



Network of Actors and Public Sentiment in Indonesia's Housing Savings Policy

Rheghy Pramudya Damu¹, Ira Irawati², Nina Karlina³

^{1,2,3}Universitas Padjajaran, Indonesia

Correspondent: rheghy23001@mail.unpad.ac.id¹

Received : September 6, 2025

Accepted : September 30, 2025

Published : January 31, 2026

Citation: Damu, R.P., Irawati, I., & Karlina, N., (2026). Network of Actors and Public Sentiment in Indonesia's Housing Savings Policy, *International Journal of Social Sciences*, 7(1), 160-173.

<https://doi.org/10.61194/ijss.v7i1.1939>

ABSTRACT: This research examines the discourse on the Public Housing Savings (Tapera) policy in Indonesia through an analysis of actor networks and public sentiment patterns. This research employed qualitative methods with a discourse analysis approach, using Discourse Network Analysis (DNA) to map relationships between actors, and NVivo to identify patterns of public sentiment. This research utilized secondary data collected from online news media, related regulations, and relevant scientific literature. The research findings indicate that actors involved in the public discourse regarding the Tapera policy include the government, business associations, celebrities, academics, professionals, labor groups, and the general public, who exhibit fragmented and ambivalent attitudes. The research implications indicate that lower-income groups are more vulnerable to the impacts of the Tapera policy. This situation has led to concerns and a narrative of distrust, thus increasing the tendency for pessimism towards the policy's implementation. Therefore, more adaptive and inclusive policy solutions are needed that better address the socio-economic dynamics of low-income communities (MBR).

Keywords: Tapera, Social Stratification, Housing Policy.



This is an open access article under
CC-BY 4.0 License

INTRODUCTION

The public housing emergency, a polemic concerning the fulfillment of basic needs and public welfare, has become a scourge for Indonesia ([Hapsari et al., 2024](#)). The claim of a housing emergency is an argument based on data on the high housing backlog, with Indonesia's housing backlog reaching 12.7 million by 2023, placing it fifth in the housing deficit category among 64 developing countries ([Boediardjo & Suhartoko, 2023](#)). Constitutionally, the fulfillment of the need for housing is an indicator of the level of welfare and fundamental rights for the community without exception in accordance with the mandate in Article 28 H of the 1945 Constitution which is also reaffirmed in Article 40 of Law No. 39 of 1999 concerning Human Rights which implicitly states "Everyone has the right to a place to live and a decent life" ([Prayitno et al., 2016](#)).

The embodiment of basic housing needs is then also outlined in the formation of Law Number 4 of 2016 concerning Public Housing Savings (Tapera) which is also the implementation of the mandate of Article 124 of Law Number 1 of 2011 concerning Housing and Residential Areas ([Anita, 2021](#)). The underlying scenario behind the Tapera policy, enacted through the Tapera law,

is the desire to pioneer decent and affordable housing in Indonesia. The Indonesian government seeks to provide solutions to the community through the Tapera policy, a program that helps low-income workers maintain access to decent housing ([Abidin & Herawati, 2024](#)).

However, housing problems cannot be viewed as merely functional and physical problems, but are more complex as problems related to the dimensions of community life which include social, economic, cultural, technological, ecological and political aspects ([Suprijanto, 2004](#)). Data from the ([Consulting, 2024](#)), more than 56% of Indonesia's population now lives in urban areas and this figure is projected to reach 70% by 2045 ([Syarefa, 2025](#)). This growth has a direct impact on increasing demand for land in large cities, which triggers pressure on the availability and affordability of housing ([Arsaf et al., 2025](#)). On the other hand, low purchasing power and/or limited access of Low-Income Communities (MBR) to the housing finance system results in limited ability of the community to access decent and affordable housing ([Astrid et al., 2021](#)).

Although the government considers the Tapera policy to have the potential to be an effective solution to address the housing backlog, there are several challenges in its implementation ([Alfrida et al., 2024](#)). This has sparked opposition from various community groups and critics from various backgrounds, who believe the policy fails to address socioeconomic dynamics within the community. However, these differing perceptions are not intended to be controversial, but rather to enrich public discourse on solutions to housing problems in Indonesia.

This study examines the Public Housing Savings (Tapera) policy as a discourse developing in the public sphere, where the emerging discourse reflects not only the normative and technocratic aspects of the policy but also the public's emotional response to its impact ([Ika & Nasution, 2025](#)). The presence of Tapera is perceived by some as a manifestation of the state's presence as a welfare state to guarantee the right to housing ([Sukmana, 2017](#)), but at the same time it triggered resistance because it was considered not to pay attention to the status quo of workers' salary deductions which were previously burdened by BPJS Health, BPJS Employment and Pph-21.

Although in the context of this study, many studies have explored Tapera policy in Indonesia, such as studies of policy actor networks ([Pribadi et al., 2024](#)), which maps the network of actors involved in policy making, or studies related to sentiment analysis using Brand24 ([Rohmania & Abidin, 2024](#)), which analyzes public sentiment using real-time data on social media. Unlike previous studies that focused solely on mapping public networks or sentiment separately, this study combines both approaches within a single analytical framework based on perception and social stratification theory. This analysis combines actor network analysis with social stratification-based sentiment mapping using DNA and Nvivo with longitudinal data, a practice rarely employed in Tapera policy studies in Indonesia.

METHOD

This research uses a qualitative method, where this approach allows researchers to interpret phenomena and explore nuances and contexts that might be missed in quantitative research ([Nurrisa et al., 2025](#)). The research approach uses discourse analysis. Discourse is the object of research because it is an interpretation that can describe reality ([Hamad, 2007](#)).

The focus of this study is on actor network patterns and societal sentiment patterns. This study is constructed based on the conceptual framework of perception theory, so that the analysis of actor network patterns and societal sentiment patterns is conducted based on social stratification classification. The use of perception theory is based on the argument that perception is not merely a passive process of receiving stimuli (e.g., phenomena, information, events), but rather a cognitive process influenced by socioeconomic background, context, and individual characteristics (Ashari, 2022; Novinggi, 2019). The influence of socio-economic status in the formation of perceptions can be understood in the study of social stratification where socio-economic status influences people's access to information, resources, understanding which then influences the way they perceive a policy (Damayanti et al., 2024).

The primary data set for this research includes articles from credible national online news outlets (Tempo, Kompas, CNN, Republika, etc.) containing references to actors, arguments, and narratives related to the Tapera policy in Indonesia, as well as relevant scientific literature. Data analysis was conducted using Discourse Network Analysis (DNA) software to identify discourses (concepts) in the relationships between actors. In using DNA, this research employs the steps proposed by (Leifeld, 2020), grouping actors based on the categories of person and organization. Person in the context of this study will include actors, both individuals, institutions, and other organizations.

Meanwhile, organization is based on the social stratification of each actor. The researchers then exported all coded and identified data for visualization using Visone software. This software maps actors and concepts within a network. In addition to network visualization, the software also presents network description data, including degree, betweenness, and frequency. Through this tool, the relationships between various actors can be structurally depicted in the form of a network map (Fathur et al., 2023). In addition to DNA analysis and mapping of public sentiment patterns, Nvivo software is used. NVivo will assist in processing data according to the characteristics of qualitative research, presented in thematic data format (Dhakal, 2022).

RESULT AND DISCUSSION

The primary dataset of this study consists of 76 articles published by credible national online news media within the reporting period from 2016 to 2025. These articles were systematically collected and selected based on their direct relevance to public discourse that actively addresses the policy issues serving as the central focus of this research. The selection process ensured that only news reports with substantive coverage of the relevant policy discourse were included in the analysis. In addition to the primary data, this study also utilizes secondary data sources to enrich and validate the findings. Secondary data collection was carried out through targeted searches of online news articles using the Google search engine. This approach enabled a broader contextual understanding of the policy discourse examined in the study.

Classification of Actors in the Tapera Policy Discourse in Indonesia

Policy making basically depends on the political system, regime and how society is connected to the system (Barua, 2020). Actors connected to a policy determine the pattern and distribution of

the policy. Interactions between actors can generally take the form of cooperation and even conflict or disagreement (*competition*) (Mahmud, 2020). This study successfully mapped the actor network to examine each actor's relationship to the Tapera policy discourse in Indonesia. Based on DNA analysis, researchers identified 41 actors with diverse backgrounds who made statements in online news articles in Indonesia.

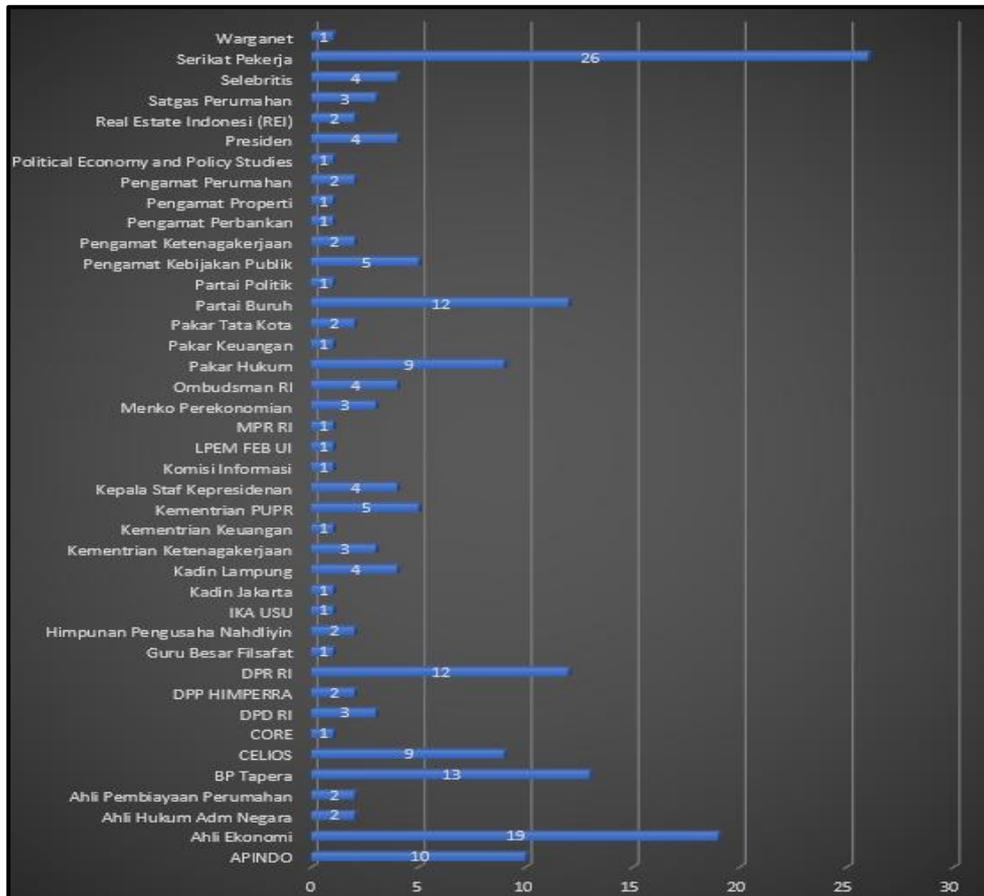


Figure 1. List of Actors and Frequency of Reporting in Housing Policy Discourse in Indonesia
 Source: DNA Analysis Results, Processed by the Author (2025)

Figure 1 shows the actors most frequently reported in online news articles related to the Tapera policy discourse in Indonesia. Trade Unions were the most prominent with 26 statements, followed by Economists with 19 statements, the Tapera BP with 13 statements, then the Labor Party and the Indonesian House of Representatives with 12 statements each, and other actors with smaller cumulative statements. The cumulative number of statements illustrates the extent of involvement of actors/entities in the public discourse related to the Tapera policy discourse. Trade Unions dominated the discourse, with a total of 182 statements. This was the most dominant entity related to the Tapera policy discourse because workers are the most vulnerable group to the impact of salary cuts stipulated in the Tapera regulations.

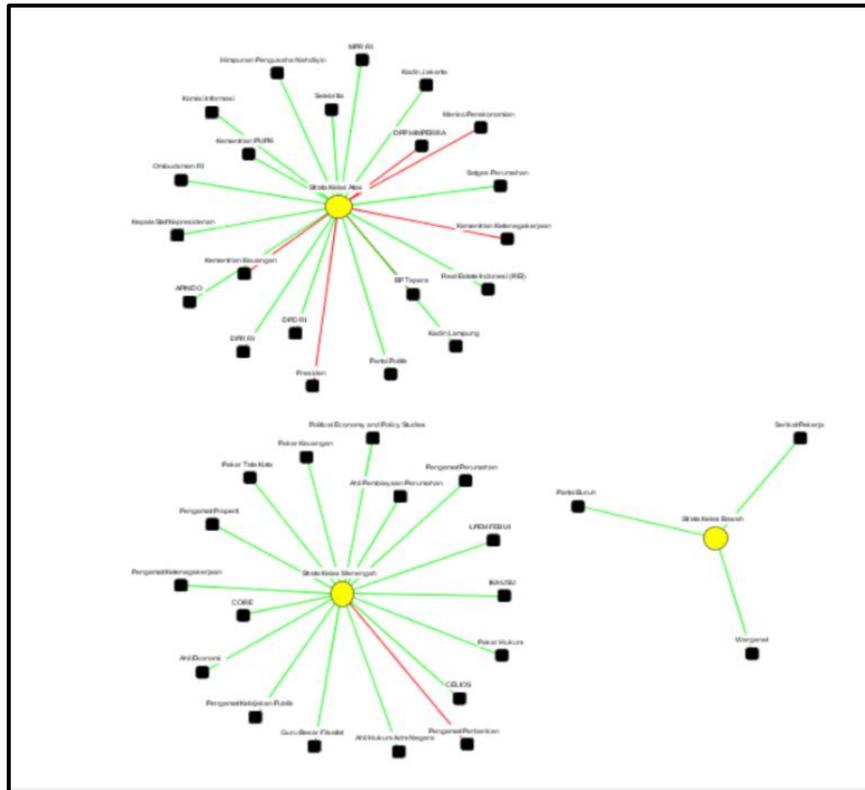


Figure 2. Visualization of Actors based on Social Stratification in the Tapera Policy Discourse in Indonesia

Source: Results of DNA & Visone Analysis, processed by researchers (2025)

Figure 2. is the visualization result of Discourse Network Analysis (DNA) which maps the relationship between actors and their social stratification based on discourse or concepts in the Tapera policy in Indonesia. The classification of social stratification is based on sociological studies of social stratification where the upper class strata is associated with the elite at the top of the social hierarchy in a region (Rahmatia, 2019). This is indicated by influence, social status, education level, power relations, and wealth. In this context, there are 21 actors classified as upper, including government institutions, business associations, political parties, and artists (celebrities). Meanwhile, the middle class is associated with a social group that lies between the elite and lower classes. The middle class represents a social class that is intellectually influential but not dominant in the power structure or capital ownership. In the social structure, the middle class serves as a link between the upper and lower classes. In the context of this study, the actors classified as middle consist of professionals, academics, and research institutions, with a total of 17 actors. Meanwhile, the lower class is the lowest level in the social hierarchy, where this group is associated with slaves, laborers, or ordinary people.

This visualization shows a two-mode network between actors (marked by black square nodes) and social stratification (marked by yellow circles). The relationships between each actor within each social stratum are indicated by the color of the edges (connecting lines). Specifically, there are two types of connecting lines (edges), namely green and red, which represent the type of semantic relationship between actors within each stratum based on statements or attitudes in online news articles encoded in the data. The analysis results show that the upper stratum of Tapera policy discourse is dominated by the government itself, both legislative and executive, followed by the

Figure 3 is a one-mode network visualization that maps relationships between actors based on similarities or differences in their positions on concepts within the Tapera policy discourse. The visualization depicts relationships between actors with a total of 436 connections between 41 actors. In this visualization, each node represents one actor from the government, business associations, political parties, academics, observers, labor coalitions, or the public. The connecting lines between nodes have two colors representing the type of discursive relationship, where the green line indicates that the two constructs of relationships between actors are essentially built based on paradigms related to policy content that then become discourse in online news media. Several actors occupy central positions in the network, indicated by the high number of relationships.

Actors such as the Coordinating Minister for Economic Affairs, the President, the Indonesian House of Representatives (DPR RI), and the Ministry of Public Works and Public Housing (PUPR) appear to be the meeting point for various parties with differing positions. This indicates that they share strategic views as liaisons in the policy discourse, whether in building consensus, becoming objects of criticism, or sharing views that serve as meeting points for statements by other actors. This is also in line with the role of these institutions as institutions that have control and administration functions regarding Tapera policies.

Researchers also found that several actors had positive relationships, indicated by green or red edges, with many other actors. This indicates that they hold crucial positions, and in this context, these actors are ambivalent depending on the context or substance of the policy concept. Ambivalent relationships tend to occur between academics and the government. This is due to the presence of academics in public discourse, who provide views based on specific aspects of the policy discourse. Furthermore, several actors, particularly the Trade Union and the Labor Party, exhibited red edges toward the government. This illustrates that the views of these actors expressed in online media tend to contradict the government's on most concepts within the Tapera policy discourse in Indonesia.

Public Sentiment Patterns in the Tapera Policy Discourse in Indonesia

This study also further discusses sentiment patterns within the Tapera policy discourse. This sentiment analysis aims to understand how public assessments, perceptions, and attitudes are formed toward the Tapera policy itself. Thus, sentiment pattern analysis can enrich the interpretation of this study, particularly regarding public responses based on each social stratification.



Figure 4. Visualization of Sentiment Mapping based on Social Stratification in Tapera Policy Discourse

Source: NVivo Analysis Results, processed by researchers (2025)



Figure 5. Percentage of Sentiment Based on Social Stratification in Tapera Policy Discourse (%)

Source: NVivo Analysis Results, Processed by Researchers (2025)

Figures 4 and 5 show the results of sentiment analysis related to the Tapera policy discourse in online news articles. The analysis results indicate that negative sentiment dominates at each stratum. The analysis results indicate that in the upper class stratum, 51.58% (49 statements) of total public sentiment tends to be negative, while 48.42% (46 statements) tends to be positive. In the middle class stratum, 84.42% (65 statements) of total public sentiment tends to be negative, while 15.58% (12 statements) are positive. Meanwhile, in the lower class stratum, 100% (52 statements) of public sentiment towards the Tapera policy shows negative sentiment. Cumulatively, of the 224 statements in online news media that have been coded in NVivo software, 74.54% of public sentiment is negative, while 25.46% of public sentiment shows positive sentiment.

Based on the analysis of sentiment patterns, it can be said that public responses in public discourse related to the Tapera policy discourse tend to be critical. This indicates that the majority of community groups disagree with the Tapera policy itself. This sentiment pattern confirms that public responses to the policy are not limited to normative arguments but are also heavily influenced by the socioeconomic realities of society. It can be concluded that, in this study, the lower the social class position, the stronger the expression of negative sentiment, with little or no room for positive sentiment. This indicates a gap in perception between the upper and lower classes. A comparison of sentiment patterns across strata can also be seen in the following table.

Table 1. Comparison of Sentiment Patterns based on Social Stratification

| Social Stratification | Sentiment Dominance | Attitudinal Implications |
|-----------------------|---------------------|---|
| Upper Class | Negative > Positive | Tend to be ambivalent yet cooperative |
| Middle Class | Strongly Negative | Critical–technocratic, demanding correction |
| Lower Class | Entirely Negative | Rejection, vote of no confidence |

Source: Processed by researchers (2025)

The findings of this study indicate that the actor network in the Tapera policy discourse is shaped by various actors from upper to lower classes who structurally play differing roles in policy legitimacy and opposition, a pattern consistent with discourse and policy network scholarship showing that the structure and interactions among policy actors significantly influence the development and acceptance of public policy (Leifeld, 2020; Schaub & Metz, 2020). The prominence of labor unions in expressing resistance to Tapera reflects broader empirical evidence that organized labor and lower socioeconomic groups tend to mobilize more actively against redistributive or contributory policies perceived as adverse to their economic interests (Choi, 2021). The pattern of increasingly negative sentiment from upper to lower social strata also aligns with research demonstrating that attitudes toward redistributive policies are significantly influenced by individuals' perceived economic positions and beliefs about inequality, with lower-income groups often exhibiting stronger opposition when redistribution mechanisms are viewed as unfair or costly (Matamoros-Lima, 2025; Tejero-Peregrina, 2025). Furthermore, studies on policy networks emphasize that the centrality of actors within these networks affects how legitimacy and opposition narratives are constructed, with actors occupying peripheral or marginalized positions more likely to generate conflictual stances when their economic stakes are threatened (Ilhami & Achmad, 2023). This aligns with previous research showing that policy acceptance is strongly influenced by actor networks and their bargaining positions within governance structures (Mahmud, 2020).

The network visualization underscores the dominance of labor unions in voicing resistance, as they issued the highest number of public statements against the Tapera program. Their centrality in the discourse network reflects their pivotal role in contesting state-led deductions perceived as burdensome. This phenomenon is consistent with (Pribadi et al., 2024), who demonstrated that discourse networks on Tapera reveal a concentration of opposition among lower-class actors such as labor groups, reinforcing their position as key challengers in public debates. Similar studies on policy contestation indicate that when the economic burden of state intervention directly impacts livelihoods, affected groups tend to be more mobilized and resistant (Fauzi et al., 2022). Thus, the

strong voice of labor unions illustrates the interplay between socioeconomic precarity and political resistance in contemporary Indonesian policy discourse.

At the upper-class level, government agencies such as the Coordinating Ministry for Economic Affairs and the Ministry of Public Works and Housing emerged as strategic hubs. Their roles as both policy designers and discourse managers place them at the intersection of support and criticism. This duality reflects ambivalence, as government actors simultaneously promote Tapera as a solution to the housing backlog while responding defensively to mounting criticism. (Alfrida et al., 2024) emphasized that legal and administrative challenges in Tapera's implementation stem from its weak alignment with equity principles, explaining the polarized attitudes in the discourse. Furthermore, comparative evidence from social housing policies in Malaysia and Vietnam demonstrates that policy legitimacy is often undermined when redistributive measures are poorly aligned with perceived fairness and social justice principles (Ng et al., 2021; Vuong & Nguyen, 2022). This indicates that Tapera's ambivalent reception is not only rooted in domestic socioeconomic divides but also reflects broader patterns observed in Southeast Asian housing governance.

Sentiment analysis results further reinforce the fragmented perception across classes. While 51.58% of the upper class expressed negative sentiments, the middle and lower strata showed far more critical tones, with 84.42% and 100% negative sentiments respectively. These findings corroborate the study of (Abidin & Herawati, 2024), who found that public discourse on Tapera on social media and news platforms leaned overwhelmingly toward distrust and pessimism. The progression of negativity from upper to lower strata underscores the influence of socioeconomic status on emotional and normative responses toward policy impacts. A recent study on Indonesian pension reforms similarly found that trust deficits were magnified among vulnerable groups due to perceived exploitation of wages without tangible benefits (Musthafa et al., 2023). Therefore, Tapera's implementation highlights a critical governance dilemma: how to maintain policy sustainability while addressing deeply rooted skepticism among lower-income groups.

The homogeneity of sentiment in the lower class, marked by total rejection, illustrates the deep-seated distrust toward state-mandated financial deductions. This mirrors broader scholarship that links socioeconomic vulnerability to heightened resistance against redistributive housing programs. (Astrid et al., 2021) noted that low-income communities often face disproportionate housing burdens, which in turn amplifies their skepticism toward state-led financing schemes. A comparative study on urban housing in India and the Philippines also confirms that distrust is highest among informal labor groups, who perceive government savings policies as extractive rather than protective (Rulandari, 2024; Villanueva, 2022). In this context, Tapera is perceived less as a welfare guarantee and more as an added financial strain, eroding its legitimacy in the eyes of workers.

Another critical aspect highlighted by the actor network analysis is the ambivalent position of academics and professionals. Although generally critical, their contributions vary depending on specific technical aspects of policy evaluation. This resonates with (Rohmania & Abidin, 2024), who used sentiment analysis to show that middle-class professionals often provide nuanced critiques rather than outright rejection, offering technocratic suggestions for reform. The role of professionals in shaping discursive corrections is also evident in comparative studies on

Indonesian BPJS Health, where academics served as mediators between state narratives and grassroots criticism (Santoso et al., 2020). In the case of Tapera, however, their corrective input remains limited in shaping policy trajectories, as political elites and economic interests dominate the decision-making process.

In summary, this study demonstrates that the Tapera policy discourse is shaped by fragmented actor networks and polarized public sentiment across social strata. Upper-class actors occupy ambivalent positions, balancing policy defense with reputational risks, while middle-class professionals adopt a corrective, technocratic stance. The lower class, however, exhibits outright rejection rooted in socioeconomic vulnerability and distrust toward state interventions. These findings confirm that social stratification not only structures access to resources and influence but also shapes the intensity and nature of public sentiment. Echoing the perspectives of (Abidin & Herawati, 2024; Alfrida et al., 2024; Pribadi et al., 2024), the evidence suggests that inclusive, participatory, and equitable policy communication is essential to mitigate resistance. Without addressing the structural inequalities that underpin sentiment polarization, Tapera risks reinforcing distrust rather than fulfilling its welfare objectives.

CONCLUSION

This study yields several key conclusions. The findings reveal the involvement of 41 actors distributed across three social strata: the upper class (government, business associations, celebrities), the middle class (professionals, academics), and the lower class (labor unions, communities). Network visualization highlights fragmentation and ambivalence of attitudes, particularly among the upper class, while labor unions occupy a dominant position in resisting the policy. The identified polarization of attitudes reflects differences in interests and bargaining power across social strata.

Sentiment analysis further confirms the dominance of critical perspectives toward the policy, with ambivalence observed in the upper class, technocratic-critical stances in the middle class, and absolute rejection in the lower class. The lower the social position, the stronger the expression of negative sentiment, leaving little or no space for positive responses. This pattern underscores that perceptions of policy are deeply shaped by socio-economic position, influencing not only normative views but also emotional responses to policy impacts. Accordingly, public policy formulation should take social stratification into account and anticipate potential resistance through participatory approaches and inclusive policy communication. The practical implication of this research is the need for participatory policy design to reduce public resistance to the Tapera program.

REFERENCES

- Abidin, R., & Herawati, A. (2024). Analisis Sentimen Publik Terhadap Kebijakan Program Tabungan Perumahan Rakyat (Tapera). *Journal of Information System and Computer*, 4(1), 13–19.

- Alfrida, A. H., Sasea, E. M., & Suryana, A. (2024). Legal Challenges of Tapera Implementation in Indonesia: Toward an Equitable and Effective Housing Financing Scheme. *Legalis: Journal of Law Review*, 2(2), 62–71. <https://doi.org/10.61978/legalis.v2i2.250>
- Anita, J. (2021). Perkembangan Kebijakan Publik dan Program Bidang Perumahan dan Permukiman di Indonesia. *Jurnal Arsitektur TERRACOTTA*, 3(1), 1–13. <https://doi.org/10.26760/terracotta.v3i1.5179>
- Arsaf, N. F., Bakhtiar, & Ahamdin. (2025). *Dampak Urbanisasi terhadap Ketersediaan dan Keterjangkauan Perumahan di Kota Besar*. 4(1), 6.
- Ashari, Y. (2022). Pengaruh Persepsi Siswa tentang Diwajibkannya Kegiatan Shalat Berjamaah di Sekolah terhadap Intensitas Pelaksanaan Shalat Berjamaah di SDN 02 Sarwadadi Kawunganten. 2005–2003 ,8.5.2017 ,γ787.
- Astrid, J., Kurniati, N., & Suwandono, A. (2021). Program Perumahan Rakyat untuk Masyarakat Berpenghasilan Rendah melalui Fasilitas Likuiditas Pembiayaan Perumahan yang Tidak Layak Huni. *Acta Diurnal*, 5(1), 95–106.
- Barua, A. (2020). *The Role of Development Aid in Policy Diffusion: A Case Study on Gender Responsive Budgeting and Planning in Bangladesh*.
- Boediardjo, V., & Suhartoko, Y. B. (2023). Analisis Prediksi Backlog Rumah Di Indonesia Periode 2022 - 2030. *Prosiding Working Papers Series In Management*, 15(1), 34–52. <https://doi.org/10.25170/wpm.v15i1.4541>
- Choi, G. (2021). Individuals' socioeconomic position, inequality perceptions, and redistributive preferences. *Journal of Behavioral and Experimental Economics*.
- Consulting, M. U. C. (2024). *BPS Catatkan Pertumbuhan Ekonomi Indonesia 2023 5,05%*.
- Damayanti, N., Vien, Rima. P. H., & Triyanto. (2024). 1892-Article Text-9599-2-10-20240107 (1). *Academy of Education Journal*, 15(1), 1–13.
- Dhakal, K. (2022). NVivo. *Journal of the Medical Library Association*, 110(2), 270–272. <https://doi.org/10.5195/jmla.2022.1271>
- Fathur, M., Hsb, R. Z., Zahara, Z., Surbakti, B., Khairani, E., & Silalahi, P. R. (2023). PENGARUH METODE PEMBAYARAN CASH ON DELIVERY PADA APLIKASI SHOPEE TERHADAP DAYA BELI KONSUMEN (Studi Kasus Pada Mahasiswa UINSU). *Bussman Journal: Indonesian Journal of Business and Management*, 3(1). <https://doi.org/10.53363/buss.v3i1.112>
- Fauzi, E., Saraswati, T. O., & Ugut, G. S. (2022). THE IMPACT OF COVID-19 ON THE PROFITABILITY OF PUBLIC BANKS LISTED IN INDONESIA. *International Journal Of Economics, Business and Accounting Research (IJEBAR)*, 6(3), 1–30.
- Hamad, I. (2007). Lebih Dekat dengan Analisis Wacana. *Mediator: Jurnal Komunikasi*, 8(2), 325–344. <https://doi.org/10.29313/mediator.v8i2.1252>

- Hapsari, A. N., Purwantini, A., & Prasetyo, R. A. (2024). Determinants of housing affordability and the widening backlog in developing regions. *Jurnal Analisis Lingkungan*, 12(1), 45–58.
- Ika, F. N., & Nasution, D. F. (2025). Urbanization pressure and the dynamics of housing demand in Indonesian metropolitan areas. *Jurnal Ekonomi Dan Pembangunan*, 17(1), 11–25. <https://doi.org/10.22219/jep.v17i1.9429>
- Ilhami, R., & Achmad, W. (2023). The Role of Actor Networks in Public Policy Formulation. *Lead Journal of Economy and Administration*.
- Leifeld, P. (2020). Policy Debates and Discourse Network Analysis: A Research Agenda. *Politics and Governance*.
- Mahmud, F. L. (2020). Interaksi Aktor Dalam Proses Perumusan Kebijakan Publik (Studi Kasus Kebijakan Permukiman Di Provinsi DKI Jakarta). *Journal of Politic and Government Studies*, 9(02), 231–240.
- Matamoros-Lima, J. (2025). Social mobility beliefs and attitudes toward redistribution. *Political Psychology Studies*.
- Musthafa, H., Hidayat, W. W., & Ningrum, E. P. (2023). Pengaruh Capital Adequacy Ratio, Non-Performing Financing Dan Biaya Operasional Pendapatan Operasional Terhadap Kinerja Keuangan Perusahaan. *Jurnal Riset Ilmu Akuntansi*, 2(3), 170–184. <https://doi.org/10.55606/akuntansi.v2i3.337>
- Ng, Y. J., Tham, P. E., Khoo, K. S., Cheng, C. K., Chew, K. W., & Show, P. L. (2021). A comprehensive review on the techniques for coconut oil extraction and its application. In *Bioprocess and Biosystems Engineering* (Vol. 44, Issue 9, pp. 1807–1818). Springer Science and Business Media Deutschland GmbH. <https://doi.org/10.1007/s00449-021-02577-9>
- Novinggi, V. (2019). Sensasi dan Persepsi Pada Psikologi Komunikasi. *Al-Hikmah Media Dakwah, Komunikasi, Sosial Dan Kebudayaan*, 10(1), 40–51. <https://doi.org/10.32505/hikmah.v10i1.1706>
- Nurrisa, F., Hermina, D., & Norlaila. (2025). Pendekatan Kualitatif dalam Penelitian: Strategi, Tahapan, dan Analisis Data. *Jurnal Teknologi Pendidikan Dan Pembelajaran (JTTP)*, 02(03), 793–800.
- Prayitno, B., Kusumawanto, A., & Kristiadi, D. (2016). Skema Inovatif Pemenuhan Kesejahteraan Atas Papan. *Jurnal Kawistara*, 6(1), 47. <https://doi.org/10.22146/kawistara.15487>
- Pribadi, F., Bakry, G. N., & Nugroho, C. (2024). Discourse Network Analysis Of Tabungan Perumahan Rakyat (TAPERA) In Online Media Coverage. *ARRUS Journal of Social Sciences and Humanities*, 4(6), 729–734. <https://doi.org/10.35877/soshum.3485>
- Rahmatia, A. (2019). a Study of Max Weber Thought on Its Relation To Work Purposes and Ethics in the Islamic Economics. *Transformatif*, 3(1), 19–41. <https://doi.org/10.23971/tf.v3i1.1228>

- Rohmania, D. R., & Abidin, R. (2024). Analisis Sentimen Masyarakat Indonesia Terhadap Kebijakan Program Tapera Menggunakan Brand24. *LogicLink: Journal of Artificial Intelligence and Multimedia in Informatics*, 1(2), 120–131.
- Rulandari, N. (2024). Public Participation in Policy Making: Sentiment Analysis of TAPERA Policy on Twitter. *Ilomata International Journal of Social Science*, 5(3), 754–768.
- Santoso, P., Setyowati, N., Keperawatan Dharma, A., Kediri, H., Penanggungan, J., 41a, N., Lor, B., Kediri, K. K., & Kediri, K. (2020). *HUBUNGAN TINGKAT PENGETAHUAN MASYARAKAT DENGAN TINDAKAN PREVENTIF COVID-19*.
- Schaub, S., & Metz, F. (2020). Comparing Discourse and Policy Network Approaches: Evidence from Water Policy on Micropollutants. *Politics and Governance*.
- Sukmana, O. (2017). Konsep dan Desain Negara Kesejahteraan (Welfare State). *Jurnal Sosial Politik*, 2(1), 103. <https://doi.org/10.22219/sospol.v2i1.4759>
- Suprijanto, I. (2004). Reformasi Kebijakan & Strategi Penyelenggaraan Perumahan & Permukiman. *DIMENSI (Jurnal Teknik Arsitektur)*, 32(2).
- Syarefa, D. A. (2025). Urbanisasi dan Ketimpangan: Kota Tumbuh, Keadilan Mandek. In *Kompasiana*.
- Tejero-Peregrina, L. (2025). From Perceived Economic Inequality to Support for Redistribution: Mediating Role of Descriptive Meritocracy. *International Review of Social Psychology*.
- Villanueva, M. (2022). State-led savings schemes and public distrust in the Philippines. *Philippine Journal of Public Administration*, 66(2), 201–218.
- Vuong, T. D. N., & Nguyen, L. T. (2022). The Key Strategies for Measuring Employee Performance in Companies: A Systematic Review. *Sustainability*, 14(21), 14017. <https://doi.org/10.3390/su142114017>