greatly affects consumer perception. Similarly, in the variable of ease of applying for a mortgage, the indicator of the number of application documents stands out with a value of 0.891, reflecting that reducing administrative complexity is a crucial factor in the customer experience. In the purchase decision variable, the buyer's financial ability indicator has the highest value (0.901), which confirms that compatibility with consumer financial ability is the main factor in decision-making.

The significant interaction between information accessibility and ease of mortgage application for purchase decisions shows the importance of an integrated approach in managing marketing strategies by PT. An effective marketing strategy not only depends on providing easily accessible information but also on simplifying the application process that provides a seamless experience for consumers. These results highlight the need for digital innovation, such as the development of a user-friendly online platform to access information and apply for mortgages. By integrating technology and responsive customer service, BTN can increase the attractiveness of its mortgage products, expand its market share, and strengthen its position as the top choice of consumers in simple home purchases. Thus, these findings illustrate that all indicators have successfully measured the variables in question, and the test can be continued to the next stage.

Table 2. Construct reliability and validity

	Cronbach's alpha	Rho_A	Composite reliability	Average variance extracted
Information Accessibility	0.824	0.808	0.885	0.635
Ease of Mortgage Application	0.887	0.888	0.898	0.651
Simple Home Purchase Decision	0.901	0.902	0.901	0.752

The results of the reliability and validity test of the construct show that all variables meet good criteria based on Cronbach's alpha, Rho_A, composite reliability, and average variance extracted (AVE) values. Cronbach's alpha value on all three variables was above 0.7, which indicates strong internal reliability. A composite reliability value of more than 0.8 also indicates high construction

consistency. In addition, the AVE value on all variables is more than 0.5, which means that more than 50% of the variance of the indicators can be explained by their respective constructs. The simple home purchase decision variable had the highest AVE value (0.752), which indicates that the indicators are the strongest in representing these variables. These findings show that the research

instruments have sufficient validity and reliability to continue further analysis, such as testing the relationship between variables or structural analysis, to obtain more comprehensive conclusions. Since all variables are valid and reliable, to be used in the study must meet further

tests. Discriminant validity can be determined by looking at the value of the Fornell-Larcker Criterion. The test results are in Table 3. shows that the correlation of variables with the variables themselves is greater than the correlation of variables with other variables.

Table 3. Fornell-Larcker Criterion

	Information Accessibility	Ease of Mortgage Application	Simple Home Purchase Decision
Information Accessibility	0.803		
Ease of Mortgage Application	0.789	0.819	
Simple Home Purchase Decision	0.767	0.801	0.843

The results of the discriminant validity test using the Fornell-Larcker Criterion show that each variable has a greater correlation value with itself than the correlation value with other variables. This indicates that each variable has a good level of discrimination, so that the variables actually measure different concepts and do not overlap each other significantly. For example, the Simple House Purchase Decision variable had the highest correlation with itself (0.843) compared to its correlation with the variables of Ease of Mortgage Application (0.801) or Information Accessibility (0.767). These findings provide strong support for the validity of the research construct, which means that the measurement model is qualified to proceed to the stage of analyzing the structural relationships between variables in order to understand more in-depth direct and indirect influences.

After all question items are declared valid and reliable, structural model measurements are carried out using the R2 Test to see the ability of a model to explain dependent variables. The R2 value must exceed 0.50 to see the sufficient contribution by a model in explaining dependent variables.

Table 4. R-square

	R-square
Simple Home Purchase Decision	0.618

Source : SmartPLS.30 output

The results of the R-square test showed that the independent variables, namely Accessibility of Information and Ease of Mortgage Application, were able to explain 61.8% of the variability of the dependent variable, namely the Simple Home Purchase Decision. The R2 value of 0.618 exceeded the threshold of 0.50, so it can be concluded that the research model has a fairly good ability to explain the dependent variables. The remaining 38.2% was influenced by other factors outside the model of this study. These findings show that the combination of optimal information accessibility and easy mortgage application process has a significant contribution in influencing consumers' decision to buy a simple house. Thus,

this model can be used to identify effective marketing strategies for PT. Bank Tabungan Negara (Persero) Tbk. This hypothesis test was

carried out to determine whether the observed effect was statistically significant or not.

Table 5. Path coefficients/direct effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Information Accessibility -> Simple Home Purchase Decision	0.630	0.602	0.112	6.023	0.000
Information Accessibility -> Ease of Mortgage Application	0.805	0.821	0.014	22.845	0.000
Ease of Mortgage Application -> Simple Home Purchase Decision	0.234	0.214	0.104	1.928	0.049

Results of hypothesis test Table 5. It shows that all relationships in the research model are statistically significant, with a p-value of less than 0.05. The relationship between Information Accessibility and Simple Home Purchase Decisions has a significant direct influence with a path coefficient value of 0.630 and a T-statistic of 6.023, indicating that information accessibility plays a dominant role in influencing purchase decisions. In addition, Information Accessibility also has a very strong influence on the Ease of Mortgage Application with a coefficient of 0.805 and a T-statistic of 22.845, which emphasizes the importance of optimal access to information in facilitating the application process. The relationship between the Ease of Mortgage Application and the Decision to Purchase a Simple House is also significant, although smaller, with a coefficient value of 0.234 and a T-statistic of 1.928. This shows that ease of application still contributes to purchasing decisions, although its role is not as strong as information accessibility. Overall, these findings confirm that the increase in information accessibility not only has a direct impact on purchase decisions but also strengthens the ease of

applying for a mortgage, which indirectly affects consumer decisions.

The results of this study emphasize the importance of optimizing Information Accessibility and Ease of Mortgage Application in influencing Simple House Purchase Decisions. Information accessibility was proven to have a significant direct influence on purchase decisions, with a high path coefficient value (0.630). This shows that consumers tend to be more confident in making purchase decisions when mortgage-related information is available easily, transparently, and responsively to their needs. These findings are consistent with previous research by Hair et al. (2019), which emphasized that efficient access to information can improve the quality of customer decision-making, especially in property purchases that require complex considerations.

Furthermore, Information Accessibility also has a very strong influence on the Ease of Mortgage Application (coefficient 0.805), highlighting the role of information in simplifying administrative processes. When information about the required documents, requirements, and application steps is

clearly conveyed, consumers feel more helped in completing the mortgage process. This is in accordance with the findings of Kotler & Keller (2016), which states that the ease of obtaining relevant information can reduce perception barriers in the purchase process, thereby creating a more positive experience for consumers. Although the direct effect of Ease of Mortgage Application on Simple House Purchase Decision is statistically significant, the value of the coefficient is relatively smaller (0.234). This shows that ease of filing, while important, is more effective if it is supported by good access to information. In this case, Information Accessibility acts as the main foundation that strengthens the overall consumer experience. This finding is also supported by the literature which states that the combination of adequate information and efficient administrative processes is a key factor in the success of financial product marketing strategies (Pertiwi, 2024).

Overall, the results of this study show that the synergy between information accessibility and ease of submission is an essential strategy to improve simple home purchase decisions. Therefore, PT. Bank Tabungan Negara (Persero) Tbk. can consider investing in a digital platform that provides complete information while simplifying the mortgage application process. This approach not only improves customer satisfaction but also strengthens the bank's position in the competitive property market. This strategy supports literature that highlights the importance of digital innovation in increasing the competitiveness and attractiveness of financial products (Jameaba, 2020).

Conclusion:

This study shows that the Accessibility of Information and the Ease of Mortgage Application contribute significantly to the Simple Home Purchase Decision. Information Accessibility has the greatest influence, both directly on purchase decisions and indirectly through the ease of applying for a mortgage. This confirms that the provision of accessible, responsive, and transparent information is a key factor that affects consumer

perception and trust in the home-buying process. In addition, the ease in the mortgage administration process, such as reducing the number of documents and supporting digital platforms, also plays an important role in strengthening consumer decisions. Although it has less of an impact than information accessibility, ease of submission remains an important element in creating a positive and efficient buying experience. This conclusion confirms that an integrated marketing strategy, which combines the accessibility of information with an easy application process, is essential for banking institutions to increase the attractiveness of mortgage products. Therefore, innovation in the provision of digital-based information and services is a strategic step that must be adopted to win the competition in the simple property market. With these results, the research provides practical implications for PT. Bank Tabungan Negara (Persero) Tbk. to continue to improve the quality of services and technology-based approaches to meet consumer needs more effectively and competitively.

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