

HOME BUYERS' PURCHASE DECISION FRAMEWORK
FOR KLANG VALLEY, MALAYSIA



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PERPUSTAKAAN TUNKU TUN AMINAH

UNIVERSITI TUN HUSSEIN ONN MALAYSIA

UNIVERSITI TUN HUSSEIN ONN MALAYSIA

STATUS CONFIRMATION FOR THESIS
DOCTOR OF PHOLOSOPHY

HOMEBUYERS' PURCHASE DECISION FRAMEWORK FOR KLANG VALLEY, MALAYSIA

ACADEMIC SESSION: 2020/2021

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HOME BUYERS' PURCHASE DECISION FRAMEWORK
FOR KLANG VALLEY, MALAYSIA

MANG JIE SHENG

A project report submitted in partial
fulfillment of the requirement for the award of the
Doctor of Philosophy



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I hereby declare that the work in this thesis is my own except for quotations and summaries which have been duly acknowledged

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This dissertation is dedicated to my mother Pohsuan and my father Kuangjaw whose unyielding love, support, and encouragement have enriched my soul and inspired me to pursue and complete this research.



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ACKNOWLEDGEMENT

From the beginning of the writing this thesis I have been given considerable support and assistance. I would first like to express my gratitude to my supervisors, Dr. Rozlin bt. Zainal. Her expertise were inappreciable in the working out of the research topic and methodology. I would also like to thank the co-supervisor, Dr. Indera Syahrul b. Mat Radzuan for guiding and assisting me throughout the whole process. Both supervisors supported me remarkably and were always ready to help me. I want to thank them for their excellent supervision and for all the instructions and opportunities given to me which helped completing my research.

I would also like to thank the Research Management Centre (RMC) of UTHM for the sponsorship of the research fund. Without this, I would not be able to complete my research in time. RMC provided me with the tools and funds that I needed to conduct the research and favorably complete my thesis.

Furthermore, I am grateful for my parents' wise advice and their accompanies because they are always there for me. Finally, thanks to my friends, those who have given me great support in the time period of conducting the research and writing the thesis, as well as providing pleasant distraction to ease my mind and body outside of the tedious research.



ABSTRACT

To solve the property overhang issues in Malaysian housing market, housing developers require answers and solutions for housing attributes and services to increase their sales. However, previous researchers only focused on one aspect while studying house buyers' purchase-decision. So, to overcome the problems of property overhang and low satisfaction-level, this research aims to investigate the housing-purchase factors, homebuyers' demographic, purchase decision and satisfaction. The chosen research method is Quantitative method as there is a large sample of population. Finally, it has developed a Home Buyers' Purchase Decision Framework for the home buyers in Klang Valley. The researcher has collected data using SurveyMonkey, an online survey tool and has developed a questionnaire specifically to Klang Valley residents for their opinions on housing purchase factors, purchase decision and post-purchase satisfaction. A total of 417 questionnaires were returned from the 2,000 distributed. Then, the data was analyzed using logistic regression, multivariate analysis of variance and multiple linear regression. This result is then validated by 24 respondents to increase the accuracy. The findings show that home buyers' purchase decision are influenced by all house purchase factors: house structure, spaces, finance, location, and neighbourhood. However, gender, marital status, and family income of home buyer do not influence house purchase decision and financial factors do not have significant influence on home buyers' satisfaction. The results will make contributions to the Malaysian residential housing industry, give the housing developers a wider comprehension of their consumers and lay a foundation for the housing industry to improve. For the recent years, this research is the only known study that develops homebuyers' purchase-decision framework for Klang Valley housing market. Thus, this study contributes to the knowledge of homebuyers decision-making processes for the housing market in Malaysia.



ABSTRAK

Untuk menyelesaikan isu-isu hartanah tidak terjual di pasaran perumahan Malaysia, pemaju perumahan memerlukan jawapan dan penyelesaian untuk ciri-ciri perumahan dan perkhidmatan untuk meningkatkan jualan mereka. Walau bagaimanapun, penyelidik terdahulu hanya menumpukan pada satu aspek semasa mengkaji keputusan pembelian rumah. Oleh itu, kajian ini bertujuan untuk mengenal pasti faktor pembelian rumah yang boleh menjejaskan keputusan pembelian rumah dan kepuasan pembeli rumah. Kaedah penyelidikan yang dipilih adalah kaedah Kuantitatif kerana terdapat populasi yang besar. Akhirnya, kajian ini membangunkan satu model pembelian rumah untuk pembeli rumah berada di kawasan Lembah Klang. Penyelidik mengumpul data menggunakan SurveyMonkey, alat ukur dalam talian dan telah menyediakan soal selidik khusus kepada penduduk Lembah Klang atas pendapat mereka mengenai faktor pembelian rumah, keputusan pembelian dan kepuasan selepas pembelian. Kemudian, data dianalisis dengan menggunakan logistic regression, multivariate analysis of variance dan multiple linear regression. Hasil ini kemudiannya disahkan oleh 24 responden untuk meningkatkan ketepatan. Penemuan menunjukkan bahawa keputusan pembelian pembeli rumah dipengaruhi oleh segala faktor pembelian rumah: struktur rumah, ruang, kewangan, lokasi, dan kejiranan. Jantina, status perkahwinan, dan pendapatan keluarga pembeli rumah tidak mempengaruhi keputusan pembelian rumah dan faktor kewangan tidak mempunyai pengaruh penting terhadap kepuasan pembeli rumah. Hasilnya akan memberi sumbangan kepada industri perumahan kediaman Malaysia, dan memberi pemahaman lebih luas kepada pemaju terhadap pembeli rumah dan membina asas bagi industri perumahan untuk bertambah baik. Kajian ini juga menyumbang kepada pengetahuan mengenai proses pembelian rumah untuk pasaran perumahan di Malaysia.



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LIST OF SYMBOLS AND ABBREVIATIONS

BLR	-	Base Lending Rate
BNM	-	Bank Negara Malaysia
CIDB	-	Construction Industry Development Board
DIBS	-	Developer Interest Bearing Scheme
DOSM	-	Department of Statistics Malaysia
EPF	-	Employees' Provident Fund
GDP	-	Gross Domestic Product
JPPH	-	Ministry of Finance, Valuation and Property Services Department
KLSE	-	Kuala Lumpur Stock Exchange
LTV	-	Mortgage Loan to Value Ratio
NCE	-	Neoclassical Economics
OBE	-	Old Behavioural Economics
PEPS	-	The Association of Valuers, Property Managers, Estate Agents and Property Consultants in the Private Sector Malaysia
RPGT	-	Real Property Gain Tax
SLCHP	-	Special Low Cost Housing Program
SRO	-	Sex-Role Orientation
S&P	-	Sale and Purchase



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CHAPTER 1

INTRODUCTION

1.1 Background of Study

Housing remains one of the considerable factors for the growth and development of Malaysia. Housing built up of 29.4% of the overall output of the Malaysian construction industry in 2015 with the change of 10.9% compared to that of 2014. This sector actually contributes to 4.4% of the Gross Development Product (GDP) as of 2015. Malaysian has underlined home ownership and housing has become part of the economic policy. In 2017, Malaysia's construction industry is predicted to increase by 8% to RM170 billion (CIDB, 2017). Both the government and private sectors started a series of implementations for the housing development since then.

The supply of adequate affordable housing units to fulfill the demand of residents has become the goal of the government. Housing sector plays a crucial part in the country's economic growth with the greatest contribution in the property sector's business volume since 2001 (Foo & Wong, 2014). Housing is expected to expedite its activities and development in order to achieve Vision 2020 (Shuid, 2016). Thus, the private sectors which are the key players in housing development must build and develop more affordable houses in their development area (Ramli, Zainal & Ali, 2016).

However, homebuyers' selection in the housing market is finite not only in terms of affordability but also in terms of geography and regulation. Homebuyers looking for new houses, will have to search somewhere within a narrow scope which fulfills their preferred price, location, design, services, etc. Therefore, they might

resolve for a less desired home because their selection is limited by their preferences (Case, Shiller & Thompson, 2012). Undoubtedly, housing developers need to understand the importance of making changes and providing diversification in their products to meet the needs of the housing market (Samuels, 2005).

Homebuyers make purchase decisions frequently but most of the homebuyers do not realise the buying factors behind the decision. Buying a house needs sufficient information search. There are features and reasons behind all buying decisions which can originate from social, cultural, or personal factors (Lautiainen, 2015). The quality of the house area is a priority in a purchase decision of potential homebuyers. They are more concerned with the services, facilities, safety and security when it comes to the house-purchase decision (Bryant & Eves, 2011).

The continual growth of the construction industry especially the housing market in Malaysia, has raised the demands for housing, so there are more and more houses are developed to meet the needs of the market. However, homebuyers have different preferences for choosing houses. Their purchase decisions are controlled by factors such as structure, spaces, finance, location and environment. Housing developers have started to differentiate their products to fulfill the homebuyers' demands.

1.2 Research Problems

The advancement of Malaysia's construction developed by housing developers has caused the issue of property overhang. Ministry of Finance, Valuation and Property Services Department (JPPH) defined overhang as the constructed housing units which were constructed have stayed unsold for the period of more than nine months. The number of overhang residential units increased from 10,285, worth RM (Malaysian Ringgit) 5.02 billion in 2015, to 14,792, worth RM 8.56 billion in 2016 (JPPH, 2016).

Moving on now to house-purchase decision making, there are many factors are to be taken into consideration because it involves not only a large amount of money but also a long time commitments. There are numerous housing developers in

the Malaysian housing market as the provision of the residential houses rises remarkably. Developers are contending with each other's for branding, marketing, sales and market shares (Choong & Cham 2014; Osman *et al.*, 2017). Thus, these housing developers require answers and solutions for what a homebuyer will examine when they plan to buy residential houses.

Another issue supported by Green (2017) is that different changing demographic trends like family size, age, income, etc. dedicate significant changes that influence society and have universal implications. The knowledge of demographic change is beneficial to be applied in the housing market because the relationship between the purchase decision and a household needs to be investigated.

Let us now turn to the issue of homebuyers' satisfaction. Lately, Malaysian housing developers are focusing only on medium and high-cost houses. Malaysians' idea to develop sufficient and proper shelter for all citizens, especially the low-income group might not be accomplished (Mohit *et al.*, 2015; Sweis *et al.*, 2013). As disclosed in previous researches, the problem of dissatisfaction among the homebuyers is generally caused by the quality of product and service. Product (houses) quality and service quality are both considerable factors which dedicate to the accomplishment of the housing project; this directly influences the satisfaction of homebuyers and also the profit and market share of private developers (Azimi & Esmailzadeh, 2017; Chafjiri 2016; Li & Wu, 2013; Manning, 2016).

In conclusion, the mentioned issues of property overhang, changing demographic trends, and homebuyers' dissatisfaction have existed for a long time. However, previous researchers only focused on one aspect while studying house buyers' purchase-decision. So, to overcome the problems of property overhang and low satisfaction-level, this research aims to investigate the housing-purchase factors influencing homebuyers' purchase decision and deems it essential. And the researcher relates all variables to develop a homebuyers' purchase-decision framework for Klang Valley, Malaysia.



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Problem Statement
<ul style="list-style-type: none"> • Property overhang occurs in the Malaysian housing market, large number of houses remain unsold because they do not satisfy homebuyers' demand (Tan, 2011; Chyi, 2014; Saw & Tan, 2014). • Housing developers require answers and solutions for housing attributes and services to increase their sales (Alaraji & Jusan, 2015; Osmadi <i>et al.</i>, 2015; Zeng, 2013). • Different changing demographic trends contribute to significant changes that influence homebuyers' purchase decision making process (Green, 2017; Hulse & McPherson, 2014). • Malaysian housing developers are focusing only on medium and high-cost houses and neglect the needs of low-income group; satisfaction level of house owners is low (Mohit <i>et al.</i>, 2015; Sweis <i>et al.</i>, 2013). • Dissatisfaction among the homebuyers is generally caused by the quality of the product and service. The quality of product and services influences homebuyers' purchase decision and satisfaction level (Azimi & Esmailzadeh, 2017; Chafjiri 2016; Li & Wu, 2013; Manning, 2016). • Past researchers only focused on one aspect and did not study the relationships between the variables and how they affect post-purchase behaviour (Majid <i>et al.</i>, 2012; Saw & Tan, 2014; Choong and Cham, 2015; Suffian <i>et al.</i>, 2016).

Table 1.1: Summary of Problem Statement

1.3 Summary of the Previous Study

Previously, there were numerous research works related to homebuyers' purchase decision issues, have been conducted. Yet, most of them are only focused on one aspect and the researchers did not study the relationships between the variables and how they affect post-purchase behaviour. Table 1.2 has summarised previous studies in homebuyers' purchase decision framework as a reference.

First, research by Majid *et al.* (2012) on homebuyers' purchase behaviour highlighted the issue that demography is a crucial factor in measuring property development and it affects the sales of housing products. This research studies which demography characteristics that influence house-purchase decisions and focuses more on homebuyers' demography without mentioning the housing factor.

Another research on foreign-property-investment decision-making was carried out by Saw & Tan (2014). Property price is usually high, resulting in affordability issues for buyers. The government implements a lower stamp-duty rate to attract foreign investors. The research found that the location, price and structural factors are the keys to attract an investor to purchase a property. However, the result of house-purchase for the residential purpose might be different.

Choong and Cham (2015) came out with elder homebuyers' purchase decision. This research proposes that housing developers have been competing with each others in the housing market. They need knowledge and information about how Malaysian elderly choose their house before making a purchase decision. Then, the researchers investigated the housing attributes that are preferred more by the elderly. However, these data are not likely to represent other age groups' preferences.

Lastly, Suffian *et al.* (2016) have done a researched post-purchase behaviour of homebuyers. This research highlighted the issue namely housing developers focus only on medium to high-cost products, neglecting the product quality and consumers' satisfaction. Then, the researchers investigated the housing characteristics which can affect homebuyers' satisfaction-level. This research studies buyers' satisfaction on product quality and the quality of services provided by the developer is not included.

Table 1.2: List of Summary of Previous Studies on Homebuyers' Purchase-Decision Framework

Title	Author	Year	Issues	Methodology	Finding	Scope
1. The Impact of Buyers Demography On Property Purchasing	Majid, R. Said, R. Daud, M.	2012	<ul style="list-style-type: none"> Demography becomes suitable aspect in measuring property development. It affects the sales of housing products. 	<ul style="list-style-type: none"> Survey Questionnaire Chi-Square Test 	<ul style="list-style-type: none"> gender, marital status and employment are important elements in measuring the demand for houses any changes that relate to these demographic aspects would change the performance of purchasing activities. 	Homebuyers' purchase behaviour
2. Factors Affecting the Purchase Decision of Investors in the Residential Property Market in Malaysia	Saw, L. S. Tan, T. H.	2014	<ul style="list-style-type: none"> Property price is all time high, resulting in difficulties for buyers to afford. Malaysian government attracts foreign buyer. Foreigners are allowed to purchase freehold properties and pay lower stamp duty rate. 	<ul style="list-style-type: none"> Questionnaire (Likert Scale) Varimax rotation 	<ul style="list-style-type: none"> Locational, financial and structural factors prove to be significant factors that should be taken into the consideration of investor. 	Foreign Property Investor Decision Making
3. Preferred Housing Attributes among Elderly in Malaysia	Choong, W. Cham, Q.	2015	<ul style="list-style-type: none"> Developers are contending with each others, they need knowledge of preferred housing attributes among Malaysian elderly. 	<ul style="list-style-type: none"> choice-based questionnaire conjoint analysis 	<ul style="list-style-type: none"> most preferred housing attributes are typed of dwelling, price, built up area and the disability convenience features most preferred environmental attributes are living convenience, security, neighbourhood, building density and public transport 	Elder Homebuyers' purchase decision
4. Measuring Customer Satisfaction on Housing Projects: An Empirical Investigation	Suffian, A. Zahali, M. Syahirah, et al	2016	<ul style="list-style-type: none"> developers is focusing only on medium to high cost houses. product quality become important factor in housing construction industry 	<ul style="list-style-type: none"> Questionnaire (Likert Scale) Correlation analysis, descriptive statistical analysis 	<ul style="list-style-type: none"> price, project location and housing characteristic are important to determine customer satisfaction 	Post-purchase behaviour of homebuyers

(Majid et al., 2012; Saw & Tan, 2014; Choong & Cham, 2015; Suffian et al., 2016)

From the summary of previous studies (Table 1.2), it can be concluded that housing factors, homebuyers' demographic characteristics, and their post-purchase satisfaction are all important in making a house-purchase decision. Therefore, it is significant for the researcher to develop a homebuyers' purchase-decision framework which consists of all these factors for the chosen study area namely Klang Valley, Malaysia.

1.4 Research Questions

The research questions raised the following four questions.

1. What factors influence homebuyers' purchase decisions?
2. How do homebuyers' demographic characteristics influence their house-purchase decision?
3. Do house-purchase-decision factors influence homebuyers' satisfaction-levels?
4. Is there a purchase-decision framework for homebuyers of Klang Valley, Malaysia?

1.5 Research Objectives

The aim of this thesis is to give the housing developers a wider comprehension of their consumers and lay a foundation for the housing industry to improve, the objectives of the study are given below:

1. To investigate the factors that influence homebuyers' purchase decisions.
2. To study homebuyers' demographic characteristics that influence their purchase decisions.
3. To evaluate the homebuying factors that influence homebuyers' satisfaction-level.
4. To develop a homebuyers' purchase-decision framework for Klang Valley, Malaysia.

1.6 Research Hypotheses

This research focuses on the consumer-behaviour framework to examine the hypotheses. The three hypotheses are as follows.

H₁: Homebuyers' house-purchase decisions are influenced by homebuying factors (structure, spaces, finance, location, and neighbourhood).

H₂: Homebuyers' house-purchase decisions are influenced by their demographic characteristics (gender, age, marital status, educational level, occupation, income, family size).

H₃: Homebuyers' satisfaction-level is influenced by homebuying factors (structure, spaces, finance, location, and neighbourhood).

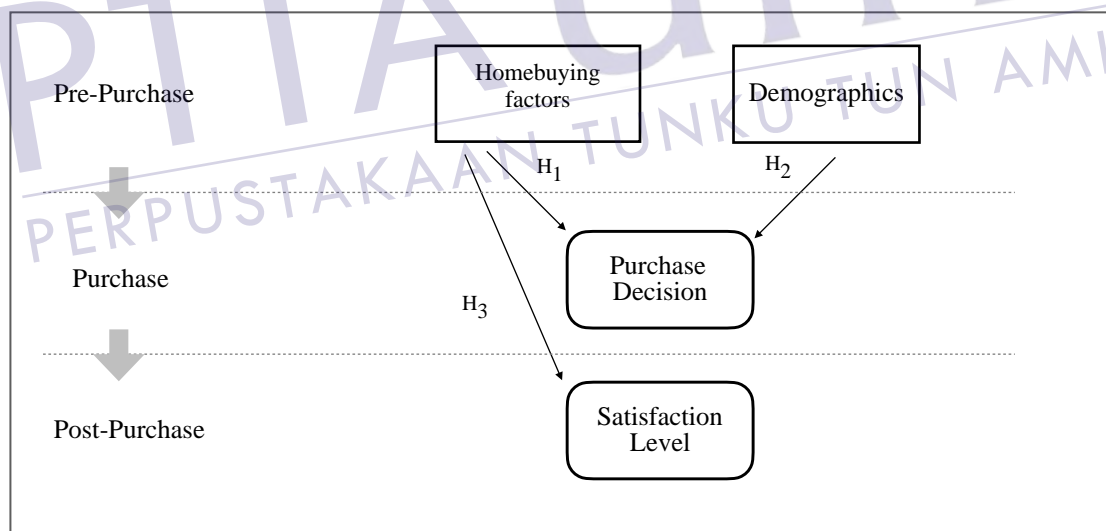


Figure 1.1: Research Framework

1.7 Scope of Research

This study only focuses on purchase decisions for the residential purpose since it concentrates on the housing product itself. The researcher has investigated how homebuyers evaluate among homebuying factors and how it affects the post-purchase satisfaction level of a home owner. The respondents are the house owners (to investigate satisfaction level) and the potential buyers (to investigate purchase decision) who are planning to purchase houses at Klang Valley, Selangor. This area is selected because it is densely populated, around 15% of total Malaysia population. Besides, there are many housing projects are under development in this area (Aziz & Kassim, 2011). Most of the projects are developed by the housing developers listed in Appendix A (Sohlbergh, 2017). House types investigated in this research are bungalow, semi-detached house, detached house, terraced house, flat, apartment, condominium, and service apartment.



Figure 1.2: Location of the Research Area

This research simply focuses on individuals' residential-house-purchase decisions for residential housing. It does not study joint family house-purchase decisions. The second limitation of this research is that the evaluation of housing attributes was made in general terms, for example, whether the location of the house is close to the highway. However, the study does not specify the exact location preferred. For instance, the house is located in Bandar Sunway, close to LDP highway. This is because this type of statistics requires strong exact answers which require a huge sample size.

1.8 Significance of Study

For housing developers, this research solves the problems caused by the lack of rigorous market studies on the demand for housing features. This research provides preferable house features of potential Malaysian homebuyers and housing developers so that they can build the supply according to the demand. This helps them obtain competitive merit, ensure high consumer satisfaction levels and increase sales.

As for potential homebuyers, this research helps them make decisions concerning their selection of residential houses. When housing developers are able to provide these features with better quality, the benefits go to the homebuyers. Therefore, they will be satisfied with this market change; this directly increases the chances of purchase by homebuyers. If marketers use the results of this study and focus on providing better features to attract new buyers, the existing homeowners gain benefits too.

The findings of this research might assist the government in formulating related housing policies. The government could also recommend housing developer companies to ameliorate some homebuying factors that have a significant influence on homebuyers' final purchase-decisions. These improvements might bring advantages to homebuyers and increase economic growth in Klang Valley.

This research has summarised all individual characteristics and homebuying factors. Future academic researchers could refer to these factors and attributes while

researching in Klang Valley, Malaysia. Also, they have an idea about the current situation of the Malaysian housing market and homebuyer behaviour.

1.9 Research Methodology

Quantitative methods are selected for conducting this research because homebuyers' purchase decisions have been investigated in past researches for several years and the results are available from different cases. All the variables in this research are quantifiable and measurable and general statements could be made.

The literature review is described to gather background information, determine the research problem, and propose hypotheses for more testing. This section consists of a review of the relevant literature on factors that affect the purchase behaviour of residential homebuyers. A tentative comprehension of the research problem is given and it becomes the basis for the survey in this research.

The following is to carry out the designed survey. The questionnaire includes a list of questions with responses to be filled by respondents who intend to purchase a house in Klang Valley, Malaysia. There are two sections in the questionnaire: homebuyers' background information and their opinions. Respondents' demographic information was collected in the first section. The second section was to examine the effects of a set of homebuying factors towards their homebuying decisions and post-purchase satisfaction.

In this survey, there are four steps for the sampling strategy: determine the target population, choose the sampling frame, choose the sampling size and the sample designing. The population in this research is targeted on potential homebuyers who live in Klang Valley, Malaysia. 2000 revised surveys have been distributed to a sample of potential homebuyers after the pilot study.

1.10 Organization of Thesis

This thesis is split into six chapters.

Chapter 1 introduces the background of the study, problem statement, the aim and objectives of the study and the process of conducting this research.

Chapter 2 illustrates the theory of homebuying behaviour framework. Various tools and techniques are used and the criteria for homebuying decisions are studied. Besides, the chapter introduces the global housing market development and gives an overview of the Malaysian housing industry. It discusses some of the issues and problems faced by developers and buyers. Furthermore, it deliberates the homebuying factors and homebuyer's demographics.

Chapter 3 discusses the methodology of the research in detail. The research was discussed according to the stages of conducting the research namely the identification of survey elements, questionnaire development, data collection process and method of analysis. The collected data is analysed and discussed in Chapter 4 to fulfil the objectives of the research.

Chapter 4 discusses the synthesis of interesting findings leading to the identification of the determinants for homebuyers' purchase decision. Next, the discussion of the homebuying factors, homebuyers' demography, and post-purchase behaviour of homebuyers. It also studies how one variable affects other variables and eventually the homebuying decision.

In Chapter 5, the findings from Chapter 4 are discussed in detail. Previous researchers' findings are included for discussion and comparison. Finally, a homebuyers' purchase decision framework is developed.

Chapter 6 gives conclusions of this research and recommendations for future research are also provided.



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CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

This chapter serves the purpose of defining the research problem by presenting an overview of the previous literature meant to develop a foundation framework of the research area. The behaviour of homebuyers and the housing-market scenario in Malaysia are discussed. Then, the researcher talks about housing preferences and choices and compare the obtained literature with that of previous studies.

2.2 Malaysia's Residential Housing Market

The primary focus for this research is Malaysia's housing market and the competence to fill the gaps in previous studies. In order to build up the research environment, this section introduces the housing market of Malaysia, explain Malaysia's plans for housing progress and provide the structure and history of Malaysia's housing industry.

2.2.1 An Overview of Malaysia's Residential Housing Sector

Since the independence of Malaysia from the British in 1957, the Malaysian government has been promoting the idea of buying houses for its people. Consequently, through both state and market provisions, consumers have always been the focus of Malaysian housing. Particularly in Malaysia and also in other East Asian countries, governments have been trying to eliminate poverty and redistribute income especially among the low-income group, thus, homeownership becomes their strategy to solve these problems (Shuid, 2009).

2.2.1.2 Malaysia's Residential Housing Industry Structure

The property industry in Malaysia is disintegrated and controlled by major players because this is capital-intensive. Until December 2002, a total of 865 companies are listed on the KLSE, 82 of them, which is 9.4%, are also listed under the classification of property industry (Dahlan, 2011). For the past decade, the residential housing sector became the backbone of Malaysia's property market because of the preferable demographics and government's actions to advocate infrastructure growth and homeownership (Hashim, 2003). Malaysia has a large population foundation of 31 million and it is growing at a rate of 2.6% every year, which means 0.6 million new people add to the population every year (World Bank, 2016).

Looking closer at the age profile, in Figure 2.1, reveals that the population of Malaysia is very young. Around 2.5 million people were in 25-29 years age group every year since the 90s; this pushes the household formation and forms the demand for housing (DOSM, 2016). The 8th Malaysia Plan indicates that Malaysians needed 782,300 new houses within the years 2001 to 2005; this hardly declined from 800,000 units planned in the 7th Malaysia Plan.

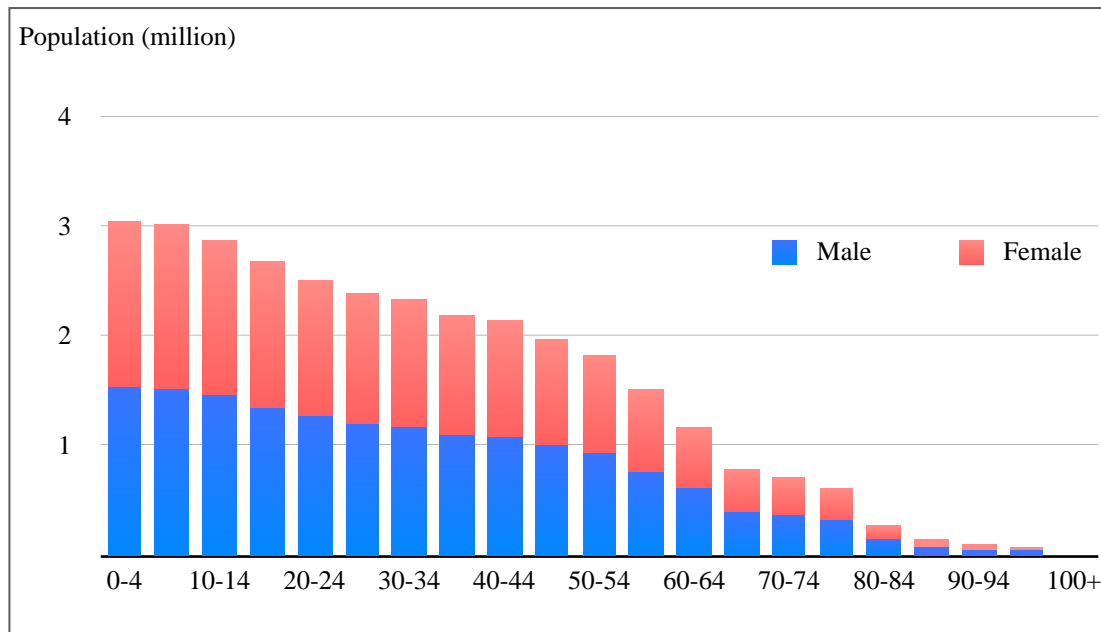


Figure 2.1: Age Profile of Malaysia's Population
(DOSM, 2016).

The location is always be the most important factor that decides whether the project development is successful. Locations with good accessibility and sufficient amenities such as Klang Valley are most favoured by the potential homebuyer (Salleh, 2008). Klang Valley has better education and more job opportunities; the property here has the highest potential growth because of the preferable demographics. Therefore, people's average income and living expenses in the Klang Valley are higher compared to the other regions of Malaysia (Ahmad, 2010).

It is difficult for property developers to compete because the success of a project relies on the location and the size of their land bank. The land is a limited asset, that is why developers put so much effort to gain the land bank (Haila, 2000) before 1997, the year in which property bubble burst. Sime UEP and IOI Properties are the two greatest developers listed on KLSE with market capitalisation and sales values. They have been concentrating on residential property developments with plenty of land bank they owned in Klang Valley. These lands are converted from plantation because their respective parent companies, i.e. Sime Darby and IOI Corporation, are the two largest oil palm growers in Malaysia (Cheng & Cheok, 2008).

Other companies' development is sluggish because of cashflow constraints. They need to finish the current ongoing project so then they could produce enough cash flow for the new project's infrastructure expenses. If they want to develop a greenfield project which is inaccessible from amenities, it will be costly to them because a huge capital is needed for linking the project to main roads and highways (Shakir, 2008). Yet, they still have no choice but to develop a greenfield project as the undeveloped land in Klang Valley is very limited (Tan, 2011). The high infrastructure expenses usually cause erosion to their profit margin. Besides, these secondary locations might not be sold well. That is why property developers are fighting for preferable locations and are keen to pay a higher price to guarantee the sales of their project (Waddell, 2000).

2.2.1.3 Current State of Malaysia Housing Market

Table 2.1 presents the units and values of residential property transactions from the year 2017 to 2019. New houses sold by developers are categorised in the primary market and the secondary market refers to used properties sold by previous owners. According to the table, the Malaysian housing market is rising in the year of 2019; it has even reached more value of transactions in the primary market, as of September 2019, compared to the entire year of 2018.

The transactions for the period between January and September 2019 are worth RM14.65 billion in the residential property market (Raine & Horne, 2019). However, the transaction value for the whole of 2018 is only RM12.91 billion. It is mostly because of the various policies announced by the government to stimulate the housing industry. Therefore, the transaction record was significantly improved for the first half of 2019 (Mok, 2019).

Table 2.1: Residential Property Transactions 2017-2019
(Raine & Horne International Zaki + Partners Sdn Bhd)

		2017			2018			2019	
		1H	2H	Total	1H	2H	Total	1H	Jan-Sep
Primary Market	unit	15,916	16,345	32,261	15,179	16,814	31,993	17,165	19,784
	RM billion	6.56	6.88	13.44	6.18	6.74	12.91	6.96	14.65
Secondary Market	unit	79,053	83,370	162,423	79,021	86,371	165,392	82,757	-
	RM billion	26.29	28.74	55.03	25.48	30.36	55.83	27.69	-
Total	unit	94,969	99,715	194,684	94,200	103,185	197,385	99,922	-
	RM billion	32.84	35.46	68.46	31.66	37.09	68.75	34.65	-

The Ministry of Housing and Finance have been committed to introducing effective policies for the residential property industry since 2018 (JPPH, 2019). Consequently, a positive growth appeared in the housing transactions in both primary and secondary market for the first half of 2019. A total of 99,922 transactions were recorded, which shows an increment of more than five thousand units compared to the 94,200 transactions in the first half of 2018. In the first half of 2019, there were 17,165 transactions (RM9.96 billion) for the primary market and 82,757 transactions (RM27.69 billion) for the secondary market, there were. In contrast, for the first half of 2018, there were only 15,179 transactions (RM6.18 billion) in the primary market and only 79,021 transactions (RM25.48 billion) in the secondary market.

The overall transaction value, recorded for the first half of 2019, is RM34.65 billion, a rise of RM31.66 billion compared to the transaction recorded for 2018. In summary, it is evident from the housing transactions that the government's policies to stimulate industry growth were effective and this positive trend might last till the end of the year 2019 (Mok, 2019).

2.2.2 Housing Policy in Malaysia

The National Housing Policy (NHP) was announced for the purpose of setting the direction of and shaping the foundation for the growth and planning of Malaysian housing industry. NHP also serves to supply sufficient, appropriate and affordable houses to enhance the living quality of the people. Most importantly, NHP is established to resolve the problems encountered by the housing industry today. These issues and challenges faced by the housing industry have to be taken care of in efficient ways to guarantee sustainable development of the housing industry.

For the housing sector to reach a decent growth and to positively dedicate to the successive economic development, the NHP is hoped to solve the issues of construction quality, abandoned housing projects and housing affordability by using an effective allocation system as planned in the People's Housing Programme (PHP).

Until now, there are two versions of NHP announced by the government. Besides tackling the Malaysian housing industry problems, such as residential housing affordability and the discrepancy between supply and demand, both versions of NHP do provide a clear direction for the housing sector to achieve long-term sustainability. Therefore, the successful fulfilment of the NHP could make a major contribution to the development of the national economy.

2.2.2.1 Issues and Challenges of Malaysia Housing Industry: Houses in Malaysia remain Unaffordable

In 2016, Bank Negara Malaysia (BNM) revealed the data showing the level of housing unaffordability in Malaysia. It was severe according to the international standards; the median multiple is 5.0. The issue of housing affordability is mainly because of the mismatch between supply and demand and the sluggish increment of the income (Central Bank, 2016). Therefore, BNM has predicted the highest price of an affordable house in Malaysia to be RM282,000 based on the housing cost burden approach.

Yet, the actual median house price in Malaysia has reached RM313,000 in 2016, which is much higher than the means of most households in the country as the median household income was only RM5,228 (BNM). In the first quarter of 2017, only 24% of new residential houses priced below RM250,000, the price only 35% of Malaysian households could afford to pay for homebuying. Also, according to the bulletin, house prices increased by 9.8% from 2007 to 2016, but the income of households only increased, in the same period, by 8.3%. The difference in the increments between the house price and income has worsened the housing affordability of the people.

Bank Negara has also clarified that houses pricing between RM300,000 and RM500,000 are not considered affordable for the households earning the median income. About 73.3% of the 49,542 units of residential houses, which were completed in 2017, cost more than RM250,000 and most of them were located in major cities and were considered unaffordable for most of the people. 50% of the residential properties were in the price range between RM250,000 and RM500,000 and almost 23.3%, or 11,543 units, cost more than RM500,000 (Begum, 2018).

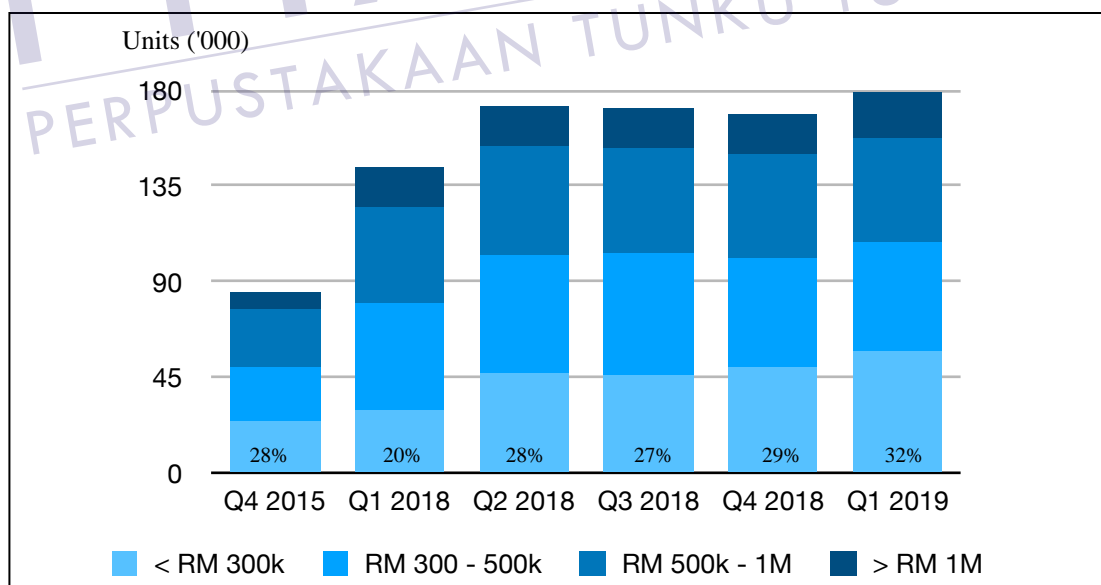


Figure 2.2: Unsold Residential Properties by Price (JPPH, 2019)

JPPH's data in Figure 2.2 also suggests that unsold affordable houses, which are below RM300,000, is the least serious issue in Malaysia because more houses

remained unsold in other price ranges. According to the data of the first quarter of 2018, only 20% of the total unsold residential properties are less than RM300,000. However, there were 35% of houses that priced between RM300,000 and RM500,000 and 45% of houses pricing more than RM500,000. Until the first quarter of 2019, there still are more than 68% unsold houses.

2.2.2.2 Ways to Tackle the Issues and Challenges

National Housing Policy (2010)

The first version of NHP came out in 2010. It was established for the sustainability of Malaysian housing industry. Besides, the NHP focuses on balanced development in the housing sector using the concept of environment-friendly development, as well as the latest technology and innovations.

Although the major concern of NHP was to promote the use of new technologies and innovation in the housing sector, there are several thrusts and policies in NHP to solve the issue of unaffordable houses. First, the provision of adequate housing to meet the particular needs of certain groups of the target. According to the data of JPPH (2019), housing needs for low-income households are not adequate, especially for those with a monthly income of not more than RM2,500. Therefore, the government and the private sector need to make an effort and keep on providing affordable houses so the low-income group (the disabled, senior citizens and single mothers) could afford the purchase and rental. Also, private developers are encouraged to build medium-cost residential houses for the middle-income homebuyers having a monthly income of not more than RM4,000.

Another effort of the original NHP, to solve the issues, is increasing the capability of the people to purchase and rent houses. At present, housing companies are focusing on high-density urban and suburban areas because of the market and the strong purchasing power. Therefore, the government and the private sector will put in efforts to take care of the housing needs of low-income and middle-income groups. Furthermore, through NHP, a detailed and holistic approach is announced to improve



and increase the affordability of homebuying and rental. Furthermore, through NHP, a detailed and holistic approach is announced to improve and increase the affordability in house-purchase and rental.

National Housing Policy 2.0 (2018-2025)

NHP 2.0 was established and delivered in 2018, its primary concern is the B40 group (bottom 40% income group) and affordable housing. Hence, there are some plans and policies listed in NHP 2.0 to handle the housing issues encountered by the low-income group. The programs and policies include the National Home Ownership Campaign, National Community Policy and National Affordable Housing Council. These programs could improve the living environment of residents who are living in low-cost housing.

Besides, this new NHP focuses on solving the mismatch between the demand and supply in the Malaysian housing market and helping low-income household purchase a residential house. Therefore, some practical approaches are outlined in NHP 2.0. First, the housing supply and its productivity need to be increased. This measure makes sure that the housing delivery system in all housing projects successfully transforms from Sell-then-Build (STB) to Build-then-Sell (BTS). And it could be achieved by leveraging the technology, knowledge, and the supporting ecosystem. Secondly, promoting localised housing affordability means to improve the monitoring and evaluation (M&E) framework in the Malaysian housing market. Present house financing schemes will also be improved to provide unceasing solutions to people to purchase affordable houses, especially those with low and medium household income.

Another measure, is to give attention to the rental segment of both public and private housing so it can be formalised and made capable of providing more supply to the people in fulfilling their housing demands. In order to regularise the rental market, appropriate regulations and rules will be outlined to improve the rental ecosystem.



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2.3 Parent Theory: An Overview of Homebuying Behaviour Framework

Figure 2.3 shows the house-buying-behaviour framework of homebuyers. This framework is a combination of homebuying framework (Hempel & Jain, 1978) and consumer behaviour model (Kotler & Keller, 2009). This framework explains how and why a buyer decides to purchase a house (Schiffman & Kanuk, 2007). Commonly, a house buying framework illustrates the specific behaviour patterns of a homebuyer. Kotler & Keller (2009) stated that marketing and other stimuli will penetrate the consumer's awareness and then they will merge with the consumer characteristics, occasioning in homebuying decision-making.

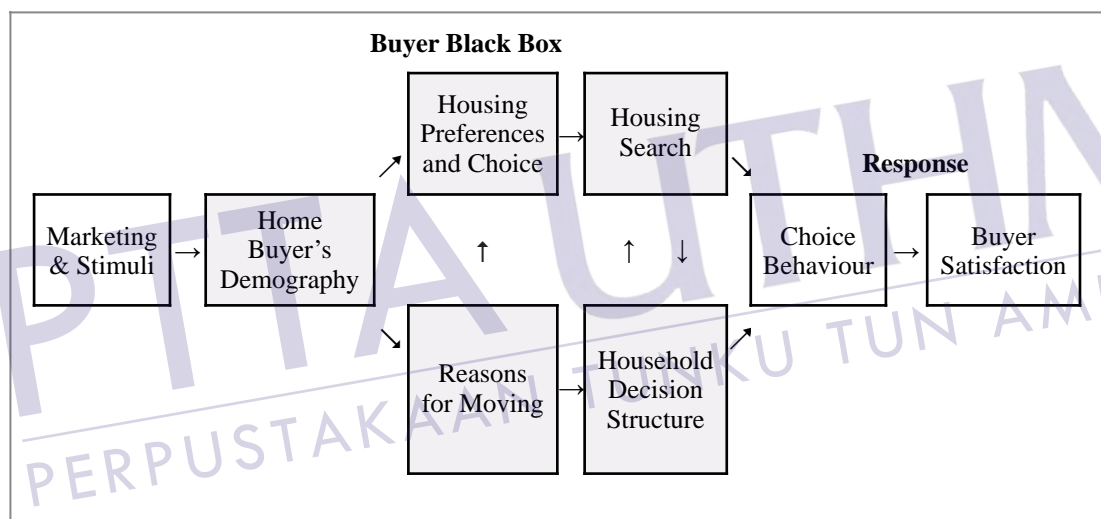


Figure 2.3: Homebuying Behaviour Framework
(Hempel & Jain, 1978; Kotler & Keller, 2009)

Marketing and other stimuli enter the buyer “black box” and result in certain responses. Marketing management will have to figure out what is going on in the black box (the mind of the homebuyer) because the homebuyer's characteristics will affect how they react to the stimuli and eventually affect the choice behaviour pattern of the buyer. To further understand homebuyer behaviour, the marketer needs to focus on the buyer characteristics and the elements in the black box which are discussed in the next section.

2.3.1 Homebuyer's Demography

Demography is the study of the population; it refers to the changing structure of the human population. It includes the calculation of population that can influence the entire real estate market (Pfeffer, 1983).

Demography is always involved in the house-purchase. Housing needs can be estimated by applying demographic data. These have gradually transformed during twenty years and the changes continue in a cycle. Apart from that, rising growth in population, particularly of adults, will largely enhance the housing demand (Lindh & Malmberg, 2006). Therefore, the demography constantly turns into the primary principle in estimating the housing needs and purchase (Kam, *et al.*, 2018).

Changes in demographics are usually be presented by some criteria which can allow them to be more practical and important. These criteria affect homebuyers' behaviour, particularly when they are choosing the housing unit (Gong, Stump & Maddox, 2013). Moreover, differences in the behaviour of homebuyers make them buy different housing units because they only buy according to their own needs (Ajzen, 2005). Hence, economists have noticed that demographic criteria such as age, gender, marital status, occupation, marital status, family size, educational level and family income act as major elements which can influence homebuyers' purchase decision (Olshavsky & Granbois, 1979). So, it is crucial for the researchers to determine every demographic criterion that has a relationship with the housing market.

2.3.1.1 Homebuyer's Demographic Criteria

Gender is a significant element for a consumer. Males are faster and more prompt in making decisions compared to females due to the different characteristics and because males play the role of a leader mostly (Bleier & Ruth, 1987). Females would negotiate and compromise when making decisions which takes more time than men to decide (Birdsall & Nancy, 1976). For homebuying, both men and women are aware of what location and design are good for them. Yet, there are still some

attributes that will attract women more, and others those will purely attract men (Plabdaeng C., 2010).

Age plays an important role in handling the homebuying decision (Ortega, Rubio & Thomas, 2011). There are intersecting preferences among the majority and older people. A retired person desires to buy a house with uncomplicated design to allow flexibility in moving around in the house. Age can assist them to determine the current lifecycle of the family and this will cause them to have different decision according to their demands (Takáts, 2012). Similarly, age influences the demand, in numbers, of houses (Mather & Johnson, 2000). According to Grønhaug, Kleppe & Haukedal (1987), the older generation, ageing above 65, are unwilling to purchase houses even when they can afford. But then, the young generation is more eager to purchase a property (Evan, 2004). And those ageing under 30 are less keen to commit themselves in purchasing houses because many of them have not reached financial stability (Chiuri, & Jappelli, 2003).

Marital status can also influence homebuying decision-making (Zhang, An & Yu, 2012). Buyers with different marital status have different needs for housing and their preferences will not be the same (Hempel, 1972). Marital status affects one's basic needs and limits one's ability to purchase a house (Su, Fern & Ye, 2003). Married people normally prefer to buy a house for their own (Tomassini, Wolf & Rosina, 2003). Still, Gajjar (2013) insists that younger married people do not intend to purchase their own house and older married people also reject homebuying because of smaller family size (Jejeebhoy, 2002). Moreover, a single person rather lives with his/her parents instead of moving out (Shoham & Makovec, 2003). Yet, divorce causes single parents to demand a house (Attias-Donfut, Ogg & Wolff, 2005).

Educational level also has effects on the lifestyle of a homebuyer. Highly educated people are condemned as the primary cause that affects the housing system (Koklic & Vida, 2011). Furthermore, education makes a buyer cautious in purchasing a house (Chiuri, & Jappelli, 2003). Homebuyers with different education will have different needs and demands in terms of housing (Chia, *et al.*, 2016). More educated people tend to buy higher-priced property (Ratchatakulpat, Miller & Marchant, 2009)



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