



ANALYSIS OF DEVELOPER EXPERIENCE IN THE KPR APPLICATION PROCESS THROUGH THE BTN PROPERTY FOR DEVELOPER APPLICATION AT THE BTN MANADO BRANCH

ANALISIS PENGALAMAN DEVELOPER DALAM PROSES APLIKASI KPR MELALUI APLIKASI BTN PROPERTY FOR DEVELOPER PADA KANTOR CABANG BTN MANADO

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Abstract

This study analyzes the use of the BTN Properti for Developer application in the Home Ownership Credit (KPR) application process at Bank BTN Manado Branch using the Technology Acceptance Model (TAM) and User Experience (UX) approaches. The study used a descriptive qualitative method through in-depth interviews with four developer users of the application. Data analysis was conducted using the Miles and Huberman model which includes data reduction, data presentation, and conclusion drawing. The results show that the BTN Properti for Developer application is generally well received by developers because it is considered easy to use, has a clear application flow, and is able to improve the efficiency of time, costs, and energy through a digital process. However, several obstacles were still found, such as limited document upload size, navigation that is not fully intuitive, and delays in status updates outside of operating hours. Support from BTN was considered quite responsive through training and direct communication, although improvements in the communication features in the application are needed. Based on the TAM analysis, application acceptance is influenced by perceptions of usefulness and ease of use, while from a UX perspective the application shows good usability and usefulness quality, but still requires development in the aspects of interactivity and accessibility. This study concludes that the BTN Properti for Developer application plays an important role in supporting the digital transformation of mortgage applications, with a note that continuous development is needed to optimize services and be user-oriented.

Keywords : BTN Properti for Developer, Technology Acceptance Model (TAM), User Experience (UX), User Experience Analysis, Mortgage (KPR), Property Developer, Miles and Huberman.



Abstrak

Penelitian ini menganalisis penggunaan aplikasi BTN Properti for Developer dalam proses pengajuan Kredit Pemilikan Rumah (KPR) di Bank BTN Cabang Manado dengan pendekatan Technology Acceptance Model (TAM) dan User Experience (UX). Penelitian menggunakan metode kualitatif deskriptif melalui wawancara mendalam terhadap empat developer pengguna aplikasi. Analisis data dilakukan dengan model Miles dan Huberman yang meliputi reduksi data, penyajian data, dan penarikan kesimpulan. Hasil penelitian menunjukkan bahwa aplikasi BTN Properti for Developer secara umum diterima dengan baik oleh developer karena dinilai mudah digunakan, memiliki alur pengajuan yang jelas, serta mampu meningkatkan efisiensi waktu, biaya, dan tenaga melalui proses digital. Namun, beberapa kendala masih ditemukan, seperti keterbatasan ukuran unggahan dokumen, navigasi yang belum sepenuhnya intuitif, serta keterlambatan pembaruan status di luar jam operasional. Dukungan dari pihak BTN dinilai cukup responsif melalui pelatihan dan komunikasi langsung, meskipun diperlukan peningkatan fitur komunikasi dalam aplikasi. Berdasarkan analisis TAM, penerimaan aplikasi dipengaruhi oleh persepsi kemanfaatan dan kemudahan penggunaan, sementara dari perspektif UX aplikasi menunjukkan kualitas usability dan usefulness yang baik, namun masih memerlukan pengembangan pada aspek interaktivitas dan aksesibilitas. Penelitian ini menyimpulkan bahwa aplikasi BTN Properti for Developer berperan penting dalam mendukung transformasi digital pengajuan KPR, dengan catatan perlunya pengembangan berkelanjutan agar layanan semakin optimal dan berorientasi pada pengguna.

Kata Kunci : BTN Properti for Developer, Technology Acceptance Model (TAM), User Experience (UX), Pengalaman Pengguna, KPR, Developer Properti, Miles dan Huberman.

1. INTRODUCTION

Home Ownership Loans (KPR) are a financing product that plays a crucial role in driving growth in the property sector and meeting the housing needs of the Indonesian people. Bank Tabungan Negara (BTN), as a bank focused on housing finance, has contributed significantly to the provision of mortgages. As of September 2023, national bank mortgages grew by 12.3%, up from 10.6% in June 2023. (Source: btn.co.id, 2024). As of August 2022, BTN recorded subsidized and non-subsidized mortgage disbursements of approximately IDR 198.65 trillion. (Source: Tempo.com, 2022)

PT Bank Tabungan Negara (Persero), Tbk, as a bank focused on housing finance, has partnered with thousands of developers throughout Indonesia. According to the latest data from the PT Bank Tabungan Negara (Persero), Tbk website, there are currently approximately 7,940 developers partnering with BTN. Due to the increasing number of mortgage customers, BTN felt the need to improve the quality of its services. Therefore, BTN Properti For Developers, a digital platform owned by BTN, was launched, providing various features to facilitate the public in searching for and purchasing property.

As reported by btnproperti.co.id, as of June 2024, BTN Properti For Developers had 628,000 members with a total of 39.4 million visitors. In the second half of 2024, more than 19,000 mortgage applications were submitted through BTN Properti, with total loan disbursement reaching IDR 1.5 trillion. (Source: www.btnproperti.co.id, 2024) Through the BTN Properti application, this application facilitates developers to connect directly with mortgage services offered by BTN. Through this application, developers can not only monitor



mortgage applications more quickly, efficiently, and in real time, but also provide better service to their customers.

In North Sulawesi, including Manado, various local developers have begun using the BTN Properti app to simplify mortgage applications for prospective homebuyers. While specific data on the number of developers in North Sulawesi is not fully available, significant figures indicate a growing use of this app in the region. Developers in Manado, for example, report that the app helps them access information related to mortgage applications, expedite the process, and reduce administrative errors. Technological advances provide convenience and efficiency in the application, verification, and disbursement processes. One digital innovation introduced by PT Bank Tabungan Negara (Persero), Tbk is the BTN Properti for Developer app, designed to make it easier for property developers to apply for mortgages for their customers and monitor the application status in real time.

This app also brings significant changes to the way mortgage services are provided, both by banks and property developers. Through this app, property developers can easily apply for mortgages for prospective homebuyers and provide more transparent application status updates to consumers. In this context, the quality of mortgage services provided depends not only on the bank's administrative processes but also on the ease, speed, and transparency provided through technology, thereby reducing communication errors and information uncertainty.

However, although the BTN Properti for Developer application offers various conveniences, few studies have in-depth analyzed the impact of its use on the quality of mortgage services at bank branches, such as the Manado Branch of PT Bank Tabungan Negara (Persero), Tbk. The use of this application in the mortgage application process allows for the identification of various aspects that influence customer satisfaction, such as processing speed, information accessibility, and ease of communication between developers, banks, and consumers. Therefore, this study aims to explore the experiences and perceptions of various parties involved, including property developers, bank officers, and consumers, regarding the effectiveness of the BTN Properti for Developer application in improving mortgage service quality.

This study will collect qualitative data through in-depth interviews and observations to identify emerging patterns related to the use of this application and its impact on the quality of mortgage services received by customers. Thus, this research does not only focus on testing theories, but more on understanding real phenomena in the field and drawing conclusions based on direct experiences experienced by various related parties. This research will collect qualitative data through in-depth interviews and observations to identify emerging patterns related to the use of this application and its impact on the quality of mortgage services received by customers. Therefore, this research focuses not only on testing theories, but also on understanding real-world phenomena and drawing conclusions based on the direct experiences of various stakeholders.



This analysis is expected to uncover new insights into how technology can improve mortgage service processes and increase customer satisfaction, which in turn can contribute to the development of more efficient and high-quality banking services in the future.

2. RESEARCH METHOD

This study will collect qualitative data through in-depth interviews and observations to identify emerging patterns related to the use of this application, as well as its impact on the quality of mortgage services received by customers (Nugraha, 2025). Thus, this study does not only focus on testing theories, but more on understanding real phenomena in the field and formulating conclusions based on direct experiences experienced by various related parties. The data analysis technique used in this study is the Miles and Huberman qualitative data analysis model, which consists of three main stages, namely data reduction, data presentation, and drawing conclusions. Data reduction is carried out by filtering, sorting, and grouping data obtained through interviews, observations, and surveys to retain data relevant to the use of the BTN Properti for Developer application and its impact on the quality of mortgage services, while irrelevant data is eliminated. Furthermore, the reduced data is presented in the form of descriptive narratives, tables, or matrices to facilitate understanding of emerging patterns, relationships, and trends, such as user experience, level of satisfaction, and obstacles in using the application. The final stage is drawing conclusions based on the results of data presentation and analysis to provide an overview of the use of the BTN Properti for Developer application and its impact on the quality of mortgage services, as well as compiling recommendations regarding improving efficiency and quality of services in the future.

3. RESULT AND DISCUSSION

a. Steps for Creating a BTN Properti For Developer Account

Based on the author's observations, the following are the steps for creating a BTN Properti For Developer account:

- 1) Create a BTN Properti For Developer account. This can be done by filling out the provided BTN form and agreeing to the cooperation agreement between the Developer and BTN. BTN will then send a username and password to be used to log in via the BTN Properti For Developer website or the BTN Properti For Developer app. BTN Properti For Developer account creation is for one company per account.
- 2) After receiving the password and username from BTN, the next step is to log in via the BTN Properti For Developer website if using a PC or via the BTN Properti For Developer app if using a smartphone.
- 3) After logging in, the Developer can change the password to a new one in the settings menu. Additionally, the Developer can share the BTN Properti For Developer account through the role management feature. This data assists the marketing team in the application process and can save time. For role management itself, there are several



roles such as Main Admin, marketing team or finance team so it is very useful for dividing team work and helping team performance to be better.

b. Mortgage Application Process Using the Application

Based on the author's observations, the mortgage application process using the BTN Properti For Developer application is easy and practical. Applications can be made anywhere and anytime as long as you have a computer connected to the internet. The following is the mortgage application process using BTN Properti For Developer:

1) Project Creation.

The first step before applying for a mortgage is creating a housing project. A new housing project can be created by submitting an additional project through the housing project submission menu. This process involves filling in several data and documents, such as the project logo, project design drawings, project type, and the exact location of the project. After completing the data and submitting the additional project, the developer must wait for BTN's approval. Once the project has been approved by BTN, the developer can proceed to the next stage.

2) House Type Creation.

The next step, adding a house type to the housing project, can be done after the proposed housing project has been approved by BTN. To add a house type, the developer must provide several details, including the name of the proposed type, whether it's a house or an apartment, the name of the cluster type, the name of the block, whether it's subsidized or commercial, the electricity capacity, the yard area, the building area, and any amenities and attractive promotions offered by the developer that potential buyers can enjoy. After completing this information, the developer then submits a request for the house type and awaits approval from Bank BTN.

3) Submitting a plot unit: The next step is to submit a plot unit application.

This application determines the number of plot units based on the proposed house type. It also serves to assign a number to each unit within the block. Therefore, the developer must enter the number of house numbers within the block. Furthermore, the developer must provide the year the block was built. After completing the requested information, the developer submits a request for unit numbering within each block and awaits approval from Bank BTN. After all the submitted requests have been approved by the Developer, you can proceed to the next stage, namely submitting a mortgage application through BTN Properti For Developer.

4) Applying for a mortgage through BTN Properti For Developer, to apply for a mortgage through BTN Properti For Developer.

The developer needs to fill in the applicant's data required by BTN. The applicant's data required by BTN includes the applicant's full name, the applicant's spouse's full name, the applicant's place and date of birth, the applicant's spouse's place and date of birth, the applicant's salary, the applicant's spouse's salary, the applicant's and spouse's living expenses, the applicant's telephone number, the applicant's closest family member's



telephone number, the superior's telephone number, and the applicant's credit application period. The developer can then choose where the mortgage application process takes place, either at a BTN branch office or a BTN sub-branch office. In addition, the developer can also choose a sales officer who will assist in the mortgage application process at BTN. In addition, BTN requires several documents that can be uploaded through the BTN Properti For Developer application, such as a National Identity Card (KTP), Family Card (KK), Taxpayer Identification Number (NPWP), a certificate stating that you do not own a house, a certificate stating that you are not married, a collateral certificate, a Building Permit (IMB) or Building Permit (PBG) for collateral, passport photos of the applicant and spouse, a credit application letter from the applicant, a pay slip from the applicant and spouse, and a certificate of employment from the applicant and spouse. All of these can be uploaded directly into the BTN Properti For Developer application. After completing all the required data and uploading all the required documents, the developer can then submit the application by clicking the submit button.

- 5) After submitting the application, the developer can monitor the status of the mortgage application through the application tracking menu provided. Generally, if there are missing data and documents, BTN will notify the applicant directly via WhatsApp to the developer. Missing data can be provided directly via the BTN admin's WhatsApp, and missing documents can be sent via email or uploaded directly to the BTN Properti For Developer application.
- 6) Once the missing data and documents are submitted, the developer simply waits and monitors the status through the application tracking menu. In addition to monitoring the status of mortgage applications online, the BTN Properti For Developer application can also be used to monitor applications directly at BTN branch offices or BTN branch offices. BTN will typically verify the applicant's workplace within one week. BTN will also verify the application by calling the applicant, a close relative, and their superior. If the provided phone number is unreachable or inactive, BTN will request a new, active phone number. If the application is deemed to be taking too long, developers can contact BTN administrators directly regarding the process. However, the loan application process generally takes one to two weeks.
- 7) After waiting for the loan application to complete, BTN will provide a response regarding the application's status, whether it has been accepted or rejected. If the application is accepted, the developer, applicant, and BTN can proceed to the next stage, namely the loan agreement. However, if the application is rejected, the applicant and developer can file an appeal by sending a signed appeal letter to the email address provided by BTN administrators, along with confirmation via WhatsApp. After filing an appeal, the developer can view the application status again via the application tracking menu until a new decision is made by BTN.



- 8) Once the credit application is approved, BTN will issue a Letter of Confirmation of Credit Provision Approval (SP3K), which will specify the credit limit, monthly installment amount, and loan term. Following this process, the loan agreement can be executed at the bank selected by the applicant and developer during the initial application process. After the loan agreement is completed, the developer can monitor the disbursement status of the loan funds through the application tracking application until the loan disbursement process is completed by the bank.

c. Obstacles faced by developers in the mortgage application process

Although the BTN Properti for Developer application is considered to offer significant convenience and efficiency, the analysis shows that developers still face several obstacles in its use. These obstacles generally relate to technical aspects of use, system limitations, lack of process information, and administrative barriers. Regarding technical aspects of use, some developers experienced difficulty navigating the application menus, especially during initial use. Some menus were deemed unintuitive, making it difficult for users to find certain features. One respondent stated, "At first, I was confused about finding certain menus." (B, D). This obstacle indicates that despite the application's simple interface, improvements are needed in terms of the clarity of the menu structure and user guides to make it more understandable for all users, including those using the application for the first time.

Regarding system limitations, developers complained about the limitations on file size that can be uploaded and the application's sometimes slow performance. This issue is particularly annoying when developers need to upload large project documents. Respondents stated, "The file size is quite large, while the upload size is limited." (D) and "The application sometimes feels slow." (C). These technical challenges indicate the need to increase system capacity and optimize speed to ensure smoother application upload and access. Furthermore, there were complaints regarding limited information regarding the stages of the mortgage process. Some developers felt that the application did not provide sufficient transparency regarding the detailed status of their customers' mortgage applications. This created uncertainty and difficulty in following up with customers. As several respondents stated, "We don't know specifically where the process is at." (A, B, C). This challenge indicates that the monitoring feature still needs to be expanded so developers can monitor each stage of the mortgage process in greater detail.

Other challenges arose in the administrative aspect, particularly regarding delays in decisions or application status updates. Several developers mentioned that the analysis or verification process from BTN sometimes took a long time and status updates did not occur in real time. One respondent stated, "There were delays in decision-making from BTN analysts." (B). This situation impacted the speed of communication between developers and prospective borrowers and could slow down the overall mortgage application process. Overall, it can be concluded that although the BTN Properti application has provided significant convenience, there are still a number of technical and administrative challenges that need to be addressed. Improvements to the navigation system, upload capacity, application speed, and transparency



of process information will greatly assist developers in optimizing the use of this application more effectively and efficiently.

d. Discussion of BTN Properti for Developer Usage Using TAM and UX

The findings from all analyzed responses, including user experience, work efficiency, challenges, BTN responses, and developer expectations and suggestions, indicate that the technology acceptance (Technology Acceptance Model/TAM) of the BTN Properti for Developer application is strongly influenced by two main factors: perceived usefulness and perceived ease of use. These two factors are closely related to the User Experience (UX) dimensions, which include usability, usefulness, desirability, accessibility, credibility, findability, and value.

Through qualitative analysis of developer responses, a comprehensive picture was obtained of the extent to which the application meets user needs and how it is accepted in the developer workplace.

1) Perceived Ease of Use and Usability & Accessibility Dimensions

Based on interviews, most developers stated that the BTN Properti application was relatively easy to use after undergoing adaptation and training. Initially, some developers experienced difficulty navigating the menus. However, after receiving guidance from BTN, they felt the application's workflow became clearer and more systematic. This reflects a fairly good level of usability, where users can quickly learn to use the application, although improvements to the navigation structure are still needed to make it more intuitive. Furthermore, in terms of accessibility, the application allows developers to access services at any time without having to visit a BTN office in person. Uploading digital documents and online process monitoring indicate that the application has improved the accessibility of banking services for developers. "This application is easy to use because it immediately provides a clear overview of the mortgage application process." (A) "Initially, it was confusing to find certain menus." (B, D) However, obstacles such as file size limits and slow application performance indicate that technical accessibility aspects still need to be improved to optimize the user experience.

2) Perceived Usefulness and the Usefulness & Value Dimension

Developers assess that the BTN Properti application provides tangible benefits (usefulness) in increasing work efficiency. Through the digital system, developers can save time and operational costs by eliminating the need to visit a BTN office in person. The mortgage application process has become faster and more transparent. "Previously, I had to go back and forth to the BTN office, but now I can just upload it through the app." (A) "We can see the customer's mortgage status directly." (A, B, C) Furthermore, the value dimension is also evident in the long-term benefits of using this application, such as digital data security, ease of reporting, and increased developer professionalism. This application not only functions as an administrative tool but also strengthens business value for developers due to the efficiency and transparency it generates. However, some developers still believe that the application's value would increase with integration with the developer's internal systems



and the property marketplace, as well as additional features such as SP3K downloads and e-signatures.

3) Desirability and User Emotional Experience

The desirability dimension reflects the extent to which the BTN Properti application creates a positive impression and a desire to continue using it. The majority of developers responded positively, especially after experiencing the ease of use and support from the BTN team. Although some developers initially encountered technical difficulties, once they became accustomed to it, they found the application engaging and relevant to their needs. The desire for live chat, a helpdesk, and automatic notifications indicates that developers desire a more interactive and responsive experience, not just a functional one. "It would be better if there was live chat or a helpdesk directly in the app." (A) "It would be better if there was a clear progress timeline." (C) This indicates that users have developed an emotional engagement with the app and desire improvements to make it more enjoyable and human-centered.

4) Credibility and Trust in the BTN System

Trust in the BTN Properti app stems from the responsive and communicative direct support from BTN. Developers assess that BTN's admin team responds quickly and helpfully, especially when resolving technical or administrative issues. "The admin team contacted us directly after submitting the application." (A, C) "Initially, the response was slow, but recently it's gotten better." (B) The presence of an active support team strengthens user trust in the BTN system. However, limited service hours, including slow responses outside of business hours, remain a factor that slightly undermines perceived credibility. Developing a 24-hour support system or automated service would significantly improve user trust in the future.

5) Findability and Ease of Information Navigation

The findability aspect relates to users' ability to find features and information within the application. In the initial stages, some developers experienced difficulty finding certain menus, such as key documents or LPA monitoring. This indicates that the menu layout and navigation structure need to be clarified so users can quickly find features without confusion. Furthermore, developer requests for a progress timeline and automatic notifications indicate a need to improve information visibility to make the process more transparent and easier to monitor. "We don't know specifically where the process is at." (A, B, C) Thus, developer acceptance of the BTN Properti application is high, but with the caveat that improvements are needed in technical aspects, interactive communication, and the clarity of process information.

4. CONCLUSION

Based on the Technology Acceptance Model (TAM) approach, developer acceptance of the BTN Properti for Developer application is influenced by perceived ease of use and perceived usefulness. From a User Experience (UX) perspective, this application is considered



to have good usability and usefulness because it is able to increase the efficiency and transparency of the mortgage process, as well as accessibility that makes it easier to apply without being physically present at the BTN office. The application also shows quite high credibility thanks to the support of the responsive BTN team and provides significant value in saving time and costs. However, several UX aspects such as desirability, findability, and navigation still need to be improved through the development of interactions, search features, and status notifications to optimize the user experience.

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