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Trian Hermawan ✉, Novita Sari* ✉, and Anggalia Wibasuri ✉

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Research Article

Human-Centered Digital Housing Information and Transaction-Stage Purchase Decisions in Government-Subsidized Housing: Evidence from Lampung, Indonesia

Trian Hermawan, Novita Sari*, and Anggalia Wibasuri

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Abstract

This study aims to examine the association between human-centered digital marketing strategy and transaction-stage purchase decisions for government-subsidized housing in Lampung, Indonesia. A cross-sectional quantitative survey involved 100 purposively selected adults who had been exposed to housing information through digital channels and had reached a formal transaction stage, namely a subsidized mortgage application, booking-fee or down-payment payment, or completed purchase. A 40-item questionnaire measured perceived digital marketing strategy and consumer purchase decision. Item-total correlations supported item screening, and internal consistency was high for digital marketing strategy ($\alpha = 0.942$) and purchase decision ($\alpha = 0.936$). Regression assumptions were met. Digital marketing strategy was positively associated with purchase decision ($B = 0.869$, $\beta = 0.968$, $t = 38.406$, $p < 0.001$), and the model accounted for 93.8% of score variance ($R^2 = 0.938$). The findings position digital housing communication as a human-centered welfare service when it improves information clarity, credibility, responsiveness, and access across platforms. Because the data were cross-sectional, self-reported, and purposively sampled, the result is associational rather than causal.

Keywords: Consumer Purchase Decision; Digital Housing Information; Government-Subsidized Housing; Human-Centered Service; Social Welfare.

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INTRODUCTION

Government-subsidized housing is a social-welfare instrument as well as a high-involvement consumer product. For prospective first-home buyers, a digital advertisement is often the first entry point to information about affordability, eligibility, location, legal documentation, construction progress, and mortgage procedures. Kannan and Li [1] conceptualize digital marketing as an integrated set of processes through which firms create, communicate, and deliver value in connected environments. Dwivedi et al. [2] similarly emphasize that digital and social media marketing changes both consumer information behavior and organizational communication practices. In this study, digital marketing is therefore interpreted not only as promotion, but also as a human-centered information service that may help low- and middle-income households navigate an administratively complex housing decision. Kamyabi et al. [3] and Li et al. [4] show that sustained digital marketing strategies and coordinated social-media activity can foster engagement and relational value, while Homburg and Wielgos [5] demonstrate the strategic relevance of digital marketing capabilities. These propositions are especially pertinent where consumer decisions require credible, comprehensible, and actionable information rather than mere brand exposure.

The welfare relevance of this issue is substantial. Government-subsidized housing is intended to widen access to safe and affordable home ownership, but households may still encounter uncertainty about prices, financing eligibility, legal status, and the reliability of developer claims. Studies of Indonesian housing policy have shown that public housing outcomes are shaped by historical institutional arrangements, land-policy implementation, and changing housing-governance structures [6], [7], [8]. Digital inequalities can intensify these barriers because households with limited resources may not have equal capacity to search, compare, verify, or contest housing information online. Holmes et al. [9] demonstrate that housing inequality and digital exclusion are closely intertwined. Accordingly, the quality of digital housing communication has implications beyond commercial performance: it may affect whether eligible households can make informed welfare-related choices in a market where misinformation, opaque procedures, and fragmented channels can increase vulnerability.

The rise of property technology makes this issue more urgent. Figueiredo et al. [10] identify digital marketing as central to changing online consumer behavior, while Al-haimi et al. [11] document the expansion of digital transformation across the real-estate sector. Berlato et al. [12] further show that digital platforms increasingly mediate information flows throughout the built environment. Evidence from property valuation and technology adoption indicates that digital tools support information collection and evaluation, but they also alter the way market actors filter and present relevant data [13], [14]. Platform governance is consequently important: Gawer and Bonina [15] caution that digital platforms can generate development opportunities and regulatory risks, Nethercote [16] illustrates how housing platforms can extend forms of urban control, and Yao and Yang [17] underscore the welfare consequences of design choices that steer attention and behavior. In government-subsidized housing, a human-centered digital strategy should therefore prioritize transparency, accessibility, and informed choice rather than persuasion detached from verification.

The proposed relationship between digital marketing strategy and purchase decision is theoretically grounded in information quality, perceived credibility, risk reduction, and

responsive interaction. Wang et al. [18] report that consumer perception can shape purchase intention in digital marketplaces, and Qin et al. [19] show that live-streaming and online reviews can jointly influence purchase intention. Research on review generation and perception by Dong et al. [20] and Ahn and Lee [21] likewise highlights the role of social influence and review interpretation in consumer decision-making. Yet review-based environments are not inherently trustworthy. Kumar et al. [22], Martínez Otero [23], and Lim et al. [24] show that manipulated or fake reviews can distort purchasing judgments. For a government-subsidized housing product, where the financial commitment is long term and the buyer may have modest financial reserves, digital communication must permit claim verification through transparent prices, installment illustrations, eligibility explanations, location maps, legal-document guidance, construction updates, and traceable contact points.

Existing digital-marketing research commonly examines lower-risk retail, fast-food, fashion, or general e-commerce contexts. Jamil et al. [25] and Pires et al. [26] show that social-media activity and linked digital channels can influence consumer intentions and decision processes, while Lemon and Verhoef [27] situate these interactions within an end-to-end customer journey. Hanaysha [28], Laradi et al. [29], Theocharis and Tsekouropoulos [30], and Shah and Asghar [31] similarly associate social-media features, online social influence, branding cues, and consumer behavior. However, government-subsidized housing differs from these product categories because the decision is welfare-sensitive, verification-intensive, and linked to formal financing procedures. The present study addresses this gap by asking: to what extent is perceived digital marketing strategy associated with consumer purchase decisions among individuals who have already entered a formal purchase, financing, or completed-purchase stage in Lampung, Indonesia? The study contributes a welfare-oriented and human-centered interpretation of digital housing communication, using transaction-stage rather than merely hypothetical consumer responses. The article proceeds by detailing the cross-sectional survey method, presenting respondent, measurement, diagnostic, and regression results, and then discussing the implications for human-centered digital housing services and affordable-housing access.

METHODS

This study used a cross-sectional quantitative survey with a correlational explanatory orientation. The design was selected to estimate the direction, magnitude, and statistical significance of the association between perceived digital marketing strategy and consumer purchase decision at one measurement point. Because the dataset was obtained through purposive non-probability sampling and self-report instruments, the analysis is framed throughout as an association rather than a causal test. The outcome should therefore not be interpreted as evidence that digital marketing independently determines housing purchase behavior.

Research Design

The analytic model was specified as $Y = a + bX$, where Y denotes consumer purchase decision and X denotes perceived digital marketing strategy. Simple linear regression was used because the study examined one theoretically focal predictor and one outcome. This parsimonious

approach was appropriate for a preliminary regional study, but it does not control for affordability, location attractiveness, developer reputation, household composition, mortgage eligibility, financing access, social proof, perceived risk, or family influence. These omitted variables define the scope of inference and are treated as directions for subsequent multivariable research.

Participants and Sampling

The target population comprised adults aged 18 years or older who were involved in the government-subsidized housing purchase process in Lampung, Indonesia. Eligibility required exposure to housing information through at least one digital channel, namely Instagram, Facebook, TikTok, a website or Google search, or WhatsApp, and progression to at least one formal transaction stage. A respondent was eligible when they had submitted an application for a government-subsidized mortgage through the Housing Financing Liquidity Facility (FLPP), paid a booking fee and/or down payment, or completed the purchase of a government-subsidized housing unit. Respondents who had only viewed advertisements, conducted general searches, or compared housing options without reaching a formal transaction stage were excluded.

Purposive sampling yielded 100 complete and eligible responses. Participants were recruited from audiences connected to government-subsidized housing information, developer communication networks, and transaction-stage buyer communities in Lampung. Screening questions confirmed digital exposure and the purchase stage before the main questionnaire was completed. The resulting dataset is therefore best understood as a transaction-stage consumer sample, not a sample of general housing-survey intenders. Nevertheless, the modest sample and recruitment channels restrict generalization to the broader population of Indonesian government-subsidized housing buyers.

Operational Definitions and Measurement

The questionnaire included 40 final items. Perceived digital marketing strategy was the predictor and consumer purchase decision was the outcome. Items were scored on an ordered agreement response scale, from lower to higher agreement. The constructs were treated as composite scores because the present study tested the overall association between a coordinated digital housing-information strategy and transaction-stage purchase decision. This approach does not establish the independent contribution of each indicator domain.

Table 1. Operational Definitions of the Study Variables

Variable	Role	Operational Definition	Indicator Domains	Measurement
Perceived digital marketing strategy (X)	Predictor	Integrated use of digital channels to provide housing information, establish credibility, respond to inquiries, and	Content quality; information clarity; credibility and verifiability; responsiveness; platform accessibility; multi-channel integration.	20 items; composite score from ordered agreement responses.

Variable	Role	Operational Definition	Indicator Domains	Measurement
		facilitate purchase-related action.		
Consumer purchase decision (Y)	Outcome	Consumer decision-making after exposure to information, alternative evaluation, risk-benefit consideration, and progression toward formal purchase-related action.	Awareness; interest; evaluation; confidence; purchase-related action; transaction-stage decision readiness.	20 items; composite score from ordered agreement responses.

The item content was designed to capture the distinct informational demands of government-subsidized housing. For the predictor, the content covered whether digital material made price and subsidy information clear, developer information credible, location and unit information accessible, and communication channels responsive. For the outcome, the content reflected confidence in housing information, readiness to seek further clarification, willingness to continue purchase-related actions, and the decision to proceed in the formal transaction process.

Hypothesis Development

The hypothesis was derived from the proposition that human-centered digital marketing may help consumers convert uncertainty into informed decision readiness. In a government-subsidized housing context, clear and verifiable content can support the assessment of affordability and eligibility; credible information can reduce doubts about developer claims; and responsive communication can help consumers resolve procedural questions before they bear substantial financial costs. The study therefore tested the following hypothesis:

H1: Perceived digital marketing strategy is positively and significantly associated with consumer purchase decisions in government-subsidized housing in Lampung.

Data Collection Procedure

A structured questionnaire was distributed to eligible transaction-stage consumers. Before proceeding, participants were informed about the study purpose, voluntary participation, confidentiality, and the academic use of aggregated data. Informed consent was obtained through respondent agreement before completion. The questionnaire began with eligibility screening and questions on dominant digital exposure, followed by the 40 substantive items. Responses were inspected for completeness and eligibility; only complete records meeting all inclusion criteria were retained, resulting in 100 valid observations.

Data Analysis

Analysis proceeded in five stages. First, complete and eligible responses were retained for analysis. Second, Pearson item-total correlations were used to screen item performance within each construct. Third, Cronbach's alpha was calculated as evidence of internal consistency. These procedures are preliminary measurement diagnostics rather than full construct validation, because factor-analytic evidence was not estimated. Fourth, residual normality was evaluated with the Kolmogorov-Smirnov test, linearity with the Deviation from Linearity statistic, and heteroscedasticity with the Glejser test. Fifth, simple linear regression estimated the coefficient, standardized coefficient, t statistic, F statistic, and coefficient of determination. The reported SPSS output did not include residual plots, confidence intervals, leverage statistics, or Cook's distance; accordingly, the regression diagnostic interpretation is limited to the available output.

Ethical Considerations

Participation was voluntary and based on informed consent. The questionnaire did not report personally identifiable information in the manuscript, and analysis was conducted in aggregate form. Participants could decline participation or discontinue without penalty. These safeguards were used to protect autonomy, confidentiality, and data privacy in a study involving household financial and housing decision processes.

RESULTS AND DISCUSSION

Results

Transaction-Stage Respondent Profile and Digital Exposure

Table 2 reports the profile of the 100 eligible transaction-stage respondents and their dominant digital exposure channel. The sample included 72 male and 28 female respondents. Generation Z respondents accounted for 84.0% of the sample, while Millennials accounted for 16.0%. The educational profile was concentrated in senior high or vocational school graduates (55.0%), and private employees formed the largest occupational group (70.0%). The most common monthly income category was Indonesian Rupiah (IDR) 3,000,000-4,999,999 (46.0%). These features indicate that the sample primarily represents digitally reached, working-age buyers with constrained but active purchasing capacity; it does not provide a demographic profile of all government-subsidized housing buyers in Lampung.

Table 2. Respondent Profile and Dominant Digital Exposure (N = 100)

Aspect	Category	N	%
Gender	Male	72	72.0
	Female	28	28.0
Generation	Generation Z	84	84.0
	Millennial	16	16.0
Education	Senior high/vocational school	55	55.0
	Diploma	13	13.0
	Bachelor	29	29.0
	Master	3	3.0

Aspect	Category	N	%
Occupation	Private employee	70	70.0
	Entrepreneur/self-employed	11	11.0
	Daily worker	7	7.0
	Teacher/honorary teacher	6	6.0
	Civil servant	3	3.0
	Health worker	3	3.0
Monthly income	< IDR 3,000,000	11	11.0
	IDR 3,000,000-4,999,999	46	46.0
	IDR 5,000,000-6,999,999	35	35.0
	IDR 7,000,000-8,000,000	8	8.0
Dominant digital exposure	Instagram	35	35.0
	Facebook	22	22.0
	TikTok	19	19.0
	Website/Google search	14	14.0
	WhatsApp	10	10.0

Instagram was the dominant exposure channel (35.0%), followed by Facebook (22.0%), TikTok (19.0%), a website or Google search (14.0%), and WhatsApp (10.0%). The three social-media channels jointly accounted for 76.0% of dominant exposure. This pattern suggests that visually oriented and socially mediated content may be important at the discovery stage, whereas search and direct messaging may contribute to verification and follow-up. However, the table records only the single dominant channel reported by each respondent; it does not measure the frequency, duration, or sequence of exposure across channels. No gender-disaggregated regression was conducted, so the data cannot support claims that the observed association differs between women and men.

Measurement Screening and Internal Consistency

The measurement-screening results are summarized in Table 3. All 20 digital marketing strategy items met the item-total correlation criterion, with correlations ranging from 0.487 to 0.791. All 20 purchase-decision items also met the screening criterion, with correlations ranging from 0.535 to 0.728. Cronbach's alpha was 0.942 for digital marketing strategy and 0.936 for consumer purchase decision, indicating high internal consistency for the composite scores used in the regression model.

Table 3. Measurement Screening and Internal Consistency

Construct	Final Items	Item-Total Correlation Range	Cronbach's A	Interpretation
Digital marketing strategy (X)	20	0.487-0.791	0.942	All items met the item-total screening criterion; excellent internal consistency.

Construct	Final Items	Item-Total Correlation Range	Cronbach's A	Interpretation
Consumer purchase decision (Y)	20	0.535-0.728	0.936	All items met the item-total screening criterion; excellent internal consistency.

These results support the use of the two composite scores in the present analysis. High alpha values do not, by themselves, establish construct validity or prove that each construct is unidimensional. They may partly reflect conceptual proximity or similarity among items. Because the available sample was modest and the study did not estimate exploratory or confirmatory factor models, the measurement evidence should be understood as item-screening and reliability evidence rather than comprehensive psychometric validation.

Regression Assumptions and Model Diagnostics

Table 4 presents the available assumption-test results. The Kolmogorov-Smirnov residual-normality value was 0.200, the Deviation from Linearity significance value was 0.602, and the Glejser significance value for the predictor was 0.151. Each reported value exceeded the 0.05 decision threshold. The available outputs therefore did not indicate a violation of normality, linearity, or homoscedasticity for the simple regression model.

Table 4. Classical Assumption and Available Regression Diagnostic Results

Diagnostic	Indicator	Value	Decision Criterion	Result
Residual normality	Kolmogorov-Smirnov Asymp. Sig.	0.200	> 0.05	Normality not rejected
Linearity	Deviation from Linearity Sig.	0.602	> 0.05	Linear relationship supported
Heteroscedasticity	Glejser Sig. for total X score	0.151	> 0.05	No heteroscedasticity indicated

The model can therefore be used for preliminary statistical inference within the study sample. Nevertheless, the diagnostics are incomplete because the reported output did not contain residual plots, leverage values, Cook's distance, or confidence intervals. The absence of these outputs means that potential influential observations and the precision of the coefficient cannot be evaluated in detail. The regression result should consequently be interpreted with methodological restraint.

Association Between Digital Marketing Strategy and Purchase Decision

Table 5 and Figure 1 present the regression results. Perceived digital marketing strategy was positively associated with consumer purchase decision ($B = 0.869$, $\beta = 0.968$, $t = 38.406$, $p < 0.001$). The model was statistically significant overall, $F(1, 98) = 1474.994$, $p < 0.001$, and yielded $R = 0.968$, $R^2 = 0.938$, and adjusted $R^2 = 0.937$. The estimated equation was $Y = 14.415$

+ 0.869X. Within the observed score distributions, a one-unit increase in the digital marketing strategy composite was associated with a 0.869-unit increase in the purchase-decision composite.

Table 5. Simple Linear Regression Results

Component	Statistic	Value
Model fit	R	0.968
	R^2	0.938
	Adjusted R^2	0.937
	Standard error of estimate	2.807
Overall model	F(1, 98)	1474.994
	Significance	< 0.001
Regression sums of squares	Regression	11620.672
	Residual	772.088
	Total	12392.760
Coefficient	Constant	14.415
	Unstandardized B	0.869
	Standardized β	0.968
	t value	38.406
	Significance	< 0.001
Regression equation	Y	14.415 + 0.869X

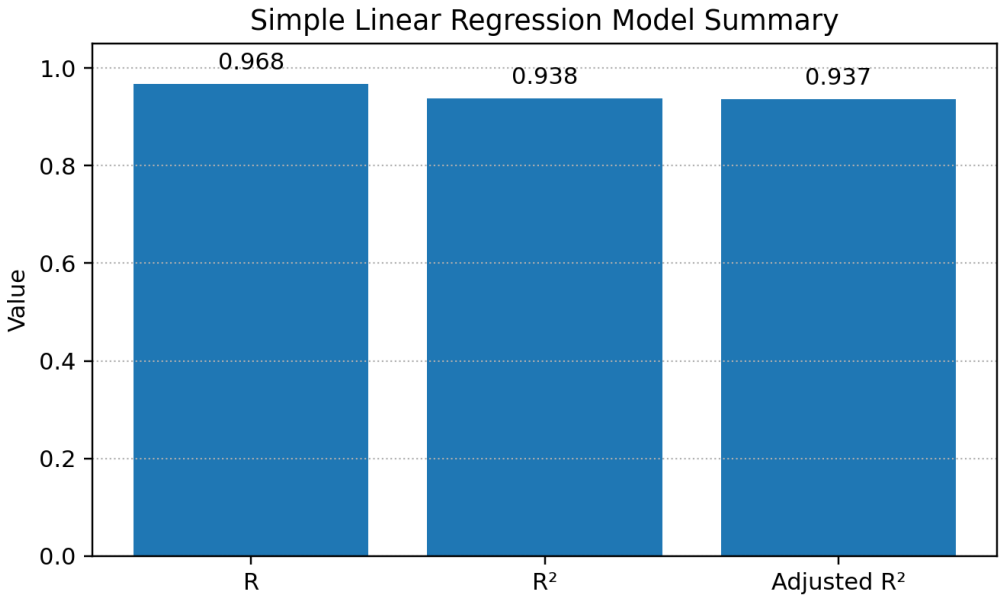


Figure 1. Simple Linear Regression Model Summary

The R^2 value indicates that the predictor and outcome composite scores covaried strongly in this dataset. It should not be interpreted as proof that digital marketing is the dominant real-world determinant of government-subsidized housing purchase decisions. Because both constructs were self-reported in the same questionnaire at the same point in time, common-source response patterns, conceptual overlap, and omitted determinants may have increased the observed association. The finding is most defensible as strong preliminary

evidence that transaction-stage buyers who perceive digital housing communication as clearer, more credible, more responsive, and more accessible also report stronger purchase-decision scores.

Discussion

The study finds a strong positive association between perceived digital marketing strategy and transaction-stage purchase decision in government-subsidized housing. The result is consistent with the broader engagement literature: Ugwuanyi et al. [31], [32] show that consumer brand engagement can shape expected value, attitudes, and purchase intention, while Sohaib et al. [33] and Pereira et al. [34] demonstrate that social-media marketing and brand-related engagement can generate behavioral responses. In the present context, the relevant mechanism is not simply attention. Transaction-stage consumers must interpret price ceilings, monthly installment implications, subsidy eligibility, legal documentation, location access, unit specifications, and construction progress. When those elements are communicated clearly and credibly, consumers may experience lower uncertainty and greater readiness to continue the purchase process. The empirical coefficient should therefore be interpreted as evidence for an information-and-risk-reduction mechanism rather than a claim that persuasive advertising alone causes a housing purchase.

The result also has a distinctive human-centered and social-welfare meaning. Government-subsidized housing is not comparable to an impulse purchase: it is a long-term household commitment connected to public financing and access to an essential good. In this setting, digital communication becomes part of the service environment through which households understand their options and exercise informed choice. Wen and Li [35] show that responsiveness can strengthen trust in digital interactions, and Lu et al. [36] identify the significance of real-time engagement, trust, and peer influence in social-media behavior. For housing developers and program intermediaries, responsiveness should therefore be operationalized as prompt but accurate clarification of eligibility, documents, booking procedures, financing steps, and site-visit arrangements. It should not rely on urgency cues that obscure conditions or pressure financially constrained households into decisions before they can verify information.

The channel profile supports a staged rather than platform-isolated interpretation of the buyer journey. Instagram, Facebook, and TikTok were the dominant exposure channels for 76.0% of respondents, suggesting that visual and socially mediated content is important for discovery. Yet discovery should be linked to credible verification pathways. Hongsuchon et al. [37] show how influencer-driven social commerce can activate impulsive buying through stimulus-organism-response processes; however, such mechanisms are inappropriate as a primary design logic for subsidized housing because the transaction requires deliberation, due diligence, and financial capability assessment. A more suitable architecture is a channel sequence: short visual content to introduce location and unit features; a searchable website or verified page to disclose prices, legal and subsidy information, and document requirements; and direct messaging to resolve individual procedural questions. Verbeke et al. [38] characterize effective sales work as knowledge brokering, a useful analogy for digital housing officers who must translate technical financing and administrative information into understandable consumer guidance.

The magnitude of R^2 requires a cautious reading. The model explains 93.8% of the variance in the purchase-decision score in this sample, but the shared source, shared timing, and close conceptual relation of the two composite measures can amplify covariance. Firth et al. [39] caution that online experiences can have individualized cognitive, social, and behavioral effects, indicating that the meaning of digital engagement cannot be reduced to a single exposure metric. Similarly, Podsakoff et al. [40] explain how common method bias may affect behavioral research in which predictor and outcome measures are collected from the same source. The present analysis does not include behavioral records such as verified site visits, mortgage application approvals, booking payments, or completed transactions. Therefore, the strong model fit should be treated as a signal of perceived linkage between the two constructs rather than as a fully isolated causal estimate. This methodological caution is integral to the study's contribution rather than a reason to dismiss the observed pattern.

The study's novelty lies in repositioning digital marketing for government-subsidized housing as human-centered digital housing information within a social-welfare service ecosystem. Much of the prior marketing literature measures attention, brand outcomes, or low-risk purchase intention. This article instead focuses on individuals who had already entered a formal purchase, financing, or completed-purchase stage. That focus adds specificity to the meaning of the outcome because respondents were not simply expressing hypothetical interest. The study also conceptualizes digital marketing strategy as a coordinated bundle of content quality, information clarity, credibility, responsiveness, platform accessibility, and multi-channel integration. The contribution is not a new causal theory but a contextual proposition: in welfare-sensitive housing markets, digitally delivered information can operate as a decision-support resource when it helps prospective first-home buyers reduce uncertainty and navigate institutional procedures.

The theoretical implications are threefold. First, the findings extend digital marketing and customer-journey perspectives to a welfare-relevant, high-involvement market where the quality of information is inseparable from access to an essential social good. Second, the results reinforce a human-centered design interpretation of digital housing channels. A channel should be assessed not only by reach or engagement but also by whether a prospective buyer can find essential information, understand it, verify it, ask a question, and move safely to the next administrative step. Third, the study identifies transaction stage as an important boundary condition. The association may be meaningfully different among casual viewers, early information seekers, site visitors, mortgage applicants, and completed buyers; future studies should model these stages separately rather than treating all digital audiences as equivalent.

The practical implications follow directly. Developers should publish a standardized, mobile-accessible information package across channels, including eligibility criteria, transparent prices, estimated installments, unit and land documentation, maps and travel access, construction updates, complaint contacts, and a clear distinction between verified facts and promotional claims. Websites or verified landing pages should function as the factual source of record, while Instagram, Facebook, and TikTok should direct users to that source rather than duplicate incomplete claims. WhatsApp or comparable direct-message channels should be staffed by personnel who can provide documented answers and record consent-based follow-up. Public housing agencies and financing partners can strengthen this ecosystem by defining minimum disclosure standards, supporting digital-literacy assistance, and offering accessible

verification channels for consumers who have limited digital resources. These measures align the commercial role of developers with the social-welfare objective of helping eligible households access appropriate housing safely and equitably.

The study does not test gendered differences in digital housing access or decision-making, although the sample includes both women and men. Its fit with a women, education, and social welfare journal is therefore grounded in the broader social-welfare and human-centered-service dimensions of affordable-housing access, not in a demonstrated gender effect. Future research should address this limitation through adequately powered gender-disaggregated analyses and intersectional designs that examine how gender, income, age, disability, household status, and digital capability shape housing information access and transaction outcomes. Such work would better identify whether digital housing services support or reproduce inequities in access to government-subsidized housing.

CONCLUSION

This study shows that perceived human-centered digital marketing strategy is positively and significantly associated with transaction-stage purchase decisions in government-subsidized housing in Lampung, Indonesia. The result indicates that when consumers perceive digital housing communication as clear, credible, responsive, accessible, and coordinated across platforms, they also report stronger readiness to proceed with purchase-related decisions. The contribution is to frame digital marketing in this setting as more than a promotional activity: it is a digital information service that can reduce uncertainty around affordability, eligibility, legality, location, and financing procedures. This welfare-oriented framing is particularly relevant for first-home buyers whose decisions are constrained by limited purchasing power and formal subsidy requirements. The findings should not be generalized as proof of a causal effect or as evidence that digital marketing is the only or dominant determinant of purchase behavior. Nevertheless, they support practical investment in transparent, user-centered housing information and responsive verification pathways. Housing developers, public agencies, and financing partners should connect social-media discovery with authoritative, accessible sources of record and consumer support. Future studies should use larger probability-based or multi-site samples, separate the dimensions of digital marketing strategy, include affordability and trust-related covariates, and link survey reports with verified behavioral outcomes such as site visits, financing applications, booking payments, and completed purchases. Such evidence would clarify the causal pathways through which digital housing information contributes to equitable access to affordable home ownership.

LIMITATIONS

This study has five principal limitations. First, the purposive sample of 100 transaction-stage respondents limits statistical generalization to all government-subsidized housing consumers in Lampung or Indonesia. Second, the sample was dominated by Generation Z, male, and private-employee respondents; these patterns may reflect recruitment through digital channels rather than the demographic structure of the housing market. Third, the cross-sectional design does not establish temporal order or causality. Fourth, the predictor and outcome were self-reported in the same questionnaire, creating possible common-method variance and conceptual

overlap. Fifth, the model used one aggregate predictor and did not independently verify digital claims, marketing exposure, site visits, financing applications, booking payments, or completed purchases. Future research should employ longitudinal and mixed-method designs, larger and more diverse samples, multi-province comparisons, behavioral verification, and multivariable models that test trust, perceived risk, affordability, developer reputation, location attractiveness, mortgage eligibility, and platform type as mediators, moderators, or competing predictors.

AUTHOR INFORMATION

Corresponding Author

Novita Sari – Institut Informatika dan Bisnis Darmajaya (Indonesia);
orcid.org/0000-0001-6591-9796
Email: novi_a2g@darmajaya.ac.id

Authors

Trian Hermawan – Institut Informatika dan Bisnis Darmajaya (Indonesia);
orcid.org/0009-0006-3126-000X
Novita Sari – Institut Informatika dan Bisnis Darmajaya (Indonesia);
orcid.org/0000-0001-6591-9796
Anggalia Wibasuri– Institut Informatika dan Bisnis Darmajaya (Indonesia);
orcid.org/0009-0003-9103-2445

AUTHOR CONTRIBUTION

T.H. conceptualized the study, developed the research design, and led the overall research process, including data collection, statistical analysis, and primary manuscript drafting. N.S. contributed to instrument development, data management, and supported data analysis and interpretation. A.W. provided theoretical and analytical guidance, contributed to the refinement of the conceptual framework, and critically reviewed and revised the manuscript for important intellectual content. All authors have read and approved the final version of the manuscript and agree to be accountable for all aspects of the work.

CONFLICT OF INTEREST

"The authors declare no conflict of interest."

DECLARATION OF USE OF AI IN SCIENTIFIC WRITING

The authors used AI-assisted language refinement tools during manuscript preparation. After using these tools, the authors reviewed, edited, and verified the content as necessary and assume full responsibility for the final manuscript.

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