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The Effect of Product Quality and Price on Consumers' Decisions to Purchase Houses at Serdam Residence Borneo Khatulistiwa Raya, PT. Arfiz Karya Tritama, Pontianak

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ABSTRACT

This study examines the effects of Product Quality and Price on Consumer Purchase Decision in purchasing houses at Serdam Residence Borneo Khatulistiwa Raya, developed by PT Arfiz Karya Tritama in Pontianak. A quantitative associative research design was employed. The sample comprised 100 consumers selected using purposive sampling. Data were collected through questionnaires and analyzed using multiple linear regression in SPSS. The correlation coefficient (R) indicated a moderate relationship, while the coefficient of determination (R^2) showed that Product Quality and Price jointly explained 16.1% of the variance in Consumer Purchase Decision. The simultaneous test indicated that Product Quality and Price had a significant joint effect on Consumer Purchase Decision. Partially, both Product Quality and Price had positive and significant effects. These findings suggest that improving product quality and setting appropriate prices can strengthen consumers' decisions to purchase housing.

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INTRODUCTION

The property and housing sector is closely linked to a wide range of economic activities, particularly construction activities involving firms, labor, income, expenditure, and other related economic activities (Badan Pusat Statistik, 2024). The development of this sector has progressed alongside the growing demand for housing as a basic necessity. In the process of purchasing a house, consumers are faced with various alternatives offered by developers, each with different characteristics, specifications, and price levels (Yanti & Astuti, 2023). Consequently, purchase decisions result from a process of evaluating the attributes attached to the products being offered. Kotler and Armstrong (2016) explain that product quality relates to a product's ability to deliver value to customers, whereas price is an element of the marketing mix that generates revenue for the company (Kotler & Keller, 2016). The purchase decision-making process also involves the stages of need recognition, information search, evaluation of alternatives, purchase decision, and post-purchase behavior (Kotler & Armstrong, 2016).

The development of the housing industry is also evident in Pontianak City and Kubu Raya Regency, as indicated by the increasing number of developers offering various residential options. Data from DPD APERSI West Kalimantan (2026) indicate that eight housing developers operate in the area, including PT Arfiz Karya Tritama, the developer of Serdam Residence Borneo Khatulistiwa Raya. Competition among developers encourages companies to offer diverse building specifications, facilities, and pricing schemes to attract consumers. At the study site, PT Arfiz Karya Tritama offers type-36 houses constructed using specified building materials, additional facilities, and financing convenience through relatively low-down payments and various purchase incentives (PT Arfiz Karya Tritama, 2025). Product characteristics are among the attributes considered by consumers during the purchase decision-making process (Kotler et al., 2022). Pricing policy is likewise one of the aspects that influences consumers' considerations when selecting products offered by a company (Kotler & Armstrong, 2017).

Company data indicate changes in house selling prices during the study period. The price of a type-36 unit was Rp177,000,000 in 2023 and increased to Rp182,000,000 in 2024, remaining at the same level in 2025 (PT Arfiz Karya Tritama, 2025). Over the same period, total sales declined from Rp27,081,000,000 in 2023 to Rp13,468,000,000 in 2024 and then decreased further to Rp11,102,000,000 in 2025. This decline occurred while the company was facing competition from several other developers in the same area, as recorded in the DPD APERSI West Kalimantan (2026) data. The occurrence of price changes alongside declining sales provides an empirical context related to consumers' decisions to purchase houses at the study site.

The issue is related to product characteristics and price, both of which form part of consumers' considerations before purchasing a house. At Serdam Residence Borneo Khatulistiwa Raya, the company uses various construction materials, including Tiga Roda cement, Krakatau Steel, Mulia ceramic tiles, Supreme cables, Rucika pipes, TOTO sanitary ware, and Kencana metal roofing, as part of the building specifications offered to consumers. The company also provides facilities and incentives in the form of down payments starting at approximately Rp1,000,000, exemption from BPHTB fees, free certificate name transfer, provision of a carport and fence, and a repair warranty after the handover of the house (PT Arfiz Karya Tritama, 2025).

The relationships among product quality, price, and purchase decisions have been examined in several previous studies. Kumala and Anwar (2020) reported that product quality and price significantly affected housing purchase decisions at PT Hasanah Mulia Investama. Oetarjo (2023) showed that product quality and price simultaneously made a significant contribution to house purchase decisions at The Orchid Housing, Wonoayu, Sidoarjo. Samsuddin and Suseno (2014) also found that marketing variables, including product and price, contributed 44.3% to consumers' decisions to purchase superior-room services at Hotel Santika Pontianak. Reken et al. (2024) demonstrated that product quality and price were factors influencing purchase decisions at Citraland Ambon. Setyawati et al. (2022) found that product quality and price affected real-property purchase decisions, with digital marketing serving as an intervening variable. In contrast, Saputra et al. (2025) examined price perception, location, and brand image, with purchase intention as a mediating variable, and found that price perception did not directly affect purchase intention, although it still affected purchase decisions. Differences in research objects, variables, and analytical models across previous studies indicate that examining the effects of Product Quality and Price on Consumer Purchase Decision at Serdam Residence Borneo Khatulistiwa Raya, PT Arfiz Karya Tritama, Pontianak, remains warranted.

This study focuses on Serdam Residence Borneo Khatulistiwa Raya, PT Arfiz Karya Tritama, Pontianak, by examining the effects of product quality and price on consumers' housing purchase decisions. The position of this study differs from previous research because it uses a distinct research object, location, and empirical data derived from Serdam Residence Borneo Khatulistiwa Raya, PT Arfiz Karya Tritama, Pontianak. Based on the issues described above, this study aims to analyze the effect of product quality on consumers' decisions to purchase houses at Serdam Residence Borneo Khatulistiwa Raya, PT Arfiz Karya Tritama, Pontianak; to analyze the effect of price on consumers' decisions to purchase houses in the development; and to examine the simultaneous effect of product quality and price on Consumer Purchase Decision. The analysis uses data obtained from consumers of Serdam Residence Borneo Khatulistiwa Raya.

THEORETICAL REVIEW

Product Quality

Kotler and Armstrong (2016) define product quality as one of the positioning tools used by companies because quality is related to product performance and the value received by consumers in the decision-making process. According to Putra (2021), product quality refers to a product's ability to perform its functions through durability, reliability, strength, ease of repair, and distinguishing characteristics that make it recognizable and influence consumer decisions. Tonce and Rangga (2022) state that product quality plays a role in influencing purchase decisions because consumers tend to choose products they perceive as capable of providing benefits and meeting their expectations. Kotler et al. (2022) propose four indicators of product quality: features, performance quality, durability, and reliability. Kumala and Anwar (2020) found that product quality significantly affected housing purchase decisions, with building quality being one of the considerations taken into account by consumers when making a purchase. Similar findings were reported by Oetarjo (2023), who showed that product quality contributed to house purchase decisions.

H1: Product Quality has a positive and significant effect on Consumer Purchase Decision among consumers purchasing houses at Serdam Residence Borneo Khatulistiwa Raya, PT Arfiz Karya Tritama, Pontianak.

Price

According to Kotler and Keller (2016), price is the only element of the marketing mix that generates revenue while also reflecting the value positioning of a product or brand. Tonce and Rangga (2022) explain that price perception is one of the factors influencing purchase decisions, whereby consumers' assessments of affordability and the appropriateness of price relative to product benefits affect their decision to make a purchase. Nuryani et al. (2022) explain that price is a factor that determines the amount of revenue or profit a company earns from the sale of products or services. Brata et al. (2017) state that setting prices too high may reduce sales, whereas setting prices too low may reduce the profits earned by the company. Kotler and Armstrong (2017) explain that price is measured using five indicators: list price, discount, allowances, payment period, and credit terms. Setyawati et al. (2022) found that price had a positive and significant effect on consumers' purchase decisions when selecting real property. Saputra et al. (2025) reported that price perception had a positive and significant effect on the purchase decisions of sharia property consumers.

H2: Price has a positive and significant effect on Consumer Purchase Decision among consumers purchasing houses at Serdam Residence Borneo Khatulistiwa Raya, PT Arfiz Karya Tritama, Pontianak.

Consumer Purchase Decision

Kotler and Armstrong (2016) explain that consumer decision-making forms part of the psychological processes underlying purchase decisions. A purchase decision reflects the consumer's final action to purchase a product after being influenced by needs, the information-search process, and the evaluation of available choices (Al Idrus, 2021). A house purchase decision reflects the process of selecting among alternatives through need identification, information search, evaluation of housing attributes—including the price and quality offered—followed by the purchase decision and post-purchase evaluation (Sembiring & Sunargo, 2022). This process consists of five stages: problem recognition, information search, evaluation of alternatives, purchase decision, and post-purchase behavior (Kotler & Armstrong, 2016). In this study, Consumer Purchase Decision is positioned as the dependent variable influenced by product quality and price in accordance with the research framework. Kumala and Anwar (2020) and Oetarjo (2023) likewise positioned purchase decision as a variable influenced by these two variables. Reken et al. (2024) used product quality and price as independent variables to analyze their effects on purchase decisions in the property sector. Samsuddin and Suseno (2014) also used Consumer Purchase Decision as the dependent variable and reported that the variables examined contributed 44.3% to Consumer Purchase Decision, while 55.7% was influenced by factors outside the research model.

H3: Product Quality and Price simultaneously have a significant effect on Consumer Purchase Decision among consumers purchasing houses at Serdam Residence Borneo Khatulistiwa Raya, PT Arfiz Karya Tritama, Pontianak.

Based on the theoretical review and previous empirical findings, Product Quality and Price are expected to contribute to Consumer Purchase Decision. Accordingly, the relationships among the variables examined in this study are illustrated in the conceptual framework presented in Figure 1.

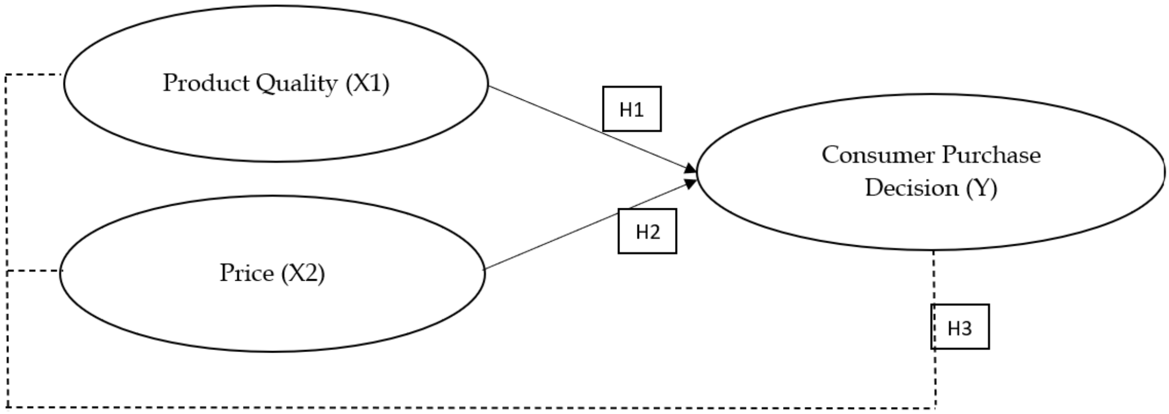

Figure 1. Conceptual Framework

METHODOLOGY

This study employed a quantitative approach with an associative research design to analyze the effects of Product Quality (X_1) and Price (X_2) on Consumer Purchase Decision (Y) in purchasing houses at Serdam Residence Borneo Khatulistiwa Raya, PT Arfiz Karya Tritama, Pontianak. Associative research aims to identify both relationships and effects among variables (Sujarweni, 2025). Primary data were obtained through interviews and the distribution of questionnaires to respondents (Sujarweni, 2025), whereas secondary data were obtained from company documents comprising sales data for Serdam Residence Borneo Khatulistiwa Raya for the 2022–2025 period, as well as information on housing products and prices in Pontianak. The research population comprised all consumers of Serdam Residence Borneo Khatulistiwa Raya. The sample size was determined using the Slovin formula (Sujarweni, 2025), and purposive sampling was applied (Sugiyono, 2023), resulting in 100 respondents who met the research criteria.

The research variables were operationalized based on the indicators adopted from the theoretical framework. Product Quality (X_1) was measured using four indicators proposed by Kotler et al. (2022), namely features, performance quality, durability, and reliability. Price (X_2) was measured using five indicators proposed by Kotler and Armstrong (2017), consisting of list price, discount, allowances, payment period, and credit terms. Consumer Purchase Decision (Y) was measured based on the five stages of the consumer decision-making process proposed by Kotler and Armstrong (2016), comprising problem recognition, information search, evaluation of alternatives, purchase decision, and post-purchase behavior. Each research variable was represented by 15 questionnaire items, resulting in a total of 45 statement items used to measure the three constructs. Each questionnaire item was measured using a five-point Likert scale, with a score of 1 indicating Strongly Disagree, 2 indicating Disagree, 3 indicating Neutral, 4 indicating Agree, and 5 indicating Strongly Agree (Sugiyono, 2023).

Data analysis began with instrument testing, consisting of a validity test based on a comparison between the calculated r-value and the critical r-value (Sugiyono, 2023), and a reliability test using Cronbach's Alpha coefficient (Sugiyono, 2023). Classical assumption tests were then conducted, comprising a normality test using the Kolmogorov–Smirnov method (Ghozali, 2018), a linearity test using the Test for Linearity (Sahir, 2021), and a multicollinearity test based on Tolerance and the Variance Inflation Factor (VIF) (Ghozali, 2018). All data processing was performed using SPSS software.

Hypotheses were tested using multiple linear regression analysis to measure the effects of Product Quality and Price on Consumer Purchase Decision (Sahir, 2021). The regression model used in this study was formulated as $Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \varepsilon$, where Y represents Consumer Purchase Decision, α represents the constant, β_1 and β_2 represent the regression coefficients, X_1 represents Product Quality, X_2 represents Price, and ε represents the error term. The regression coefficients were used to determine the direction and magnitude of the relationship between each independent variable and Consumer Purchase Decision, while hypothesis testing was conducted to assess the statistical significance of these relationships.

The strength of the relationships among the variables was analyzed using the correlation coefficient (R) with the Product Moment method (Sugiyono, 2019), while the extent to which the independent variables explained the dependent variable was measured using the coefficient of determination (R^2) (Sahir, 2021). Hypothesis testing was conducted at a 5% significance level. The simultaneous effect of Product Quality and Price on Consumer Purchase Decision was tested using the F test (Ghozali, 2018), with H_0 rejected when F-count > F-table and Sig. < 0.05. The partial effect of each independent variable was tested using the t test (Sahir, 2021; Sugiyono, 2023), with H_0 rejected when t-count > t-table and Sig. < 0.05.

RESEARCH RESULTS

Research Instrument Tests

Validity Test

The validity test was conducted to ensure that each questionnaire item appropriately measured the intended research variable. The test was performed by comparing the calculated r-value for each item with the critical r-value. The critical r-value was determined based on the degrees of freedom (df = n − 2); with a sample size of 100, df = 98. At a significance level of 0.05, the critical r-value was 0.196. The validity test results for all research items are presented in Table 1.

Table 1. Validity Test Results

Variable	Indicator	r-count	r-table	Description
Product Quality (X1)	X1.1	0.571	0.196	Valid
	X1.2	0.567		
	X1.3	0.554		
	X1.4	0.481		
	X1.5	0.602		
	X1.6	0.441		
	X1.7	0.479		
	X1.8	0.557		
	X1.9	0.535		
	X1.10	0.588		
	X1.11	0.454		
	X1.12	0.464		
	X1.13	0.581		
	X1.14	0.557		
	X1.15	0.465		
Price (X2)	X2.1	0.531	0.196	Valid
	X2.2	0.589		
	X2.3	0.599		
	X2.4	0.600		
	X2.5	0.516		
	X2.6	0.463		
	X2.7	0.561		
	X2.8	0.600		
	X2.9	0.460		
	X2.10	0.624		
	X2.11	0.601		
	X2.12	0.483		
	X2.13	0.637		
	X2.14	0.541		
	X2.15	0.645		
Consumer Purchase Decision (Y)	Y.1	0.608	0.196	Valid
	Y.2	0.512		
	Y.3	0.629		
	Y.4	0.578		
	Y.5	0.464		
	Y.6	0.629		
	Y.7	0.687		
	Y.8	0.654		
	Y.9	0.517		
	Y.10	0.465		
	Y.11	0.504		
	Y.12	0.666		
	Y.13	0.460		
	Y.14	0.616		
	Y.15	0.648		

Source: Processed Data, 2026

Based on the validity test results presented in Table 1, all statement items for Product Quality (X1), Price (X2), and Consumer Purchase Decision (Y) had calculated r-values greater than the critical r-value (0.196). Therefore, all statement items were declared valid and met the requirements for use as research instruments for data collection.

Reliability Test

The reliability test was conducted to assess the consistency of the research instruments in measuring the variables under study. Cronbach's Alpha was used, with an instrument considered reliable when its Cronbach's Alpha value was ≥ 0.60. The reliability test results for all research variables are presented in Table 2.

Table 2. Reliability Test Results

Variable	Cronbach's Alpha	N of Items	Description
Product Quality (X1)	0.812	15	Reliable
Price (X2)	0.841	15	
Consumer Purchase Decision (Y)	0.857	15	

Source: Processed Data, 2026

Based on the reliability test results in Table 2, all research variables—Product Quality (X1), Price (X2), and Consumer Purchase Decision (Y)—had Cronbach's Alpha values above 0.60. Therefore, all research instruments were considered reliable and suitable for data collection.

Classical Assumption Tests

Normality Test

The normality test was conducted to determine whether the research data were normally distributed. The Kolmogorov–Smirnov method was used, with the data considered normally distributed when the Asymp. Sig. (2-tailed) value was ≥ 0.05. The normality test results obtained using SPSS are presented in Table 3.

Table 3. Normality Test Results

Test	Value
N (Sample)	100
Test Statistic	.039
Asymp.Sig.(2-tailed)	.200[c,d]

Source: Processed Data, 2026

The normality test results in Table 3 show an Asymp. Sig. (2-tailed) value of 0.200, which is greater than 0.05. Therefore, the data in this study were considered normally distributed.

Linearity Test

The linearity test was conducted to determine whether a linear relationship existed between the independent and dependent variables. The Test for Linearity was used, with a relationship considered linear when the significance value for Linearity was < 0.05. The linearity test results obtained using SPSS are presented in Table 4.

Table 4. Linearity Test Results

Variable	**Linearity**	**Deviation from Linearity**	**Description**
Consumer Purchase Decision * Product Quality	.002	.380	Linear
Consumer Purchase Decision * Price	.001	.376	

Source: Processed Data, 2026

Based on the linearity test results in Table 4, Product Quality (X1) and Price (X2) had Sig. Linearity values of 0.002 and 0.001, respectively, both of which were below 0.05. Therefore, the relationships of Product Quality (X1) and Price (X2) with Consumer Purchase Decision (Y) were considered linear.

Multicollinearity Test

The multicollinearity test was conducted to determine whether a high correlation existed among the independent variables in the regression model. The test was performed using SPSS to ensure that multicollinearity, which could affect the accuracy of the regression model, was not present. The multicollinearity test results are presented in Table 5.

Table 5. Multicollinearity Test Results

Model		Collinearity Statistics	
		Tolerance	VIF
	Product Quality	.853	1.172
	Price	.853	1.172
a. Dependent Variable: Consumer Purchase Decision			

Source: Processed Data, 2026

Based on the multicollinearity test results in Table 5, all independent variables had a Tolerance value of 0.853 (> 0.10) and a VIF value of 1.172 (< 10.00). Therefore, the regression model in this study showed no indication of multicollinearity.

Hypothesis Testing

Multiple Linear Regression Analysis

Multiple linear regression analysis was used to examine the effects of the independent variables on the dependent variable, both simultaneously and partially, and to formulate the regression equation. The results of the analysis performed using SPSS are presented in Table 6.

Table 6. Multiple Linear Regression Analysis Results

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.727	.384		7.094	.000
	Product Quality	.171	.068	.254	2.523	.013
	Price	.202	.089	.228	2.269	.025
a. Dependent Variable: Consumer Purchase Decision						

Source: Processed Data, 2026

Based on the multiple linear regression analysis results in Table 6, the regression equation and its interpretation are as follows:

$$Y = 2.727 + 0.171X_1 + 0.202X_2$$

1) The constant of 2.727 indicates that when Product Quality (X_1) and Price (X_2) are equal to 0, Consumer Purchase Decision (Y) is estimated to be 2.727.
2) The Product Quality coefficient (b_1) of 0.171 indicates that every one-unit increase in Product Quality increases Consumer Purchase Decision by 0.171 units.
3) The Price coefficient (b_2) of 0.202 indicates that every one-unit increase in Price increases Consumer Purchase Decision by 0.202 units.

Correlation Coefficient Analysis (R)

Correlation coefficient analysis was conducted to measure the strength and direction of the relationships among the research variables using the Product Moment correlation method. The correlation coefficient test results are presented in Table 7.

Table 7. Correlation Coefficient Test Results (R)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.402[a]	.161	.144	.12323
Predictors: (Constant), Price, Product Quality.				

Source: Processed Data, 2026

Based on the correlation analysis results in Table 7, the correlation coefficient (R) was 0.402. This value indicates that the relationship between Product Quality and Price, on the one hand, and Consumer Purchase Decision, on the other, was moderate because it fell within the range of 0.40–0.599.

Coefficient of Determination (R^2)

Based on the coefficient of determination (R^2) analysis in Table 7, the R Square value was 0.161. This result indicates that Product Quality and Price jointly explained 16.1% of the variance in Consumer Purchase Decision, while the remaining 83.9% was influenced by factors outside the variables examined in this study.

Simultaneous Test (F Test)

The simultaneous test (F test) was conducted to determine whether all independent variables jointly had a significant effect on the dependent variable in accordance with the research hypothesis. The test results obtained using SPSS are presented in Table 8.

Table 8. Simultaneous Test Results (F Test)

Model	**Sum of Squares**	**Mean Square**	**F**	**Significance**
Regression	.283	.142	9.323	.000[b]
Residual	1.473	.015		
Dependent Variable: Consumer Purchase Decision Predictors: (Constant), Price, Product Quality.				

Source: Processed Data, 2026

Based on the simultaneous test (F test) results in Table 8, the calculated F-value was 9.323, which was greater than the critical F-value of 3.09, with a significance value of 0.000 (< 0.05). These results indicate that H_3 was accepted. Therefore, Product Quality and Price simultaneously had a significant effect on Consumer Purchase Decision.

Partial Test (t Test)

The partial tests (t tests) were conducted to determine the individual effect of each independent variable on the dependent variable in accordance with the research hypotheses. The test results obtained using SPSS are presented in Table 9.

Table 9. Partial Test Results (t Test)

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.727	.384		7.094	.000
	Product Quality	.171	.068	.254	2.523	.013
	Price	.202	.089	.228	2.269	.025
a. Dependent Variable: Consumer Purchase Decision						

Source: Processed Data, 2026

Based on Table 9, the calculated t-values were compared with the critical t-value of 1.984. The results are as follows:

1) Product Quality (X_1) had a calculated t-value of 2.523 (> 1.984) and a significance value of 0.013 (< 0.05). These results indicate that H_1 was accepted; thus, Product Quality had a positive and significant effect on Consumer Purchase Decision.
2) Price (X_2) had a calculated t-value of 2.269 (> 1.984) and a significance value of 0.025 (< 0.05). Therefore, H_2 was accepted; thus, Price had a positive and significant effect on Consumer Purchase Decision.

DISCUSSION

Effect of Product Quality on Consumer Purchase Decision

Product Quality has a positive and significant effect on Consumer Purchase Decision. This result indicates that consumers consider the quality of the house as part of their evaluation before deciding to purchase. In this study, Product Quality covers features, performance quality, durability, and reliability (Kotler et al., 2022). These aspects are relevant to housing because consumers can directly assess the specifications and physical attributes offered by the developer. At Serdam Residence Borneo Khatulistiwa Raya, product quality is reflected in the use of specified construction materials and supporting facilities such as a carport, fence, and post-handover repair warranty. These attributes provide consumers with concrete information when comparing the house with other available alternatives and assessing whether it meets their expectations.

The result is consistent with the consumer decision-making process described by Kotler and Armstrong (2016), in which consumers evaluate available alternatives before making a purchase decision. In the context of this study, the specifications and supporting features of the house become part of that evaluation. The finding is also in line with Ariella (2018) and Handayani (2022), who found that product quality had a positive and significant effect on Consumer Purchase Decision. This shows that maintaining the physical quality and reliability of the housing product remains important for PT Arfiz Karya Tritama in supporting consumers' purchase decisions.

Effect of Price on Consumer Purchase Decision

Price has a positive and significant effect on Consumer Purchase Decision. The positive direction should be understood in relation to how consumers evaluate the price offered, rather than as an indication that a higher nominal house price necessarily leads to a stronger purchase decision. The Price variable in this study includes list price, discounts, allowances, payment period, and credit terms (Kotler & Armstrong, 2017). Consumers therefore assess not only the selling price of the house but also the terms and benefits attached to the purchase.

This condition can be seen at Serdam Residence Borneo Khatulistiwa Raya, where the developer offers relatively low-down payments, exemption from BPHTB fees, and free certificate name transfer. These components form part of the overall financial considerations faced by consumers when deciding whether the housing offer is appropriate for them. Company data also show that the price of a type-36 house increased from Rp177,000,000 in 2023 to Rp182,000,000 in 2024 and remained at that level in 2025, while total sales declined over the same period. Although these figures do not establish that the price increase caused the decline in sales, they show that price remains an important element in the market context faced by the company. The finding is consistent with Setyawati et al. (2022) and Saputra et al. (2025), who also found that price had a positive and significant effect on Consumer Purchase Decision.

Effect of Product Quality and Price on Consumer Purchase Decision

Product Quality and Price simultaneously have a significant effect on Consumer Purchase Decision. The result shows that consumers' housing purchase decisions involve both product-related and financial considerations.

Consumers evaluate the physical attributes and expected quality of the house while also considering whether the price and purchasing terms are appropriate. In this sense, Product Quality and Price are closely related in the evaluation process because the value of a housing offer is not determined by its physical characteristics or price alone. The finding is in line with Reken et al. (2024), who reported that Product Quality and Price simultaneously had a significant effect on Consumer Purchase Decision.

Nevertheless, Product Quality and Price explain 16.1% of the variance in Consumer Purchase Decision. This indicates that the two variables are relevant, but they do not provide a complete explanation of consumers' housing purchase decisions. The remaining variation may be associated with other considerations that were not included in the research model, such as location, accessibility, facilities, promotion, service quality, financing convenience, and corporate image. These factors cannot be treated as findings of the present study because they were not empirically tested. The relatively limited explanatory power of the model therefore provides room for future research to examine a broader set of factors involved in housing purchase decisions. For PT Arfiz Karya Tritama, the findings suggest the importance of maintaining housing quality while offering prices and purchasing terms that remain appropriate to the value perceived by consumers.

CONCLUSIONS AND RECOMMENDATIONS

This study concludes that Product Quality and Price have positive and significant effects on Consumer Purchase Decision in purchasing houses at Serdam Residence Borneo Khatulistiwa Raya. Product Quality plays a role in strengthening consumers' confidence in the housing products offered, whereas Price becomes an important consideration when it is perceived as appropriate relative to the quality and benefits received. Simultaneously, both variables contribute to shaping Consumer Purchase Decision. However, the ability of Product Quality and Price to explain Consumer Purchase Decision remains relatively limited, indicating that other factors outside the research model also contribute to housing purchase decisions. These findings confirm that Product Quality and Price remain relevant in explaining consumer behavior in the residential property sector.

PT Arfiz Karya Tritama is advised to continuously improve the quality of its housing products and set prices that are consistent with consumers' perceived value. The company should also consider other factors that may strengthen purchase decisions, such as location, facilities, accessibility, promotion, service quality, financing convenience, and corporate image. Future studies are recommended to incorporate these factors and expand the research setting to obtain a more comprehensive understanding of consumers' housing purchase decisions.

FURTHER STUDY

Future studies may incorporate additional variables related to housing purchase decisions, such as location, promotion, service quality, corporate image, trust, facilities, and social factors. The number of respondents and geographical coverage may also be expanded to improve the generalizability of the findings. Qualitative or mixed-method approaches may be considered as alternatives for obtaining a deeper understanding of the considerations underlying consumers' housing purchase decisions.

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