Factors Influencing Home Purchase Decision: A Case Study in Selangor, Malaysia

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ABSTRACT

The objective of this paper is to study the factors influencing the home buyers' purchase decision in Selangor, Malaysia. A total of 180 respondents were participated in this survey. Results showed positive correlation between dependent variable (purchase decision) and independent variables (property attributes, location, property environment and financials). The Statistical Package for Social Sciences (SPSS) version 23.0 was used to analyze the data collected through the survey. Recommendations are presented offering beneficial suggestions for further studies.

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1. Introduction

Property industry in Malaysia is progressing as there are many undeveloped local lands with great potentials especially in Selangor state. In the recent years, the rapid economic development has created an increasing demand for properties among the urban areas in Malaysia (Ong, 2013). There are some well-known developer companies building many constructions such as Eco World Corporation, IJM Land Berhad, Gamuda Land and Ekovest. Selangor has the highest demand for property in Malaysia in which the top areas of preference are Damansara, Puchong, Cheras, Shah Alam and Kuala Lumpur (Rehda, 2017). However, the average housing price range in Selangor is RM 500,000 to RM 1,000,000 which is considered expensive compare to other states.

In addition, the available housing stocks are increasing. In other words, there are many unsold units in the property market. In the recent years, unsold properties have dampened the property market in Selangor. In the 1st quarter of 2016, the residential and commercial properties were both increasing by 16% (Bill, 2017). According to the National Property Information Centre (2016) 18,908 units of the residential properties and 81,894 units of commercial properties launched in the first quarter of 2016 had yet to be sold. The price of unsold properties was approximately

RM 9.4 billion and the market slowed down 16% compared to the previous year (The malay mail online, 2016). This issue may result in momentous imbalances in the property market. There has been approximately 35% growth in housing stock over 10 years between 2005 to 2015, which means the available housing stock increased from 3.7million in 2005 to 4.9 million in 2015 (REHDA, 2016). The major concerns in choosing a new house are the quality of the area, the easier access to facilities and sense of community. Geographical location could be an important consideration before purchasing a property. Moreover, facilities such as convenience stores, eateries, education centres and other amenities can enhance the chance of attracting Selangor homebuyers. Especially, the majority of people living in metropolises, place particular value on convenient access to a range of facilities. Besides, some buyers may prefer areas with secure gates and guard houses to ensure their safety. Meanwhile, the housing price increases 20% in the market whereas the household income only increases 5% annually (Ong, 2013). When property price growth rate exceeds the household income level, it causes an issue with affordability of purchasing houses. As a result, more people intend to purchase a small size property such as an apartment or condominium as their preferred property type within 800 to 1,500 square feet (REHDA, 2016). However, there are even condominiums and apartments with these characteristics that are still unsold. Thus, this study aims to investigate the home purchase decision in Selangor. It contributes

the knowledge to the first-time home buyers to avoid the common home-buying mistakes and help them to make a better choice. Furthermore, the property developers can gain information on the customers' preferences on properties. Therefore, it endeavours to support the business to become sustainable in the competitive market. This paper is organized as follows: Section 1 generally reviews the housing issues in Malaysia followed by literature review discussed in Section 2. In Section 3, the methodology employed in this study is presented. Section 4 discusses the findings of the study while the conclusions and recommendations are presented in Section 5.

2. Literature Review

Purchase decision is defined as a process of thoughts of consumer to identify products, generate alternatives, and choose the best product for the customer (Upennedu, 2017). The purchase decision indicates an individual's willingness to perform the buying behaviour towards a property (Han & Kim, 2010). Purchase decision determines the property buyers following their past experience, personal preferences, and external environment and gathers the information to assess the alternatives before purchase house (Han & Kim, 2010). According to Kunshan and Yiman (2011) and Sidi & Sharipah (2011), homebuyers are more likely to purchase what they intended to get initially. On the other hand, any purchase decision which begins with an analysis of the

market, will affect the purchase decision (Natasha, & Hassan, 2015). Moreover, if a homebuyer is willing to pay more for a house, he/she is likely to have a more positive decision attitude to deal with the seller (AL-Nahdi1, Habib, & Albdour, 2015). Homebuyers are usually concerned about the size of living room and kitchen, as well as the number of bedrooms and bathrooms (Thaker, 2016). They consider the physical condition depending on the family size (Popoola, Jinadu, Liman, & Abd Razack, 2015). In addition, the studies found that there is a relationship between living space and homebuyers' purchase decision as the dimension of a space is the initial factor that purchaser thinks over, in order to fit the requirement of family size (Al-Nahdi, Ghazzawi, & Abu Bakar, 2015). On the other hand, Liew and Haron (2013) believe that the size of bathroom and dining room plays a dominant role on the purchase decision. Furthermore, 44.5% of respondents of a study by Lonappan (2013), have opted the size of house space as a major factor for purchase intention. Njo & Aileen's (2015) claim that property attribute is the first priority for homebuyers due to the size of house and the number of bathrooms or bedrooms. According to Hurtubia (2010), the feature of houses such as the number of bathrooms and bedrooms, size of living hall and kitchen are the issues before making home-ownership decision. Moreover, some of the working individuals that move alone from other states prefer to purchase smaller units such as apartments and condominiums which is sufficient for them (Kohler, 2013).

In another study, Razak (2013) found that 46.7% of the respondents strongly agree that the distance between house and amenities is their main concern. Residents prefer to live in an area which is close to amenities to perform their daily activities (Maoludyo & Aprianingsih, 2015). Another study done by Manivannan and Somasundaram (2014) shows that the respondents regard distance as the secondary factor of property purchase. Besides, availability of schools, groceries and shopping malls plays a vital role towards homebuyers' purchase decision (Ong, 2013). Since many parents emphasize on their children's education, they tend to select a location close to high quality educational centres (Kohler, 2013). According to Azmia, Sallehb, & Nawawia, (2013) study, about 48.4% of the residents show interests toward the property distance to the amenities.

In a different study, Zrobek, Trojanek, & Sokolnik (2015) found that the level of environment satisfaction directly depends on the issues of traffic noise, green environment, cleanliness, safety and scenic view of the property. According to the Agnieszka (2014) living in a certificated green environment building is significant to the home buyer purchase decision. At the same time, a good scenic view can enhance the social class of inhabitants (Si, 2012). However, the current inhabitants' living condition is declining due to the environment pollutions from developments in the urban areas such as construction noises, dusts and littering. Therefore, developers are urged to incorporate with ecologically friendly design and revolution into their real estate such as the

construction of noise barriers (Ong, 2013). In fact, green buildings can increase the property price while eliminate the pollution to provide healthy living residential space. Developers believe investing on a green business would help a property firm to become more sustainable and marketable (Jayantha & Man, 2013). According to Popoola, Jinadu, Liman, & Abd Razack (2015), a green environmental property increases the property value up to 20%. Meanwhile, it also improves the commercial value of the property.

The requirement of a quality neighbourhood is to meet the needs of the inhabitants' daily activities as well as to allowing the inhabitants to conserve energy, safety and securities and control pollution (Hong, 2016). Neighbourhood security is a major concern of property purchasers as well, since it ensures an individual's safeness and well-being. In Malaysia, the frequent crimes are burglary and snatch thefts are leading buyers in paying more money to invest in gated communities and guarded neighbourhoods to obtain a peaceful life (Almatarneh, 2013). In order to eliminate the house break-ins issue, developers need to take actions to upgrade the security systems such as closed-circuit cameras, intercoms, alarms, gated-guarded communities to protect the residents (Fung, Jeng & Liu, 2010). Additionally, installing the surveillance system in the housing estate enables the management to monitor and record the people entering and exiting the neighbourhood. Management team can also provide

patrol services by auxiliary policemen around the residential area to plummet the criminal rate (Agnieszka, 2014).

In a different study, Razak et al (2013) argue that house price is the first priority and has a strong influence on the house buyers' purchase decision. As a homebuyer, the financials must

be the major concern. According to Tan & Saw (2014), it is hard for homebuyers to get mortgage loan approval from banks since January 2010 due to the stricter rules. Therefore, many homebuyers who apply for loans are rejected. Thus, the ease and convenience in getting approval from banks is the main factor in homebuyers' purchase decision. Uchenna & Lim (2013) claim that the access to finance for homebuyers is positively related to the housing purchase decision in China. Also in a research by Nasar & Manoj (2015), the respondents highly agreed that easy accessibility of mortgage loans from local banks was the main factor to the purchase decision in India.

Chin (2013) asserts that the majority of homebuyers in Malaysia prefer to get high amount of mortgage loan from banks with small amount of down payments. Yet, Faishal and Atik (2015) study shows that the majority of respondents prefer large amount of down payments and less amount in bank instalments. However, both studies indicate that house price has been a significant factor to homebuyers' purchase decision. Furthermore, Njo and Aileen (2015) suggest that financial factors are very significant in the homebuyers' purchase decision. Interest rate can affect house buyers' purchase decision while lower interest rates encourage

house buyers to purchase properties (Chia et al, 2016). If the bank increases the lending rate, house buyers tend to be cautious during purchase decision as the higher interest rate will increase the total final payment (Eze & Lim, 2013). According to Ong (2013) when financial institutions tend to enhance the availability of credits, banks will implement lower interest rate in order to attract more investors. In another word, the more availability of credits, the higher demand for house loans.

3. Methodology

To determine the sample size for this study, a general rule by Hair, Black, Bablin, Anderson, and Tatham (2006) was used. Questionnaires were distributed to 180 residents who are living in Selangor and are above 18 years old.

4. Data Analysis

4.1 Correlation Analysis

Table 1. Correlation Analysis between Dependent Variable and Independent Variables.

Correlations		Purchase Decision	Property Attribute	Location	Property Environment	Financial
Purchase Decision	Pearson Correlation	1	.380**	.231**	.293**	.084
	Sig. (2-tailed)		.000	.002	.000	.002
	N	180	180	180	180	180
Property Attribute	Pearson Correlation	.380**	1	.586**	.489**	-.109
	Sig. (2-tailed)	.000		.000	.000	.146
	N	180	180	180	180	180
Location	Pearson Correlation	.231**	.586**	1	.474**	.056
	Correlation					
	Sig. (2-tailed)	.002	.000		.000	.454

Table 1 illustrates the results of the correlation analysis between the dependent variable and the four independent variables. Under correlation analysis, any value that is closest to one can be considered to have a very high correlation. The table depicts that the correlation value for the purchase decision (DV) is 1. Based on this value, the values of other four independent variables are compared to observe the correlation. The first independent variable is property attribute with the value of 0.380 which shows a low correlation with the purchase decision. The value for the next (IV) which is location is 0.231 and demonstrates a low correlation with the purchase decision. Property environment has

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a value of 0.293 and displays a low correlation with the purchase decision and lastly, finance with 0.084 that reflects a low correlation.

4.2 Multiple Regression Analysis

Multiple Regression Analysis was conducted to evaluate both dependent and independent variables for this study. It was done in order to test the hypothesis result. Below are the results for Multiple Regression Analysis.

Table 2. Model Summary

				Model Summary[b]		
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.427[a]	.183	.164	.67948	1.168

a. Predictors: (Constant), Financial, Location, Property Environment, Property Attribute

b. Dependent Variable: Purchase Decision

Table 2 shows the results of R^2 and Durbin-Watson. Under the R^2, the value is 0.183 or 18.3% that can be depicted as the purchase decision (DV) and explained by the property attribute, location, property environment and finance (IV). In addition to that, the Durbin-Watson value for this research is 1.168 which falls between 1-3 values, which further reflects that there are no autocorrelation issues.

Table 3. ANOVA

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	18.060	4	4.515	9.779	.000[b]
	Residual	80.796	175	.462		
	Total	98.856	179			
a. Dependent Variable: Purchase Decision						
b. Predictors: (Constant), Financial, Location, Property Environment, Property Attribute						

In Table 3 the analysis of the sig. value is 0.000, and it falls below the suggested value of under 0.05. Again, it shows that this model is fit to be used for this research.

Table 4: Coefficient

		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
Model		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	1.356	.330		4.112	.000		
	Property Attribute	.308	.079	.348	3.913	.000	.591	1.693
	Location	-.053	.071	-.067	-.756	.450	.588	1.702
	Property Environment	.127	.058	.181	2.192	.030	.684	1.463
	Financial	.112	.051	.156	2.210	.028	.933	1.071
a. Dependent Variable: Purchase Decision								

Coefficients[a]

In Table 4, the main focused area is the unstandardized coefficient B values. The highest B value within the four dependents variables is the strongest contributor to the dependent variables. Based on the table above, property attribute shows the highest value (B=0.308). Hence, making it the strongest predictor that contributed to this research. Property environment comes in

second (B=0.127), financial (B=0.112) is third, and the last but not least perceived location (B=0.053).

5. Conclusion and Recommendation

As mentioned, one of the research objectives was to recognize the relationship between property attribute and the purchase decision. According to the results, a positive relationship was noted to be accepted for this research. The past research conducted by Thaker (2016) achieved the same result that property attribute plays a very significant role in motivating customers into purchase decision. Also, Saw and Tan (2014) came out with the same result in their study, as property attribute was related strongly with image and that it played as the key factor. Based on the research objectives, it was also mentioned to recognize the relationship between property environment and the purchase decision. The hypothesis for this relationship was rejected between location and purchase decision. Thus, People are concerned more about the size of house and numbers of the bedrooms than the location of property. Home buyers willing to purchase a bigger house rather than a smaller house in a good location. In addition, there is positive relationship between property environment and purchase decision. Ong (2013) states that property environment is essential to the purchase decision and has significant impact on customers. Si (2012) found that neighbourhoods were essential in supporting purchase decisions. Furthermore, there is a positive relationship between financials

and purchase decision. Eze and Lim (2013) believe finance has significant influence on the purchase decision. Ong (2013) asserts that financials have a direct link on the purchase decision.

5.1 Implication of Study

The main reason for conducting this research was to analyse the factors that added to the purchase decision. The four major contributions are property attributes, location, and property environment, financials. This study can help customers be aware of the presence of other varieties of purchase decisions. Many Malaysian homebuyers are still unaware of purchase decisions that have been around the industry. The results of this research endeavours to assist the government in determining the policies needed in requiring residential housing companies to provide details about housing attribute alternatives modelled to measures of housing and service attributes developed in this research. The information provided in this study, seeks to support both potential home buyers and house owners to understand housing selection criteria in general.

5.2 Limitation and Recommendation of the Study

There are still some limitations to this study. A clear drawback of this research is the independent variables. It is because the variables in this study were only property attributes, location, property environment and financials. However, there are still

various variables such as land, household income, house price, etc. that can be applied to this research and might be more suitable for the targeted respondents and areas that were not included in this survey. Moreover, the focused area in this research was solely the state of Selangor, Malaysia. The area was too limited since there could be fewer respondents willing to participate in this research.

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