

ASSESSMENT ON FACTORS OF BUYING OR RENTING
A HOUSE AMONG YOUTHS

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MANAGEMENT (HONOURS)

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**ASSESSMENT ON FACTORS OF BUYING OR RENTING A
HOUSE AMONG YOUTHS**

BY

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A research project submitted in partial fulfilment of the
requirement for the degree of

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We hereby declare that:

- (1) This undergraduate research project is the end result of our own work and that due acknowledgement has been given in the references to ALL sources of information be they printed, electronic, or personal.
- (2) No portion of this research project has been submitted in support of any application for any other degree or qualification of this or any other university, or other institutes of learning.
- (3) The word count of this research report is 15196 words.

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TABLE OF CONTENTS

	Page
Copyright Page.....	i
Declaration.....	ii
Acknowledgement	iii
Table of Contents.....	iv - vii
List of Tables	viii
List of Figures	ix
List of Appendices	x
Preface.....	xi
Abstract.....	xii
CHAPTER 1 RESEARCH OVERVIEW	
1.0 Introduction.....	1
1.1 Research Background	1 - 2
1.2 Problem Statement	2 - 3
1.3 Research Question	3
1.4 Research Objective	4
1.5 Hypothesis of the Study	4 - 5
1.6 Significance of the Study	5 - 6
1.7 Chapter Layout.....	6
1.8 Conclusion	6
CHAPTER 2 LITERATURE REVIEW	
2.0 Introduction.....	7
2.1 Youth in Malaysia.....	7
2.2 Youth’s lifestyle.....	8
2.3 Housing Price.....	8
2.3.1 Houses today are very expensive for youth to purchase.....	9
2.3.2 Youth with income less than RM 3,500 can’t afford to own a house..	10
2.3.3 Rental Price	10 - 11
2.4 Demographic factor	11
2.4.1 Tendency to buy or rent a house influenced by age.....	12
2.4.2 Married couples with or without child prefer to have their own home	13

2.4.3	Youth with lower levels of education will slow down their desire to purchase their own house.....	13 – 14
2.4.4	Youth with high income prefer to own a house rather than renting a house	14
2.5	Distance/ Location Factor	14 - 15
2.5.1	Location impact on both the rental price and house selling price	15
2.5.2	Far to commute to the destination will rise transportation expenses	15 - 16
2.5.3	Proximity to youths’ destination, the priority for decision making	16
2.5.4	Proximity to youths’ workplace and educational institutions.....	16 - 17
2.6	Financial Factor	17
2.6.1	Biggest obstacle to owning a house is in paying the down payment.....	17-18
2.6.2	Higher the interest rate, the higher amount of interest for buying or renting a house.	18
2.6.3	Purchasing a home with a long-term loan might influence the decision-making of youth	19 - 20
2.7	Physical Environment Factor	20
2.7.1	Clean and low trends of crime in the neighbourhood	21
2.7.2	No air and water pollution are important issues	22
2.8	Summary	22
2.9	Review of Relevant Theories Models.....	23
2.10	Proposed Theoretical/ Conceptual Framework.....	24
2.11	Hypotheses Development	25
2.12	Conclusion	25
CHAPTER 3 METHODOLOGY		
3.0	Introduction.....	26
3.1	Research Design.....	26 - 27
3.2	Data Collection Methods	27
3.2.1	Primary Data	27 - 28
3.2.2	Secondary Data	28
3.3	Sampling Design.....	28
3.3.1	Target Population.....	29
3.3.2	Sampling Frame and Sampling Location.....	29
3.3.3	Sampling Elements	29 - 30

Assessment on Factors of Buying or Renting a House Among Youths

3.3.4	Sampling Size	30 - 32
3.4	Research Instrument.....	32
3.4.1	Design of Questionnaire	33
3.5	Construct Measurement	33 - 34
3.6	Data Processing.....	34
3.6.1	Data Checking.....	34
3.6.2	Data Editing	34
3.7	Data Analysis	35
3.7.1	Descriptive Analysis	35
3.7.2	Scale Measurement	35
3.7.3	Pilot Test	36
3.7.4	Content Analysis	36
3.7.5	Relative Importance Index (RII)	36 - 37
3.8	Conclusion	37
CHAPTER 4 DATA ANALYSIS		
4.0	Introduction.....	38
4.1	Content Analysis.....	38 - 40
4.2	Descriptive Analysis	40 - 42
4.1.1	Respondent Demographic Profile	28
4.1.2	Central Tendencies Measurement of Constructs	
4.1.2.1	Age.....	42
4.1.2.2	Gender.....	43
4.1.2.3	Ethnicity.....	43
4.1.2.4	Marital status.....	44
4.1.2.5	Education level.....	44 - 45
4.1.2.6	Income level.....	45
4.1.2.7	Own the house or shared it with other parties.	46
4.1.2.8	Number of households	46 - 47
4.2	Scale Measurement	47
4.2.1	Reliability Analysis	47 - 48
4.3	Relative Important Index (RII)	48 - 52
4.4	Conclusion	52

CHAPTER 5	DISCUSSION, CONCLUSION AND IMPLICATIONS	
5.0	Introduction.....	53
5.1	Summary of Statistical Analyses	
5.1.1	Content Analysis on the Factors Influencing the Youth’s Decision-making.....	53 - 54
5.1.2	Relative Importance Index of the Factor Influencing the Decision-making.....	54
5.2	Discussion of Major Findings.....	54 - 56
5.2.1	Housing price	56
5.2.2	Demographical Factor.....	56 - 57
5.2.3	Location	57
5.2.4	Financial Factor	58
5.2.5	Physical environment.....	58 - 59
5.3	Implications of Study	59
5.4	Limitation of the Study	60
5.5	Recommendations for Future Research.....	60
5.6	Conclusion	60
References.....		61 - 64
Appendices.....		65 - 69

LIST OF TABLES

	Page
Table 4.1: Factors That Influence The Youth in Buying or Renting A House	38 - 40
Table 4.2.1: Demographic data of respondents	40 - 42
Table 4.2.2: Result of the Cronbach's Alpha Reliability Test	48
Table 4.3.1: Respondents' responses towards the Factor that influence the decision-making of youths: Housing Price with Relative Importance Indexes (RII)	48 - 49
Table 4.3.2: Respondents' responses towards the Factor that influence the decision-making of youths: Demographic Factor with Relative Importance Indexes (RII).....	49
Table 4.3.3: Respondents' responses towards the Factor that influence the decision-making of youths: Location with Relative Importance Indexes (RII)	50
Table 4.3.4: Respondents' responses towards the Factor that influence the decision-making of youths: Financial Factor with Relative Importance Indexes (RII).....	51
Table 4.3.5: Respondents' responses towards the Factor that influence the decision-making of youths: Physical Environment with Relative Importance Indexes (RII)	51 - 52
Table 5.2.1: Housing Price.....	56
Table 5.2.2: Demographical Factor	56
Table 5.2.3: Location	57
Table 5.2.4: Financial Factor	58
Table 5.2.5: Physical environment.....	58

LIST OF FIGURES

	Page
Figure 2.0: Theoretical Framework of Housing Purchase Consideration.....	23
Figure 2.1: Proposed Conceptual Framework of Assessment on Factors of Buying or Renting a House among Youths	24
Figure 3.0: Taro Yamane’s Formula.....	31
Figure 3.1: Calculation Working of Sampling Size.....	32
Figure 3.2: Example of Section A Question 2 for nominal scale	33
Figure 3.3: Example of Section A question 6 for ordinal scale	34

LIST OF APPENDICES

	Page
APPENDIX A: Questionnaire Sample	65 - 69
APPENDIX B: SPSS Output: Reliability Analysis Results	
APPENDIX C: SPSS Output: Factors Affecting Respondents' Decision Making	

PREFACE

This research was conducted as part of the fulfilment of requirement for the course of Bachelor of Building and Property Management (HONOURS) which is offered by the Faculty of Accountancy and Management in Universiti Tunku Abdul Rahman. The period for completing this research is from May 2022 to December 2022.

As the students of Bachelor of Building and Property Management, I would like to conduct a research entitled “Assessment on Factors of Buying or Renting a House Among Youths”. The main objective is to determine factors influencing the youth’s decision-making to buy or rent a house. Therefore, this research is to analyse the most factor that influences the youth’s decision-making to buy or rent a house. In this research, we are able to acquire the factors that might influence the decision making of youths whether to buy or to rent a house.

ABSTRACT

The study will be a useful guideline for housing developers to understand youths' preferences toward the trend of future housing development and to identify appropriate strategies before embarking on housing development projects in order to develop and build a property that will meet the requirements and needs of buyers of residential property in Malaysia. First of all, the research aims to determine some of the factors that will influencing youth's decision-making when they choose to buy or to rent a house. A total of five factors were identified during the research project: Housing Price, Demographical Factor, Location or Distance Factor, Financial Factor and Physical Environmental Factors. To evaluate the impact of these five factors, a method of survey is done throughout the Klang Valley which has the population of 7,035,725 of people living in. the survey questions were used to collect data with total respondents of 100 within Klang Valley. For this research, a quantitative approach will be used to achieve the research's objectives. The collected data was evidenced reliability test with Reliability Analysis using the SPSS Analysis Tool, and then further analysed using Descriptive Analysis and the Relative Importance Index (RII) methods. In addition, for the research project, content analysis was used to analyse the data and to support all the findings.

CHAPTER 1: RESEARCH OVERVIEW

1.0 Introduction

Houses today are very expensive for young people to purchase, especially in cities. The primary distinction between real estate and real property is that real property comes with ownership rights by definition. In contrast to personal property, real property includes anything on a property that cannot be moved. According to National Property Information Centre (NAPIC), in the first quarter of the year 2022 snapshots, the trend volume of the transaction is decreasing from 99,462 units to 94,544 units from 2021 quarter 4 (NAPIC, 2022). The individual's financial attitude and behavior can be linked to their income, financial awareness, risk tolerance, and trust in financial expertise. It is necessary to review the need for financial literacy programs and efforts that use behavioral insights to provide individuals with financial tools, self-awareness, and techniques. The study will be a useful guideline for housing developers to understand youths' preferences toward the trend of future housing development and to identify appropriate strategies before embarking on housing development projects in order to develop and build a property that will meet the requirements and needs of buyers of residential property in Malaysia. The findings of this study aid housing investors as well, because the findings of this research can be utilised to determine which alternative to choose in the decision-making process when purchasing a property. Other than that, it is also a guideline for the youths in the area of Klang valley in making decisions before buying or renting housing.

1.1 Research Background

Cities are thus becoming widely attractive as places to live, work, play, and invest. As the sharing economy grows it makes people want more flexibility causing more people in many cities to prefer to rent rather than buy. A house provides humans a shelter that is a comfortable, and secure place. Shelter is one of our basic needs and also a priority for us to support household living. (Zainon, et al., 2017). According to Tan (2014) owning a home is one of the main goals of many Malaysians. However, in the housing market, buyer housing preference is

key due to its ability to forecast housing demand, which indirectly aids the government in stabilising housing policy and promoting home ownership (Abdullah et al., 2012).

According to Ismail, (2021), the price of houses is currently rising, which is worrying the people who wish to buy their own houses. It has become a significant issue for the age group of youth. This is specifically for those who are staying or working in the urban areas for instance the Klang Valley region. The age group of youth is said to be quite an active population among other age groups (Hoek J., 2016). A purchase decision on housing property is made after considering the purchase of a house or real estate. After various research activities or processes, the decision can be termed a resolution. The focus of this research is to investigate buying or renting a house among the youths in cities and the factors that influence them in making purchasing decisions. A loan secured by real estate is the safest investment. This is due to the reason that the loan amount may be more than the value of the security. In our country, Malaysia has the highest mortgage amount for housing which is 90% which is for the first two homes, and the third and subsequent residences represent 70% of it. A property's value constantly rises and hardly ever falls.

According to New Straits Times (2019), the youth is known as the age group of people ranging between 15 and 30 years old. People in this age range can rather be moving from living with their parents at home to becoming independent and beginning to establish their own household independently. Young people usually approach their financial planning by "living for today," whereas saving is seen as the thing that has been done by an "adult" (Heath, 2008). This can be justified as the youth is less acknowledged of financial stability and scarce access to financial services. Therefore, for the youth leaving the family and staying outside leads to greater knowledge and understanding of their financial responsibilities.

1.2 Problem Statement

Making a decision to buy housing property has long been extolled as the superior choice which is supported primarily by age-old and accepted statements such as, "Why rent when you can afford to buy?" and "Don't waste your money on rent." The decision to buy and rent a house mostly depends on financial issues. The terrace house price in the area of Taman Tun Dr. Ismail

(TTDI) has appreciated about 400 percent in price now compared to the year 1992 which cost RM400,000. Terrace house in TTDI now is priced at around RM2 Million. (Prof. Ismail, 2022) From the above statement, it is understandable that Malaysian property prices are now substantially higher than they were previously. The greater price creates significant difficulty for the developing country's low-income population (Alaghbari, 2008). Malaysian economics has risen quickly in recent years, leading to an increase in residential housing demand in Malaysian city regions. The price of housing in cities is rising due to increased demand. In recent years, the Malaysian residential property market has seen major price increases throughout the country, particularly in Klang Valley. Nowadays, there are numerous housing projects in and around Klang Valley's urban districts. Despite the rising cost of homes in Malaysia, the average household income in the country has not kept up with inflation.

Furthermore, the generation of youths are those who are aged between 15 to 30 years old, and currently constitute a major percentage of the workforce and economic power in our country. Although many youths claim that they are waiting for house purchases because they want to settle down, the largest barrier is still a financial issue. Although it seems like the majority of youth eventually want to purchase a home, the present income-to-home price ratios indicate that this won't be the case for many, at least not for another ten years. The concerns of whether the age group of youths wants to own a house, the ideal type of homes they want to buy, and their ability to afford those houses are all raised in this research. According to TheSun (2022), there are findings of a recent survey that was carried out by Architects of Diversity (AOD), 59 percent of young people in the country are worried that they would never be able to afford to purchase a home in their lifetime.

1.3 Research Questions

The research questions that induce from this research include:

1. What are the factors influencing youth's decision-making when choosing a house, to buy or rent?
2. Which of the factor influence youth's decision-making the most when choosing a house, to buy or rent?

1.4 Research Objectives

1. To determine factors influencing the youth's decision-making to buy or rent a house.
2. To analyze the most factor that influences the youth's decision-making to buy or rent a house.

1.5 Hypothesis of the Study

The research hypotheses in this study are as below:-

1.5.1 Housing Price

H₁₀: There is no positive relationship between housing prices and the youth's decision-making to buy or rent a house.

H₁₁: There is a positive relationship between housing prices and the youth's decision-making to buy or rent a house.

1.5.2 Demographical Factor

H₂₀: There is no positive relationship between the demographical criteria and the youth's decision-making to buy or rent a house.

H₂₁: There is a positive relationship between the demographical criteria and the youth's decision-making to buy or rent a house.

1.5.3 Location/ Distance Factor

H₃₀: There is no positive relationship between the location and the youth's decision-making to buy or rent a house.

H3₁: There is a positive relationship between the demographical criteria and the youth's decision-making to buy or rent a house.

1.5.4 Financial Factor

H4₀: There is no positive relationship between the financial factor and the youth's decision-making to buy or rent a house.

H4₁: There is a positive relationship between the financial factor and the youth's decision-making to buy or rent a house.

1.5.5 Physical Environment

H5₀: There is no positive relationship between the physical environment issue and the youth's decision-making to buy or rent a house.

H5₁: There is a positive relationship between the physical environment issue and the youth's decision-making to buy or rent a house.

1.6 Significance of the Study

This research formulation provides insight into buying behavior and its connected characteristics such as housing environment, neighborhood area location, and surrounding environment, which could be valuable for the property itself or for future research. The findings of this research can be utilized as a starting point for additional research on a related topic. According to the research study, it may provide a huge benefit to Malaysian property developers, marketers, and real estate surveyors. In my point of view, knowing the factors that may or will affect the buying or renting decision is beneficial for them in developing new real estate projects and some guidelines for marketers to identify who are the target customers.

Due to the uncertainty in Malaysia's property market during the pandemic, most appraisers found it difficult to identify and calculate the existing and future market worth of a

certain property. Marketers must understand how customers make purchasing decisions in order to understand buyer behavior. Consumers and corporations both use processes to make purchasing decisions. Location and distance, demographic, housing price, physical environment, and financial factors all influence these decision-making processes. This study covers the factors that might affect youth's decision on buying or renting with a big picture to analyse the most influencing factors to avoid making bad decisions for the youths when they decide to sell or rent a housing property.

1.7 Chapter Layout

The study is comprised of six chapters. First of all, Chapter 1 discusses the introduction of the research, which introduces the difference between buying and renting residential property. Chapter 2 of the research provides explanations about the youths in Malaysia and discusses the main factors that influence the youth in their decision-making whether to buy or rent together with their buying behavior in the residential property framework of the relevant research and study. Chapter 3 covers the adopted methodology of the study written which included the collection of data and a market survey. The following Chapter 4 provides a summary and analysis of the data research result that is conducted in Chapter 3. Next, Chapter 5 covers the research findings, recommendations, and conclusions of the study. Lastly, Chapter 6 will be the viva presentation of the study about factors that influence the youth's buying or renting decision when choosing a house for the whole.

1.8 Conclusion

The first chapter has explained the problem statement and research objectives of this study. This study is to create a framework and insight for making property decisions by determining the factors that influence youths' decision-making in buying or renting a house among the youths. Given the specific background information, hypotheses, and significance of this research, it is easy to analyse the factor that most influences the youths in decision-making when choosing to buy or rent a home.

CHAPTER 2: LITERATURE REVIEW

2.0 Introduction

In this chapter will begin with describing the literature review of the study on the factors that influence the youth's decision-making when choosing a house, to buy or rent in Klang Valley. This research provides the explanation of youths in Malaysia in a form of their preference for buying or renting a house. After that will evaluate the appropriate theoretical model, and lastly present some conceptual frameworks.

2.1 Youth in Malaysia

The age of group youth is the future workforce in the global that is beneficial to the country. However, the unemployed rate of youth has become an issue recently. This has a significant reason that the rising in globalization and the rapid technological breakthroughs. In our country Malaysia, the definition of youth refers to those ages starting from 15 to 30 years old. According to daily express (2022), the age of youths has been reduced by 10 years which is from 40 reduced to 30 years old since July 3, 2019. Malaysia has made an amendment to the youth age and the latest definition of the youth age limit is from 15 to 30 years old. (Daily Express, 2022). Nevertheless, our country's development initiatives are mostly directed more toward people between the ages start from 18 and 25 years old. From the population in our country since 2005, the age group of youths represented 41.5% of the overall population. On the other hand, around 60.3% represent the youths' working duration at the time. Those employed youths are in the manufacturing industries for most of their age group. Wholesale and retailing trade is the second main sector for their employment, followed by hotel and food service. 18.7% of the youths represent the heading of professionals and technicians.

2.2 Youth's lifestyle

The concept of living lifestyle is defined as the most widely used and can be directly traced to the way market research and consumption patterns researchers see lifestyle. According to academics on consumer behavior, there are elements of lifestyle. Those elements involved the investigations into customer consumption and their behaviors. Furthermore, it also involves efforts to determine consumer purchasing habits and the way consumer spend their time. Next, the second element is referring to the interest of the consumer.

The researcher, Seddon (2011) stated that the lifestyle of a specific age group of people can be described as the routine activities that regularly engage in. The lifestyle of a group of people were determined by one's decisions or choices, individual preferences, and circumstances. According to Seddon (2011), in the researcher's definition, there are two components consisting of lifestyle which are behavior and interests. It's also possible that this is related to the lifestyle choices of the youths, who value vibrant nightlife, an eclectic atmosphere, and the opportunity to try new things and meet new people. During their spare time, the majority of the youths opt to spend time reading books, going to a movie, or doing various activities such as going on vacation, taking part in sports activities, and engaging in the arts and culture in their free time. Meanwhile, their spending all goes to entertain themselves such as buying books, movie tickets, flight fare for the vacation, etc. Nevertheless, those people who play a role of social participation in taking care of their family members or friends; are those leading a responsible life as a student, employees, or volunteers. Other than entertainment spending, youths also opt to spend on tuition fees and transportation fees. In addition, some were taking part in community activities, for example, joining a church and volunteering for a cause are all examples of social engagement.

2.3 Housing Price

House prices in the cities notably in Klang Valley frequently have higher home prices than in the rest of the states. The capital cities commonly suffer stronger, more volatile, and overshooting changes in housing prices than the rest of the countries. House price fluctuations frequently occur in cities before then in other areas. For the past 10 years, our country, Malaysia has been a primary concern about the price of housing. The cost to own a house is recently out

of the budget these days. According to a report by the National Property Information Centre (NAPIC), the Malaysian housing price index has increased by about 99.3% since 2010. The average real estate property pricing has risen doubly since 2010. According to Mariadas, et al., (2016), the house is an important tangible property for the people and an essential necessity for every residence. The cost of owning a house in our region, Malaysia is expensive when compared to the past. In addition, the increase in housing prices has come with a lot of significant challenges for low-income notably for those living in the developing country (Alaghbari, 2008). To guarantee that the citizens in Malaysian have the opportunity to find housing, the government has also created a number of laws and initiatives for them, including the First Home Scheme, 1Malaysian People's Housing Programme (PRIMA), and PPA1M (the Malaysian Civil Servant Housing Program). This is to make sure that Malaysian have a shelf on them to live. There are two main sectors of housing development which are private and public development. In addition, based on the literature review done by Ong (2013), the Malaysian government has implemented a series of housing programs that emphasize the development and supply of housing with the participation of the private sector, mainly in the establishment of housing schemes.

2.3.1 Houses today are very expensive for youth to purchase.

Many youths are being forced to abandon any plans to buy their own house due to today's housing prices. The expense of the housing market may be caused by the inflation of the economy. According to Mariadas, et al (2016), inflation is said to be the cost of products and services that keep rising, but at the same time slowly losing purchasing power. In order to prevent deflation and maintain the inflation rate within control, the central bank has become the key player. In contrast, the literature review stated by Ong (2013), has claimed that the rising in houses price will result from an expansion of the money supply that has already been observed globally. A comparison made to the cost of new and resale houses, of course, the new house will be more expensive than the resale houses on average (Mariadas, et al., 2016). This has a huge impact due to the drop in value and other costs such as the maintenance of second-hand houses needed. Furthermore, new properties usually have better condition than the used ones.

2.3.2 Youth with an income less than RM 3,500 can't afford to own a house.

Research has been done by Kongres Kesatuan Sekerja Dalam Perkhidmatan Awam (CUEPACS). According to the research, we found out that a monthly income that lesser than RM 3,500 represents 60% of government servants. It also stated that 60% of them are unable to afford to buy their own house according to their income level. Furthermore, based on the study by Junaidi et al. (2012), found out that there is another report stating that Malaysia's housing issues are more closely linked to the problems with accessibility for people with lower incomes, notably the age group of youths. This kind of situation has been arising from the low supply of affordable houses which is cheap and affordable for those low-income groups of youths.

2.3.3 Rental Price

Houses today are very expensive for youth to purchase has linked to the rental price. According to Mariadas., et al (2016), the influence on a rental has become one of the factors to be considered that may cause the rise in the housing price. This demonstrates as rising in rent will result in an increment in the price of houses. As the housing price can say is equivalent to the present value of all upcoming payments either of actual or estimated rentals. As a result, the increase in the housing price has led to the youth's preference which is preferable to not owning a house but deciding to rent a house due to the unaffordable. Ismail et.al. (2021) stated that people in the age group youth have a higher probability to be homeless and rent a home than older people.

The performance of successful housing development leads to its property's location. The location of the housing development has highly accessible to public amenities are greatly influences the rental price. It is evident that good areas or locations which are close to educational institutions, shopping malls, and accessible to public transportation reflect the cost of housing prices and vacant lands (Elder and Zumpano, 1991). This is supported by the significant profit return guaranteed by the descent property in a convenient location. The terrain of the region might serve as inspiration

for the architect to create a stunning piece of architecture. The rental price will go slightly higher when the properties' location near the public facilities is also influenced by the local economy and nearby activities which are additional elements that could have an impact on the housing area. These elements, though, are more related to social standing and money. The status and valuations of assets are additional elements that may affect buyers' location preferences. Due to the higher status of the local population in the housing region, these aspects are highly significant. Before purchasing a home, people should take into consideration the housing location (Miron, 2004). The housing rental is sensitive to the accessibility to public amenities. This has caused the rental price to become slightly high especially when your house is near commercial shop lots, and access to public transport routes, highways, shopping malls, and other leisure facilities. In the city, the housing costs are skyrocketing, and the housing market in the areas surrounding these cities is also picking up speed as well. As a result, the rental price will go higher as well when the housing is in a rural area.

2.4 Demographic factor

The distribution of age, gender, marital status, qualifications, employment, the number of families, annual income, and level of education are recognized as the main demographic information by economists and decision-makers. Those demographic criteria might have a huge impact on real estate buying behaviour (Jain & Mandot, 2012). Hurtubia et al., (2010) stated that demographic factors influence the choice of residents. The demographic background of the buyers such as the youths category including their income levels, age, employment, and marital status, may have an impact on their choices to buy a house (Jayantha and Lau, 2016). Those under the age of 29 have a decreased chance of buying a home because they won't be able to maintain a solid financial situation (Lutfi, 2010).

Additionally, country or ethnicity was recognized by Bajari & Kahn (2005) as one of the socioeconomic factors that might be distinguished depending on ethnic culture and skin tone. Malaysia has three major kinds of ethnic groups Chinese, Malays, Indians, and others. Every ethnic group in Malaysia has different kinds of cultures and varying points of view on buying a house (San, 2016). In terms of various situations, demographic has become the factors

that may influence the choice of housing resulting in a variety of scenarios in the property market (Bajari & Kahn, 2005). As a result, the varying ethnic groups in our country have been taken into account when come to estimating the volume of demand and property purchase (Leppel, 2007; Bajari & Kahn, 2005). Comes to the youth age group, who also have different opinions on house purchasing decisions.

2.4.1 Tendency to buy or rent a house influenced by age.

Age is one of the factors considered when addressing demographic criteria as if there are given that the interests of the young adult and the senior generation differ. This could indicate that the retired individual would rather purchase a house with a basic layout that could give great space for movement around the house (Hurtubia et al., 2010). It is therefore possible to conclude that the age group criteria identify the current life cycle of the household for young families and elderly couples (Hurtubia et al., 2010). This will persuade the individuals to make judgments that are contrary according to their needs. Subsequently, the quantity demanded in residential properties will be affected by the ages of buyers and tenants stated by Hurtubia et al (2010). This shows that age can recognize the demand in the housing market. To support the statement above, people of different ages will affect their purchasing decisions that vary on their needs and want.

Moreover, based on a study done by Lutfi (2010), younger people are less inclined to commit to purchasing real estate property. This is due to the reason that many groups aged below 30 years old have not achieved financial stability. Krainer (2005) discovered that the age group of youth will not hesitate to buy a property if they have the ability to purchase houses for themselves. Vice versa, people more than the age of 65 will not buy their own house due to their age and body condition. In short, age has come across as one of the considerations as older people such as heads of households are more financially stable. Also, they are more likely to purchase houses than the youth due to their income level.

2.4.2 Married couples with or without child prefer to have their own home.

According to Lutfi (2011), an individual's marital status does have a factor in determining whether or not that person will own residential property. Although staying with one's parents after getting married was more of a temporary solution than anything else (Sohaimi, 2021). Most married couples with or without children prefer to have their own homes. A married couple that has a child however in fact, in accordance with the study results made public by Beach and Johnson and Levy et al (). The research discover that having children for a married couple has the chance to influence their choice to buy or rent a house regarding a household's housing status. Such studies remain narrow in focusing on dealing with homeownership is preferable for married couples with children (Sohaimi, 2021). This is due to the reason that it provides stability in the neighbourhood, whereas renting is better and appropriate for those households who have a tendency toward residential mobility. In view of all that has been mentioned so far, married couples with or without children prefer to have their own homes. According to Wu, Stephens, Du & Wang (2019), in terms of population size, the findings for the relationship between marital status and property ownership are statistically negligible. These findings illuminate why it's crucial to take into account socioeconomic disparities when assessing the effects of homeownership and household composition on well-being. This variation explains why people from different socioeconomic backgrounds experience different levels of the interaction effects associated with different types of family structures.

2.4.3 Youth with lower levels of education will slow down their desire to purchase their own house.

People with lower levels of education will slow down their desire to purchase their own houses. According to Sohaimi (2021), the majority of young educated youths are less aware of homeownership. Being aware of homeownership throughout the student pathway is a good beginning for a financially knowledgeable youth group on financial management, including spending behavior. But unfortunately, the majority of

youths were not aware of homeownership during this stage of their education (Sohaimi, 2021). There is a strong correlation between having a better degree of education and having a greater salary, if not immediately then certainly in the not-too-distant future (Blaauboer, 2010). As a result, according to Blauboer (2010), the banks will consider the borrower's future earning potential, and they are more likely to grant mortgages to those with higher levels of education, even if the mortgage applicant's present salary is not high enough to warrant the loan. This also encourages the youth with high education levels to buy their own house. The level of education possesses is not simply an indication of their prospective earnings, it may also be related to their home preferences and attitudes regarding residential choices (Blaauboer, 2010). The higher education level youth has more opportunities to work or study in the urban area and slowly they will have to stay in the area to work or study.

2.4.4 Youth with high income prefer to own a house rather than renting a house.

As mentioned in the housing price factor, the research by Kongres Kesatuan Sekerja Dalam Perkhidmatan Awam (CUEPACS) has found that 60% of the government servants represent the group of people with a monthly income lesser than RM 3,000 and unable to afford their own house. This is due to their financial issue which has a low-income level. Higher academic achievement is seen as the main determinant of the housing system, provided that it represents lifestyle buyers. For example, highly educated youths with greater income tend to buy their own house.

2.5 Distance/ Location Factor

On the other hand, another important characteristic that determines a housing property value is the location of the property itself (Aliyu et al., 2013). The location of a property especially in the residential sector is the key factor when deciding on choosing a home. Additionally, according to Zrobek et al. (2015) location is referring to a place that has

interconnection with a lot of convenient accessibility that fulfills people's preferences when choosing a house to rent and buy. The property's location has a huge impact on both the rental price and sale price of a house which may lead to an increase in price while the property is located at a good location or a decrease in prices when demand is low (Efthymiou & Antoniou, 2013). This is due to the reason that the spot of a neighborhood and convenience accessibility are intimately tied to the location of each residence in a certain area.

2.5.1 Location impact on both the rental price and house selling price

Housing structure, convenience accessibility, and neighbourhood qualities have typically been used to categorize the elements that influence housing costs. However, the location also has an impact on the housing price. According to Aluko (2011), almost all the studies claimed that easy access to locations that support related uses, such as proximity to workplaces, shopping centers, distance to education, temporal proximity to recreational facilities, ease of access to public transport, green space, proximity to the place of entertainment, place of worship, distance to CBD, and other related community services, are major contributors to residential property value. Houses that are located at the center of Klang Valley will probably have an increase in the cost of house price, as well as the rental price. Since housing units vary in terms of their location, the composition of the community in which they are situated, and their proximity to potential sources of income and consumer goods, it is impossible to overstate the importance of location in the housing market.

2.5.2 Far to commute to the destination will rise transportation expenses.

A good location of residential property always along with the accessibility of public transportation. Distance between home and workplace is said to influence the purchasers' and tenants' preferences, in the choice of deciding to own a home. The distance also includes from home to the places such as working or studying places, commercial shops, and central business districts (CBD). The journey to your

destination will be shorter if you live closer to work. But if living far from home, one will need to take transport to particular destinations. This means that you will need to spend money on traveling from place to place such as the petrol cost, for the youths who have their own cars. If the youth is taking public transportation, it will be slightly cheaper compared to driving their own vehicles. For other reasons, if one can reduce their commute by 15 minutes each way, the youths have an extra 30 minutes each day for personal usage. You can add an hour to each workday if you cut 30 minutes off your commute.

2.5.3 Proximity to youths' destination, the priority for decision making.

According to the location, each residential unit has a particular set of traits dependent on transportation, surrounding services of all types, proximity to one's workplace and various points of interest, and the neighbourhood and environment's quality (Efthymiou & Antoniou, 2013). In accordance with the proverb, "you are able to transform an ugly property appealing, but you can't make a lousy location terrific," a desirable location will be essential regardless of the future fluctuations of the real estate market. In addition, the largest rent capacity as location emerged as a mediating element with an exceptional location advantage that influenced investors' or purchasers' purchase decisions (Oloke et al. 2013). Location relates to the selected home's proximity to the nearest town, shopping facilities, and relatives' residences (Khan et al., 2017). According to Adegoke (2014), the locations of all types of residential features were determined by their proximity to purchasers' destinations.

2.5.4 Proximity to youths' workplace and educational institutions.

The term proximity describes the distance physically between more than two people which can be defined in the form of meters and miles (Monge & Kirste, 1980). However, the distance between and workplace is also considered one of the factors influencing youths' purchasing decisions when choosing a home. This can be justified

that, due to the necessity to avoid spending an excessive amount of time traveling to their workplace, individuals who are employed have a preference for residences that are located close to their place of employment (Hassan, Ahmad, & Hashim, 2021). Renting or purchasing a house is also get affected due to one's educational institution. The near the house to the working and study places able lessen the usage of transportation fees. However, the best distance between your current living house and working/studying place is within 5 km. When buying residential properties or renting a home for living, location has a significant influence on their preferences.

2.6 Financial Factor

Financial factors are essential in the choice of homeownership. Finance refers to a person's financial well-being, which necessitates money, wage level, and payment. It also indicates mortgage existence, interest rate, and home price (Mariadas, et al., 2019). Purchasing a home with a long-term loan from a bank might also be considered financing (Jan et al., 2016), which has become the most significant factor in the price of a home in Malaysia (Chia, 2016; Razak, 2013). As mentioned in the housing price factor, the research by Kongres Kesatuan Sekerja Dalam Perkhidmatan Awam (CUEPACS) has found that 60% of the government servant represent the group of people with a monthly income lesser than RM 3,000 and are unable to afford their own house. This is due to their financial issue which has a low-income level. A person's financial status influences buying or renting decisions when choosing a shelter.

2.6.1 Biggest obstacle to owning a house is in paying the down payment.

Even if the youths are qualified for a bank loan, purchasing a property is still expensive for them. In Malaysia, while buying a house a down payment still requires 10% of the purchase. For instance, when youths wish to purchase RM300,000 on a housing property, they will need a 10-percent of their purchase to pay for the downpayment. In calculation, there will be at least RM 30,000 in savings to reserve for

it. According to Pepitih (2018), the bank will only provide the lending 90% of the purchase price to proceed with the housing loan. In contrast to those youth who just rent a property, tenants in this situation often only have to pay a home deposit, security fees, and monthly rent. According to Mae (2014), 50 percent of tenants mentioned that paying the down payment will be their largest barrier to purchasing a home.

2.6.2 Higher the interest rate, the higher amount of interest for buying or renting a house.

Purchasing a home with a long-term loan from a bank might also be considered the decision-making of the youth. The higher interest rate of housing loans might affect youths' decision-making. This is due to the reason that purchasing the house with a long-term loan from a bank might also be considered financing. The income level of a home buyer is a significant determinant and quite important according to the study on the ability to buy a home. The capacity of a household to buy an affordable home depended on income level. As a result, the income of households determines the type and price of homes that are within their means (Bujang, Zarin, & Jumadi, 2010). The decline in interest rates has made mortgages more affordable. As a result, the high the interest rate, the mortgage to pay will increase. Buying a new piece of the house is brave decision-making for youths. Unfortunately, youths are not brave enough to take this step of considering choosing their own housing property. When committing to purchase a house, the monthly payments are taken into consideration as a major expenditure when one decides to finance the purchase of a home. The duration of the payment contract is between 30 and 35 years according to the studies. This is due to the reason that since the household income of this younger generation did not increase quickly enough, many Malaysians turned to bank borrowings in order to purchase their own houses.

2.6.3 Purchasing a home with a long-term loan might influence the decision-making of youth.

Cities are always an option for young people who are seeking new experiences to add to their repertoire. This is due to the fact that major cities often provide access to more desirable options than suburban locations. Moreover, there is growing concern about how youth, particularly members of the age group between 15 to 30, who have just begun their careers, cannot afford to buy their own property due to their income level. According to Utusan Malaysia (2013), the minimum wage is essentially sufficient to cover rising living expenses and the repayment of student loans like the Perbadanan Tabung Pendidikan Tinggi Nasional (PTPTN) Loan. Renting a house is more affordable for youth than buying a house due to their income level. Due to the reason that paying loan for purchasing a house every months is a huge problem is the youths are not financial stable. According to Bernama (2018), the evidence shows that the average price of residential properties in Kuala Lumpur is between RM300,000 and RM500,000 or more than that. Due to the unaffordability, many of the youths opt to rent rather than purchase a home in Kuala Lumpur as renting is more affordable for them (Anuar & Wahab, 2022). As a result, Bertasso & Pillay (2015) also supports that most people opt to rent instead of buying a property owing to a lack of personal wealth and savings. According to the research of Khong (2018). the price of Malaysian residential property doesn't fluctuate much for example in the stock market or other high-return rates of investments. Even owner-occupiers have little risk, other investments are also risky.

Based on the source of Malaysia's official statistics, all employed and unemployed people between the ages of 15 and 64 make up the labour force. Youths' working ages in Malaysia are considered to be anybody between the ages starting from 15 to 24 years old, in accordance with international convention. Statistics are reported in five-or ten-year age groupings. Young workers nowadays must adjust to changing societal conditions. To keep up with the advances in education that are being made, there has to be a rapid increase in the number of occupations that demand highly qualified workers, particularly in professional, technical, and creative capabilities. According to Carolina (2013), purchasers who are in excellent financial condition

choose a neighbourhood that has revenue since there will be fewer renters in that type of neighbourhood. Youths are preferable to own a house than rent a house if they are financially stable. To support this statement, one can buy a property for Investment to get ROI in the future. According to the research of Khong (2018). the price of Malaysian residential property doesn't fluctuate much for example in the stock market or other high-return rates of investments. Even owner-occupiers have little risk, other investments are also risky.

2.7 Physical Environment Factor

Moreover, environmental factors have a huge impact when it comes to the case of youths' decision-making on buying or renting a home. It is also one of the main factors that most homebuyers and tenants are concerned about. According to Zrobek. S. et al., (2015) the research 70% represent the people who think that the environment of their housing can affect a person's health. To enhance the standard of living in one's present community, they believe that current environmental safety efforts should be utilised in the following order: encouragement of alternative forms of transportation, improvements to the air quality and water supplies, sewage system connections, disposal sorting, elimination of local causes of air pollution, landscape preservation, reduction in the utilization of hazardous practices and toxic substances in agricultural production, and reduction in the usage of nonrenewable resources. According to Khan et al. (2017), the environment is categorized into physical and social environments.

To be more specific, the physical environment consists of the outside of the building's physical features as well as the quality among those aspects, its proximity to natural areas, the presence of any physical disturbances such as pollution or noise, its entry, and its maintenance standard. According to the findings, the values of residential property are also affected by the environmental characteristics of a certain place. These environmental characteristics include the presence of neighbourhood facilities, parks, and a sense of safety. The surrounding view of the environment also has a huge impact on the youths in buying or renting decisions. This is supported by Cellmer et al. (2012), the existence of surface water bodies, for instance, lakes, ponds, and watercourses, as well as forest cover and land elevation, were determined to be the

three most important environmental characteristics. According to the findings of the investigation, the price of real estate that has a direct view of a lake might be up to three times more than the price of real estate that is not located in an attractive location.

2.7.1 Clean and low trends of crime in the neighbourhood.

Clean and low trends of crime in the neighbourhood are important aspects for buyers and tenants. The majority of homebuyers are very sensitive to the quality of air and water in their housing area, at the same time raising concerns about the pollution in air and water within their neighbourhood which has become one of the factors to consider before deciding on their living shelter. According to Zrobek et al. (2015), the cleanliness and low trends of crime issues in the neighborhood are important for buyers and tenants to take into consideration before deciding to choose between buying or renting a house (Zrobek et al., 2015).

Since the frequency of crimes in Malaysia is rising, the security of the neighbourhood is critical to the area's safety (Nasar and Manoj, 2015). Buyers are more likely to pay a higher price for a residential home that is located in a secure and protected neighbourhood as compared to a cheaper house that does not have any security protocols (San, 2016). According to Salleh et al. (2014), in order to ensure that their investment will be beneficial, investors would take into consideration the level of safety that a neighbourhood possesses. According to Salleh et al. (2014), a gated and guarded property incurs more costs, including the installation of CCTV cameras all along the perimeter of the property and the hiring of security personnel.

When considering the purchase of a residential property, potential buyers should consider paying attention to factors such as the neighbourhood's general cleanliness and the absence or low rate of crime (Zrobek et al., 2015). The number of crimes committed in Malaysia in recent years has been on the rise; thus, the safety of both the neighbourhood is extremely significant for assessing the general level of security in the region (Nasar and Manoj, 2015). Buyers are more likely to pay a higher price for a residential home that is located in a secure and monitored neighbourhood as opposed to a cheaper house that does not have any security features.

2.7.2 No air and water pollution are important issues.

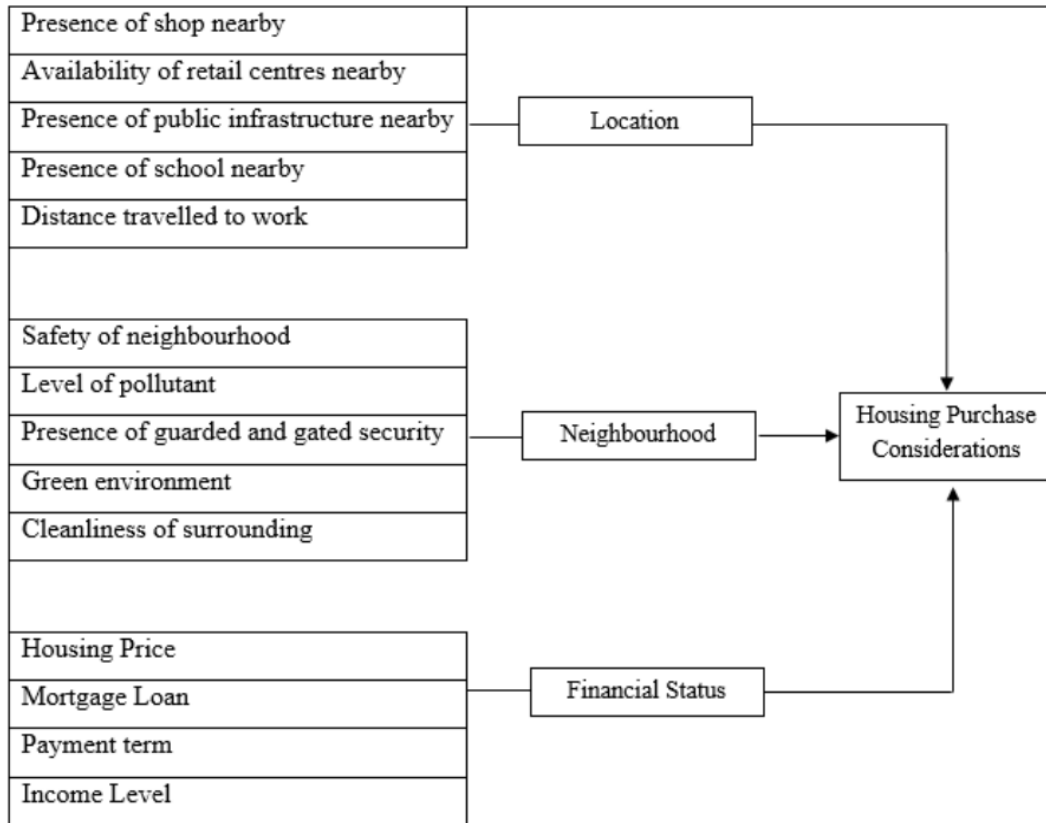
Buyers are prepared to spend more for a neighbourhood that offers amenities that will help them attain a higher level of mental well-being, such as more green space, less pollution, and more greenery (Zeng, 2013). Not only do areas with clean air generate good profits, in addition to being in high demand. Similarly to this, real estate investors also take into account the quality and accessibility of the water. These properties are higher in price and important. If you are unable to afford a property in this location, crowd funding may be able to help you find a deal. It will enable you to purchase a home in a location with superb water and air quality. After that, you can benefit from the area's improved habitation and higher returns.

2.8 Summary

Before making any decisions on the purchase or renting of a house, the potential buyer and tenants have to give some thought to the neighbourhood the property is located in. The neighbourhood is where the individual who resides there has been staying, and it is organised in a way that is mutually beneficial. This means that pleasant surroundings will have an effect on the price of residential property (Hong, 2011). There are many different kinds of environmental concepts adopted by real estate developers, like utilising the entice customers to purchase the properties they are selling. According to research done by Hong (2011), the best approach to assess the kind of surroundings is to look at the characteristics of the environment and the surrounding amenities. This was stated in the report that it would appear if there is no connection between the influence and force of the residential environment and the environmental (Cantarero & Potter 2012). This is due to the status and symbolism that come along with owning property, the majority of prospective purchasers of real estate are interested in purchasing a piece of land that is enclosed by fencing and patrolled by security guards (Okunola & Amole, 2012).

2.9 Review of Relevant Theories Models

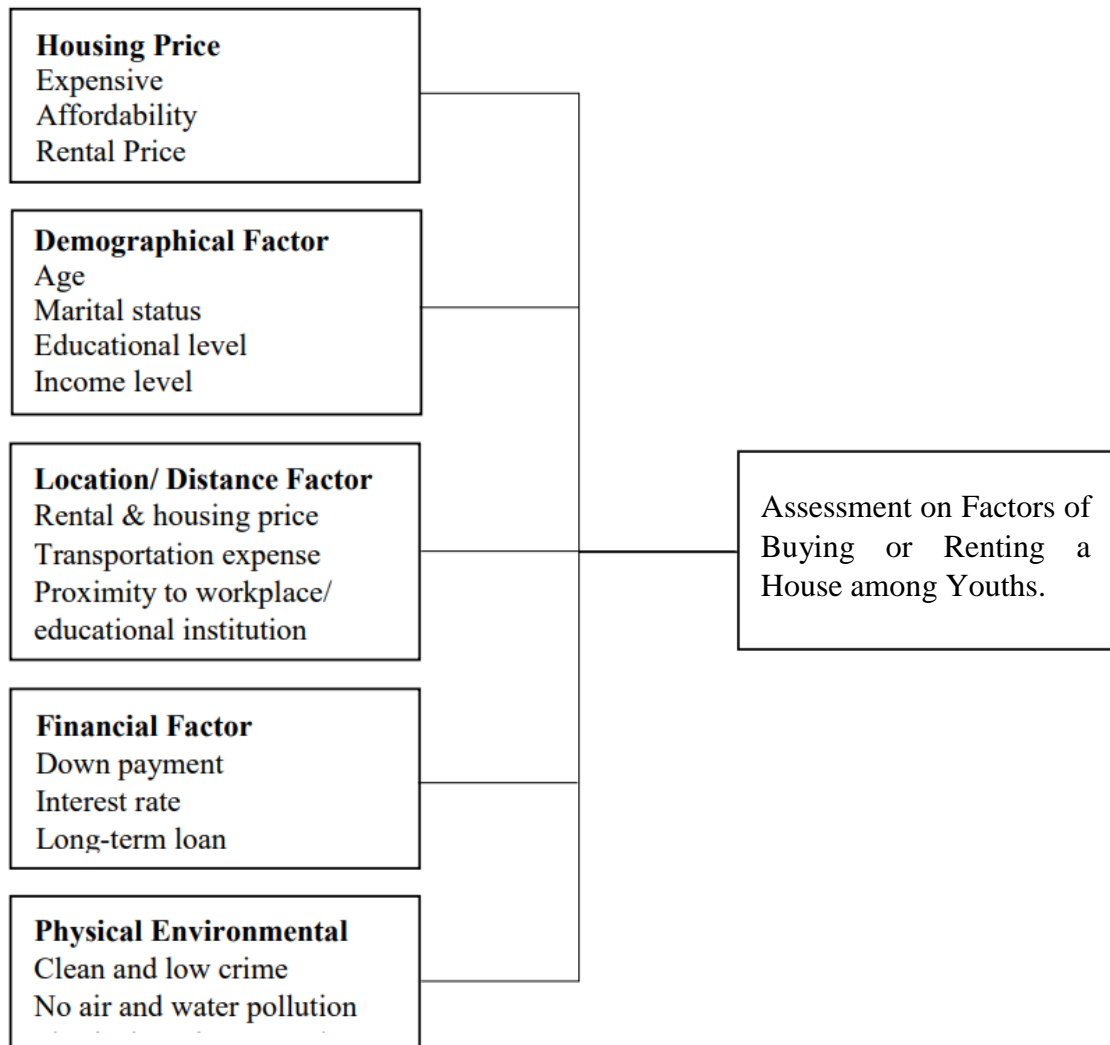
Figure 2.0: Theoretical Framework of Housing Purchase Consideration



Source: Adopted from <https://planningmalaysia.org/index.php/pmj/article/view/593/460>

2.10 Proposed Theoretical/ Conceptual Framework

Figure 2.1: Proposed Conceptual Framework of Assessment on Factors of Buying or Renting a House Among Youths.



Source: Research Developed 2022

2.11 Hypotheses Development

H₁: Housing price has a significant influence on youths' decision-making of buying or renting a residential property.

H₂: Demographical factor has a significant influence on youths' decision-making of buying or renting a residential property.

H₃: The location factor has a significant influence on youths' decision-making of buying or renting a residential property.

H₄: Financial has a significant influence on youths' decision-making of buying or renting a residential property.

H₅: Physical environment has a significant influence on youths' decision-making of buying or renting a residential property.

2.12 Conclusion

The literature review of Chapter 2 discusses the youths and their lifestyle. It also defined the factors that influence the youth's decision-making the most when choosing a house, to buy or rent which include the housing prices, financial factors, demographical factor, physical environmental, location, and distance factors.

CHAPTER 3: METHODOLOGY

3.0 Introduction

The beginning of this chapter describes how the research is carried out in terms of research design, data collection methods, sampling design, operational definitions of constructs, measurement scales, and methods of data analysis. Firstly, the concepts and material in the literature review of the previous chapter are primarily derived from original first-hand journal articles and newspaper articles. However, even though the journal articles and newspaper articles used in the literature review were collected from first-hand data and theories, they cannot give persuasive evidence for this thesis or dissertation as the thesis information of the material used in the literature review was obtained from second-hand sources and also some of the information from the sources was out of date. This means that the thesis placed a high priority on having the latest data information. In a nutshell, this chapter will provide extensive additional details of the research result analysis of the open-ended questionnaire developed. Last but not least, the research findings must be examined and evaluated.

3.1 Research Design

This research will focus on the method of quantitative research. According to Patrik Aspers (2019), research can be supported by quantitative research, Moreover, this study uses a quantitative research approach, and have the goals to quantifying the data and drawing conclusions based on the evidence in order to determine the elements that influence buyer and tenants decisions to acquire residential property in Klang Valley. A much excellent research design assures that they come together to make the study objectives and that this will use the relevant data analysis technique (McCombes, 2021). Both of these are two of the most important aspects of in research project. In many cases, the success of an investigation results in a reduction of data bias and growth in trust in the reliability of the information that was acquired. In addition, according to Chin (2016) quantitative research is a technique that depends on logic and statistics that provides a measurement of what individuals consider from

a numerical and statistical perspective. A quantitative study has the ability to collect large amounts of information that are simple to organize and modify before being compiled into reports for further investigation (Chin, 2016).

3.2 Data Collection Methods

Data collection is the process of collecting, measuring, and evaluating accurate information for research objectives while using it to establish and authorize procedures. According to Uma Sekaran (2016), regardless of the area of study, the first and most important stage is the collection of data. It is depending on the information needed, and the method of data collection can be varied for different research areas. In this research, all the youth who take part in this research questionnaire are only asked to fill out an open-ended questionnaire if they are having an idea to own a house or intent to rent a house in Klang Valley whether for studying or working there. This research will also utilize the primary data to answer the hypotheses and research questions, in order to improve the accuracy of the results.

3.2.1 Primary Data

According to Ajayi (2017), the primary data is the data obtained for the first time by the researcher. Primary data is accurate and unique, additionally, the primary data is gathered with the goal of solving the issue of concern. The term primary data is referring to the data generated for the first time by the researcher. Moreover, the sources include primary data such as surveys, observations, experiments, questionnaires, personal interviews, etc. The data collected will be analysed in Chapter 4.

Questionnaires: A questionnaire has become one of the most common ways that information and data are gathered from the use of questions and answers, which is a kind of observational method consisting of a set of written items delivered to a responder and requiring a written response. In this case, the respondents are given a list of objects, and their responses are to check the box next to the item he thinks best describes their ideas (Ajayi, 2017). According to Ajayi (2017) questionnaire can be

done by the researcher out in the field. The respondents who participate in the research are able reached in person, over the phone, or through email.

3.2.2 Secondary Data

Secondary data refers to previously acquired data by investigative agencies and organizations (Ajayi, 2017). Secondary data are those obtained by a party unrelated to the research project but acquired for another reason and at a separate period in the past. When the researcher makes use of these data, they become secondary data for existing users. According to Ajayi (2017), secondary data is freely accessible but not pure since it has been subjected to several statistical adjustments. After the secondary data has been used, it should be carefully examined to determine what kind it is and what kind of value it has. Moreover, the sources include secondary data such as government publications, websites, books, journal articles, internal records, etc. are secondary data sources (Ajayi, 2017).

3.3 Sampling Design

Sampling design is the process of selecting survey participants from a wide pool of members of a population. According to Uma Sekaran (2016), there is a group of people who are taking part in the research and are referred to as the survey participants. In addition, it makes the process of carrying out a research survey easier. This research, there will be distributed out about 100 sets of questionnaires to UTAR students and households in Klang Valley who are ages between 18 to 30 years old. The research sampling design for this thesis will begin with the selection of the target population of the youth age group between 18 to 30 years old, and then move on to the selection of sample frameworks, followed by the selection of method, element, and size of the sampling.

3.3.1 Target Population

The first step in designing a sampling strategy is to define the target population precisely. According to Gregory, Stevens, & Fraser (2017), a target population is a group of people who share a trait and the behavior or preferences of which a researcher is interested in conducting an investigation. This research will be focused on the target population of potential buyers and tenants. In certain studies, the respondents who are targeted may be the entire population. However, in this research, the targeted population of this study will be the youth who age between 18 to 30 years old and tend to buy their own house or rent a house in the area within Klang Valley. The questionnaire of this research will be distributed via google form link through online communication platforms such as Whatsapp and Microsoft Teams. The respondents must complete the questionnaire by the google link without omitting any questions. When all 100 sets of questionnaires have been fully answered by the participants, the data collection procedure has to come to the end and data entry begins.

3.3.2 Sampling Frame and Sampling Location

The sampling frame and location represent the study sample's target demographic. In this research project, respondents will be youths who wish to buy their own house or rent a house within the area of Klang Valley, in Malaysia. As Klang Valley is where the majority of Malaysians now want to live and work since it is situated inside Klang Valley. The questionnaire of this research will be distributed to respondents in the designated location to gather diverse respondent findings in the survey. All subjective and objective answers will be considered in the survey results, so a thorough and holistic insight will be gained.

3.3.3 Sampling Elements

The respondents for the survey research will be the youth of age between 18 to 30 years old, notably those who wish to rent or buy their own house. The main reason

for picking them to take part in the research and survey studies is because the target people in the research are the youth. Subsequently, to survey will also focus on the youth who are staying in the Klang Valley area in order to get to know the factors that could influence house owners and tenants when choosing a house in Klang Valley.

3.3.4 Sampling Technique

Researchers often use sampling as a method such as a process or an instrument for methodically collecting information by choosing a smaller number of representative things or persons from the population of potential candidates. While in the process of choosing the sampling method for quantitative research. The two most common types of sample methods are known as probability sampling and non-probability sampling. This is due to the reason that both types of sampling are suitable for quantitative research and studies. To make this research increases the reliability and credibility of the results. Using the purposive sampling technique by selecting respondents who are qualified to provide comprehensive information in a professional manner that is significant to the survey objectives.

3.3.5 Sampling Size

The sample size is the number of participants or targets to be researched in the research (Malhotra and Peterson, 2006). The sampling is from individuals who are considered to be experts in the Malaysian real estate housing market. According to Saunders, Lewis, and Thornbill (2009), the higher the sample size, the lesser the sampling mistakes in generalising the research population. The questionnaire consists of two parts, section A and section B. Youths' ages are starting from 15 to 30 years old, but in this research, the questionnaires were provided to the youths aged between 18 to 30 years old within Klang Valley.

The calculation formula of Taro Yamane is presented as follows:

Figure 3.0: Taro Yamane's Formula

$$n = \frac{N}{1 + N * (e)^2}$$

n - the sample size
N - the population size
e - the acceptable sampling error

Source: Research Developed 2022

Klang Valley is located at the center of the west coast of Peninsular Malaysia and included five major areas such as the Federal Territory of Kuala Lumpur, Gombak, Hulu Langat, Klang and Petaling, where they cover an approximate area of 2,832 km. According to the population census of 2020, the estimation of the population size of Klang Valley is that Gombak (942,400), Kuala Lumpur (1,305,792), Klang (1,088,942), Petaling (2,298,130) Hulu Langat (1,400,461). To total up all the states, there is about 7,035,725 population size in estimation. The total population in Klang Valley is used due to the reason that there is a lack of data found on the population of youth in Klang Valley.

Figure 3.1: Calculation Working of Sampling Size

$$n = \frac{N}{1 + N * (e)^2}$$

$$n = \frac{7,035,725}{1 + 7,035,725 * (0.10)^2}$$

$$n = 99.999$$

$$n = 100 \text{ (rounded)}$$

Source: Research Developed 2022

The result showed that the sample size needed 99.999 for the proportion so the sample size have to round off to 100 respondents in order to ensure that the data collected is reliable and accurate. In this research, a total of 100 sets of questionnaires will be distributed to target respondents in Klang Valley age range from 18 to 30 years old.

3.4 Research Instrument

The research instrument will gather its primary data through the use of an online questionnaire as the research instrument. According to Trigueros (2017), the only thing that the respondents are expected to do is answer the question based on their own experiences, perspectives, opinions, and insights. A survey invitation email will be sent to the respondents who have been selected and qualified for the study. If the respondents accept the invitation, an online questionnaire will be conducted when the participants are interested in taking part and answering the question. The survey will take respondents approximately 5 to 10 minutes to complete.

3.4.1 Design of Questionnaire

The questionnaire included two sections:

Section A: Demographic information

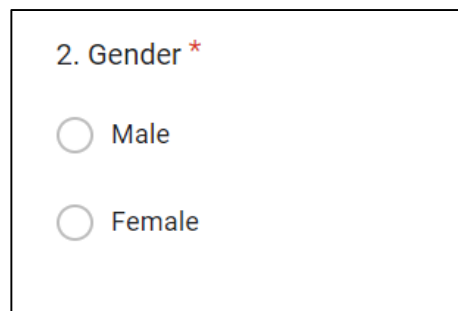
Section B: The factors that influence the youth's decision-making to buy or rent a house.

3.5 Constructs Measurement

Measurement is a key component that must be included in every operational description. Yet another definition of measurement that is both straightforward and accurate is the process of giving numerical values to variables in which we are interested. The statistical analysis will use these figures as the primary source material.

The example of the nominal scale used in this research is below:

Figure 3.2: Example of Section A Question 2 for nominal scale.



2. Gender *

Male

Female

Source: Research Developed, 2022

Figure 3.3: Example of Section A question 6 for ordinal scale.

6. Which one describes your personal income? *

RM 1,000 and below

RM 1,000 – RM 2,000

RM 2,000 – RM 3,000

RM 5,000 and greater

Other...

Source: Research Developed 2022

3.6 Data Processing

3.6.1 Data Checking

The questionnaire will be examined by UTAR Scientific and Ethical Review Committee through the Ethical Clearance procedure and make the data and answer collected more reliable and less erroneous happen.

3.6.2 Data Editing

Thus, when an omission occurs, the researcher will therefore modify the data. Rather than assisting the respondents in completing the blank questions, incomplete responses would be disregarded in order to increase the accuracy and consistency of the research. In addition, there will be 5 respondents' answers to be collected and will be organized as well as evaluated to become the resource of this particular study or thesis. This is done to avoid the bias that was present during the research.

3.7 Data Analysis

According to Chin (2016), the process of obtaining valuable and relevant information for decision-making through data assessment and interpretation is known as data analysis. Statistical Package for Social Science (SPSS) software will be applied to evaluate data before it can be analyzed. SPSS software is a well-known and commonly used analytical tool. SPSS is a comprehensive statistical analysis and data management system that generates information in the form of tables and graphs.

3.7.1 Descriptive Analysis

According to Mohajan and Haradhan (2018), content analysis is a strategy for assessing and examining written, spoken, and visual communication messages. Furthermore, Leedy and Ormrod describe content analysis as a comprehensive and systematic assessment of the contents of a certain body of materials with the goal of discovering themes, trends, or biases (Leedy, 2001). To display nominal and ordinal data, frequency and percentage are utilized. Section A of the questionnaire includes gender, age, marital status, income, and education level.

3.7.2 Scale Measurement

The scale of measurement is used to measure research variables. The types of scales to apply in the survey questionnaire are nominal scales or ordinal scales. The Section A of the questionnaire demonstrates the respondent's demographic information such as age, gender, ethnicity, income level, and marital status, educational level, household sizes, and homeownership. The data will be collected using nominal and ordinal scales in Section A of the questionnaire. While in Section B, ordinal scale measurement is applied by giving each viewpoint the statement description of the factors that influence the youth's decision-making to buy or rent a house.

3.7.3 Pilot Test

Pilot testing is done to ensure that a method can be used in bigger research and that it is feasible to do so. It is considered a sample size of 10 to 30 based on Pavithran Sathiaseelan et al (2020). Pilot testing is a term used in this research. This test is used to describe a small-scale that is carried out by researchers before the investigation as a whole. It is necessary to assess the validity of the survey instrument for before starting the main investigation. Pilot testing has to be done to evaluate whether the dependent factors directly relate to independent variables. It looked at factors of housing price, demographical, location, financial, and physical environmental concerns that have influenced the buying or renting decision when choosing their house. As part of the pre-test, samples of target respondents (n = 30) were used for the research to assess the viability and appropriateness of this study.

3.7.4 Content Analysis

In order to identify the factors that might influence the youth's decision-making to buy or rent a house, content analysis is used to achieve the first objective of this research.

3.7.5 Relative Importance Index (RII)

The relative importance of the physical environment criteria available in public housing was established by using RII and the formula to calculate the RII is:

$$RII = \frac{5N5 + 4N4 + 3N3 + 2N2 + 1N1}{5(N5 + N4 + N3 + N2 + N1)}$$

Where;

N1 = Number of respondents answered Strongly Agree

N2 = Number of respondents answered Agree

N3 = Number of respondents answered Neutral

N_4 = Number of respondents answered Disagree

N_5 = Number of respondents answered Strongly Disagree

A (Highest Weight) = 5

N (Total number of respondents) = 100

3.8 Conclusion

The summary of the research methodology clarifies the data collection sources, methodology, and data analysis approach adopted in conducting the survey in order to obtain a reasonable and reliable survey result. The results of the questionnaire will be presented in the following chapter which is Chapter 4, data analysis.

CHAPTER 4: DATA ANALYSIS

4.0 Introduction

In this chapter, the data was collected from the respondents via an online questionnaire survey. The data will be analysed in accordance with the questionnaire results to ensure that the information is displayed appropriately. The age range is between 18 years old to 30 years. There is a total of 24 questions in relation to the research objectives and 8 questions for respondents' demographic information. The research findings and analysis will be discussed in parts.

Firstly, this chapter will be covered the descriptive analysis of the demographic information of the respondents that includes the analysis of age, gender, ethnicity, marital status, education level, income level, homeownership, and household size. The following part will be the scale measurement, which includes the reliability test of this research. In order to make sure that all the variables for this research can be tested. Next will be the multiple regression analysis. To predicts the result of a response variable by combining many explanatory variables. Last but not least, is the summary of the major themes addressed in this chapter.

4.1 Content Analysis

The color coding was used in this section to differentiate all the criteria into 5 factors that influence youth decision-making.

Housing Price, Demographic Factor, Distance/ Location Factor, Financial Factor, and Physical Environmental Factor.

Table 4.1: Factors That Influence the Youth in Buying or Renting A House

Authors Name	Factors That Influence The Youth in Buying or Renting A House
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<p>Mariadas., et al (2016)</p>	<p>Housing Price Expensive Affordability Rental price Financial Factor Interest rate Down payment</p>
<p>Ismail et.al. (2021)</p>	<p>Housing Price Rental price</p>
<p>Jayantha and Lau, 2016</p>	<p>Demographic Factor Income level</p>
<p>Hurtubia et al., 2010</p>	<p>Demographic Age</p>
<p>Zrobek. et al., 2015</p>	<p>Distance/ Location Factor Transportation expenses Proximity to destination Proximity to workplace & educational institution Physical Environmental Factor Air and water pollution Crime issues</p>
<p>Jan et al., 2016</p>	<p>Long-term loan</p>
<p>Khan et al., 2017</p>	<p>Physical Environmental Factor Location</p>

	<p>Distance</p> <p>Proximity to workplace & educational institution</p> <p>Income level</p>
Sohaimi, 2021	<p>Marital status</p> <p>Education level</p>

Source: Research Developed 2022

4.2 Descriptive Analysis

4.2.1 Respondent Demographic Profile

Table 4.1 : Demographic data of respondent

Demographic	Groups	N	%
1. Age	18 - 21	32	32
	22 - 25	33	33
	26 - 30	35	35
2. Gender	Male	50	50
	Female	50	50
3. Ethnicity	Chinese	51	51
	Malay	24	24
	India	24	24

Assessment on Factors of Buying or Renting a House Among Youth

	Others	1	1
4. Marital status	Single	80	80
	Married couple without kids	14	14
	Married couple with kids	6	6
5. Education level	SPM	5	5
	STPM /Certificate	5	5
	Diploma	13	13
	Bachelor's Degree	72	72
	Master	3	3
	Ph.D.	2	2
6. Income level	RM 1,000 and below	53	53
	RM 1,001 – RM 2,000	8	8
	RM 2,001 – RM 3,000	19	19
	RM 3,001 and greater	20	20
7. Own the house or shared with other parties	Own a house	23	23
	Rent a house	36	36
	Living with parents	41	41

8. Number of households	1 - 2	36	36
	3 - 4	29	29
	4 - 5	21	21
	More than 6	14	14

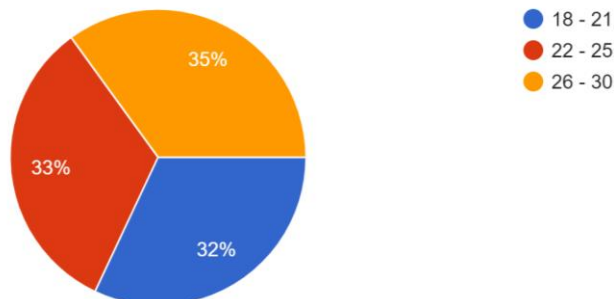
Source: Research Developed 2022

4.1.2 Central Tendencies Measurement of Constructs

4.1.2.1 Age

The age of the respondents will be categorized into three different groups. The age categories is starting from 18 to 30 years old. From the pie chart below, most of the respondents are between 26 to 30 years old which has 35 respondents recorded. Followed by the respondents from the age group of 22 to 25 years old. There are recorded about 33 respondents at the age group. Lastly, the least age group of 18 until 21 years old stands at 32 respondents. .

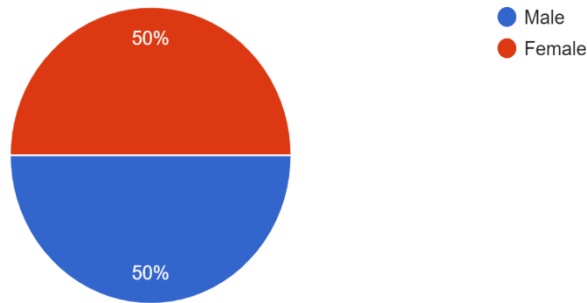
1. Age
100 responses



4.1.2.2 Gender

For gender, there are equal respondents recorded from the survey form. Female respondents have 50 and another 50 respondents are male.

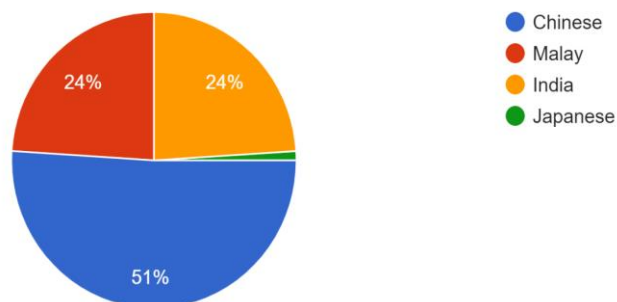
2. Gender
100 responses



4.1.2.3 Ethnicity

Since Malaysia is a multi-ethnicity country, its major ethnicity has been recorded in the recent survey. The majority of the respondent is from the Chinese community, which represent 51% of the pie chart. The following ethnic are Malay and Indian, both Malay and Indian respondents represent 24% of the pie chart. Lastly, the only respondents are Japanese.

3. Ethnicity
100 responses

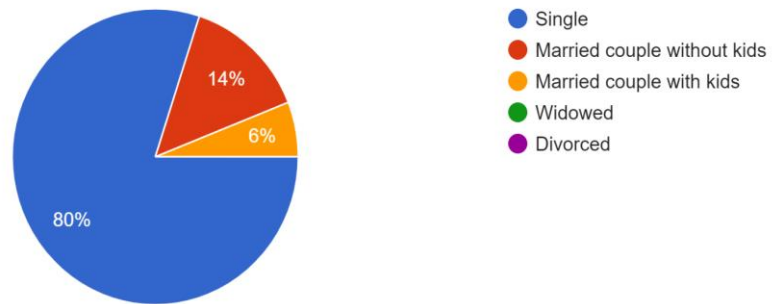


4.1.2.4 Marital status

In this part, it will be discussed the marital status among the 100 respondents. There are five categories of respondents in this research, but there are only three groups of the status of marital recorded. For instance, single people, are married without kids and married with kids. Most of the respondents are single are about 80 of them. The least marital status is those married couples with kids which has recorded 6 respondents. The remaining 14 respondents are married couples without kids.

4. Marital Status

100 responses

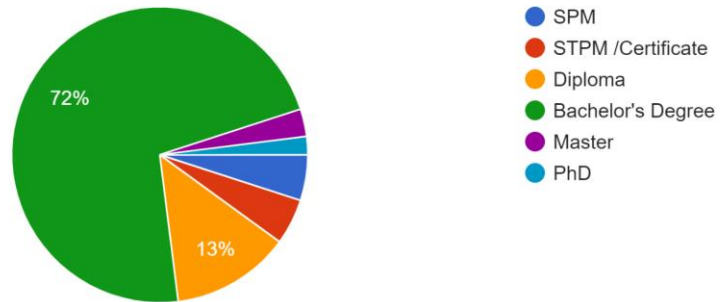


4.1.2.5 Education level

In this part, it will be analysed the education level of the 100 respondents. The analyses consist of secondary school level (SPM), STPM or Certificate, Diploma, Bachelor's Degree level, Master and Ph.D. level. The pie chart below showed that the pie chart of the level of education of all the respondents. The majority of 72% of the participants have a qualification of Bachelor's degree level and followed by 13% of the respondents have a qualification of Diploma level. secondary school level. Next, both secondary school level (SPM), and STPM or Certificate have the same number of respondents. Both represent 4% of the categories. There are 3 of the respondents have a qualification for a Master's program and the Ph.D. level has stand for 2 respondents.

5. Education Level

100 responses

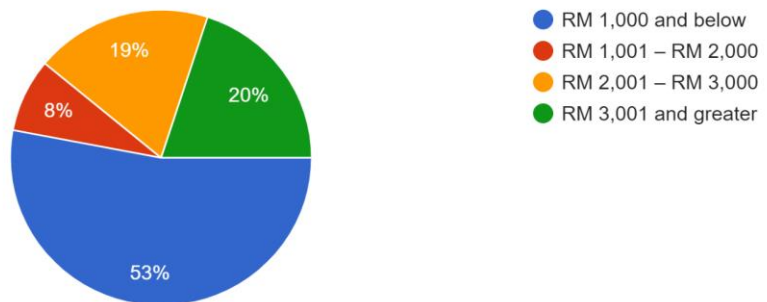


4.1.2.6 Income level

For the income level, the majority of the respondents have an income below RM 1,000. Followed by the income level from RM 3,001 and greater, the pie chart shows 20% of the respondents. For the income level of RM 2,001 to RM 3,000, it represents 19% of the respondents as recorded in the survey. Besides, the respondents who are having an income of RM 1,001 to RM2,000 stand for only 8% of the respondents.

6. Income Level

100 responses

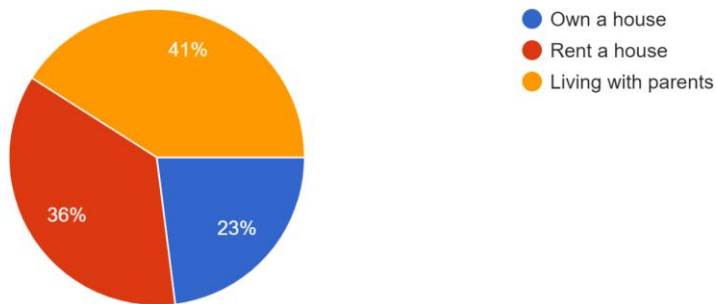


4.1.2.7 Own the house or shared it with other parties.

In this part, it analyses the homeownership of the respondent's background. There are three different groups of people who own a house, rent a house, and those living with their parents. The respondent that lives with their parents represents the majority of the pie chart which is 41%. 36 of the respondents are renting a house and 32% of the respondents own a house.

7. You own the house or shared with other parties?

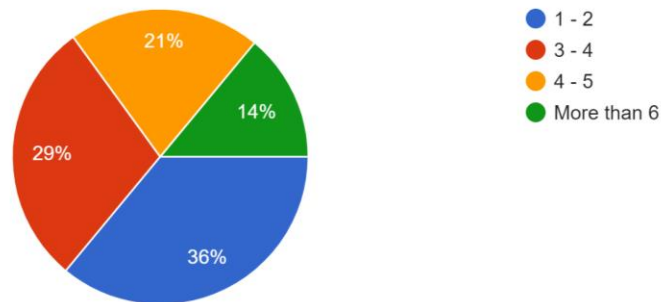
100 responses



4.1.2.8 Number of households

In this part, analyse the number of household sizes from the 100 respondents. It consists of four different groups of household sizes of 1 to 2 members, 3 to 4 members, and 4 to 5 members, followed by 6 members and above. From the recorded respondents, 36 of them have a household size of 1 to 2 members. There are only 14 respondents who have a household size of members more than 6 which is the least among the respondents. Next, there are 29 of the respondents have a household size of 3 to 4 members. Lastly, for the household size which is 4 to 5 members, the pie chart showed 21 of the respondents.

8. Number of households
100 responses



4.2 Scale Measurement

4.2.1 Reliability Analysis

Reliability testing is the process of examining the internal consistency and dependability of a set of scales or testing apparatus (Sathiaseelan, P., et al, 2020). It is a test that can be reliable but not necessarily valid, but it cannot be valid and unreliable. The Cronbach's alpha reliability analysis approach will be used to determine the strength and direction of the association between the two variables. In order to evaluate the dependability of the scale items, this part shall compute Cronbach's alpha using SPSS. According to the research by Sathiaseelan, P., (2020), Cronbach's alpha has a value between 0 and 1, and the smaller the coefficient, the less information is associated. In contrast, the more the elements have a covariance, the greater the coefficient.

The first method of analysis that was used was pilot testing. Pilot testing is done to ensure that a method can be used in bigger research and that it is feasible to do so. Samples of target respondents ($n = 30$) were used to assess the viability and appropriateness of this study.

Table 4.2.2: Result of the Cronbach’s Alpha Reliability Test

Valid Cases	16
Number of items	16
Cronbach’s Alpha	0.854

Source: Research developed 2022

Based on Table 4.2.2, the research value for Cronbach’s Alpha is 0.854 with 16 items. The result shows that this questionnaire is reliable, and is understood by the respondents. The result of Cronbach’s Alpha Reliability test is greater than 0.7, indicating a high internal consistency (Hair et al., 1998). It allows to determine of the effectiveness of the research protocol and point out flaws in the research (Hassan, Schattner, & Mazza, 2006). Therefore, the set of questionnaires is acceptable, and it was distributed to the respondents.

4.3 Relative Important Index (RII)

Table 4.3.1: Respondents’ responses towards the Factor that influence the decision-making of youths: Housing Price with Relative Importance Indexes (RII)

A. Housing Price	1	2	3	4	5	SUM	RII	Rank Factor	Median
Houses today are very expensive for youth to purchase.	1	1	5	20	73	463	0.926	1	0.905
Youths with monthly income less than RM 3,500 can’t afford to own a house	1	2	11	23	63	445	0.890	3	

Assessment on Factors of Buying or Renting a House Among Youth

Rental price is higher when the house is accessible to amenities.	1	2	8	25	64	449	0.898	2	
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Source: Research developed 2022

Table above shows the RII result of the housing price. The statement houses today are very expensive for youth to purchase ranked at 1st among all the housing prices. It follows by the rental price is higher when the house is accessible to amenities, and youths with monthly incomes less than RM 3,500 can't afford to own a house. The median housing price is 0.905.

Table 4.3.2: Respondents' responses towards the Factor that influence the decision-making of youths: Demographic Factor with Relative Importance Indexes (RII)

B. Demographic Factor	1	2	3	4	5	SUM	RII	Rank	Median
Tendency to buy or rent a house influenced by age.	3	7	11	23	56	422	0.844	3	0.856
Married couples with or without child prefer to have their own home.	1	3	4	23	69	456	0.912	1	
People with lower levels of education will slow down desire to purchase their own house.	13	22	18	13	44	383	0.766	4	
People with high income prefer to own a house rather than rent a house.	0	2	12	19	67	451	0.902	2	

Source: Research developed 2022

Table above shows the RII result of the demographic factor. The statement of married couples with or without a child preferring to have their own home ranked 1st among all the

financial factors. It follows by people with high incomes preferring to own a house rather than rent a house, and the tendency to buy or rent a house influenced by age and people with lower levels of education will slow down the desire to purchase their own house. The median of the financial factor environment is 0.856.

Table 4.3.3: Respondents’ responses towards the Factor that influence the decision-making of youths: Location with Relative Importance Indexes (RII)

C. Location	1	2	3	4	5	SUM	RII	Rank	Median
Location impact on both the rental price and house selling price.	1	0	2	15	82	477	0.954	1	0.927
Far to commute to the destination will increase the transportation expenses.	0	0	2	30	68	466	0.932	2	
Proximity to youths’ destination, the priority for decision making.	0	1	6	31	62	454	0.908	4	
Proximity to youths’ workplace and educational institutions.	0	2	4	29	65	457	0.914	3	

Source: Research developed 2022

Table above shows the RII result of the location. The statement of location impact on both the rental price and house selling price ranked 1st among all the financial factors. It follows by far to commute to the destination will increase transportation expenses, proximity to youths’ workplaces and educational institutions, proximity to youths’ destinations, proximity to youths’ destination, and the priority for decision making. The median of the financial factor environment is 0.927.

Table 4.3.4: Respondents’ responses towards the Factor that influence the decision-making of youths: Financial Factor with Relative Importance Indexes (RII)

D. Financial Factor	1	2	3	4	5	SUM	RII	Rank	Median
Biggest obstacle to owning a house is in paying the down payment.	0	3	11	24	62	445	0.89	1	0.879
Higher the interest rate, the higher amount of interest for buying or renting a house.	3	3	8	23	63	440	0.88	2	
Purchasing a home with a long-term loan might influence the decision-making of youth.	1	0	16	31	52	433	0.866	3	

Source: Research developed 2022

Table above shows the RII result of the financial factor The statement Biggest obstacle to owning a house is in paying the down payment ranked 1st among all the financial factors. It follows by the higher the interest rate, the higher amount of interest for buying or renting a house, and purchasing a home with a long-term loan might influence the decision-making of youth. The median of the financial factor environment is 0.879.

Table 4.3.5: Respondents’ responses towards the Factor that influence the decision-making of youths: Physical Environment with Relative Importance Indexes (RII)

E. Physical Environment	1	2	3	4	5	SUM	RII	Rank	Median
Clean and low trends of crime in the neighbourhood.	0	1	4	15	80	474	0.948	1	0.942

No air and water pollution are important issues.	0	0	5	22	73	468	0.936	2	
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Source: Research developed 2022

Table above shows the RII result of the physical environment. Both of the criteria can be considered as strongly important to the respondents however, Clean and low trends of crime in the neighbourhood are ranked as the first and followed by no air and water pollution are important issues. The median of the physical environment is 0.942.

4.4 Conclusion

In the summary of this chapter, 100 sets of questionnaires were distributed and collected from the respondents in Klang Valley for the age group of youths. The pie charts are used to analyse the demographic profile of 100 respondents who are from the age group of 18 to 30 years old. The details of the respondents have been discussed in descriptive analysis.

Besides that, the usage of the relative important index (RII) in explaining the result of five hypotheses has also been used. The results are then interpreted in a clear and straightforward manner using a table layout and a brief explanation. In the following chapter, the details of the demographic profile and relative important index (RII) will be summarized and described. The relative Importance Index is also calculated in this research to analyse the rank of each factor and the median of each factor that influence the youth's decision-making that is mentioned in the survey. All the result is arranged and listed in the tables above.

CHAPTER 5: DISCUSSION, CONCLUSION, AND **IMPLICATIONS**

5.0 Introduction

In this chapter, will be divided into four sections. It first discussed the findings of the research and how the findings met the objective of the research. Followed by the section that explored the implications of the studies. The third section of this chapter will discuss the limitations of the study, then followed by suggestions and recommendations for future research. This section should provide a linkage to the previous chapter and the outline of the aim and the organization of Chapter 5.

5.1 Summary of Statistical Analyses

5.1.1 Content Analysis on the Factors Influencing the Youth's Decision-making.

Based on the content analysis from all the literature reviews. Five factors are considered important and always discussed by the researchers. There are the housing price, demographic factor, location, financial factor, and physical environment. Moreover, these five major factors are consistent and supported by other researchers (Mariadas., et al, 2016; Ismail et.al., 2021; Jayantha and Lau, 2016; Hurtubia et al., 2010; Zrobek. et al., 2015; Jan et al., 2016; Khan et al., 2017; Sohaimi, 2021). To ensure the youths consider the factor that influences the decision-making of buying or renting a house, while not absolutely necessary, must be present to ensure the youth's consideration on buying or renting a house. Researchers typically address each of the five main factors. As a result, it can be said that each of the five major requirements is necessary for the consideration of youth when making the decision to buy or rent a

house. The five main factors are also highlighted in this research, and the part that follows will explore which physical environment criteria are most important.

5.1.2 Relative Importance Index of the Factor Influencing the Decision-making

From table 4.3.1; table 4.3.2; table 4.3.3; table 4.3.4; and table 4.3.5, the respondents are seen to differ and vary in all the factors influencing the decision-making of youths studied. However, all the factors are included in the questionnaire in order to understand how important is each factor to the respondents which might influence the decision-making of buying and renting s house. The Relative Importance Index is then calculated, and all the factors are ranked based on the result. The median of each factor is calculated. The physical environment has the highest rank factor which ranked 1st among the factors. Followed by location factors, housing prices, financial factors, and demographic factors. These five mentioned factors categories are prioritized although with varying relative importance indices.

5.2 Discussions of Major Findings

The results of this research show the factors that influence the youth's decision-making on buying or renting a house. There are five main factors that influence the decision-making of youths such as housing price of owning a house, demographical factors, location factors, financial factors, and the remaining physical environment factors. This finding is similar to the findings of Lutfi (2010), those youth under the age of 29 have a decreased chance of buying a home as a reason that they won't be able to maintain a solid financial situation

According to the researcher, the financial issue was the main factor for youths when making the decision to buy or rent a house. Most of the youth are preferable to own a house than rent a house if financially stable. This finding is similar to the findings of Carolina (2013), purchasers who are in excellent financial condition choose a neighbourhood that has revenue since there will be fewer renters. However, the higher income people their intent to purchase a

house would be greater due to the reason of their income level. There is a growing body of literature that investigates the age group of youth in Malaysia has become more educated nowadays. The evidence reviewed clearly indicates that in 2018, 32.7% represent individuals between the ages of 15 and 24 who had earned tertiary-level credentials, in comparison to just 24.7% of individuals aged 25 and older (Aun, 2020).

Moreover, location or distance factors is a topic that is discussed by many researchers (Zrobek. et al., 2015; Khan et al., 2017; and Sohaimi, 2021) The location or distance factors is always discussed and considered by homebuyer and tenants. The result shows that the location impact both the rental price and the house selling price. This is similar to the finding of Aluko (2011), nearly all of the studies asserted that there is easy access to places that support related uses, such as proximity to workplaces, shopping malls, distance to educational institutions, temporal proximity to recreation facilities, simplicity of access to public transportation, green space.

Next, demographic factors may have a significant effect on real estate purchase behaviour (Jain & Mandot, 2012). The tendency to buy or rent a house is influenced by age, married couples with or without children prefer to have their own home. This has a significant reason that private space is important for those married couples. They will tend to live in their own house or private space.

Every person requires a house for living in, which is a significant piece of tangible property for the populace. The demand for houses will slowly affect the prices of a house. To ensure that the citizen has the opportunity to own a house. The Malaysian Government provides some subsidies, for example, The First Home Scheme, the 1Malaysian People's Housing Programme (PRIMA), and PPA1M (the Malaysian Civil Servant Housing Program). These home scheme helps a lot of those homebuyers who are looking for their first house. This is due to the reason that houses today are very expensive for youth to purchase, those youth with an income less than RM 3,500 can't afford to own a house similar to the finding of researcher Junaidi et al. (2012),

In addition, in this research found that the physical environment is ranked at the 1st place among factors which is calculated by the Relative Important Index (RII). It is very important to clean and low trends of crime in the neighbourhood. Research done by Zrobek et

al. (2015) also found that before deciding whether to buy a home or rent one, prospective buyers and tenants should take into consideration.

5.2.1 Housing price

Table 5.2.1: Housing Price

Hypothesis	Result
H ₁ : Housing price has an influence on youths' decision-making of buying or renting a residential property.	Accepted

Source: Research Developed 2022

Based on the findings, this hypothesis is accepted. Housing price is preferred by the youths as it will affect the youth's decision-making on buying or renting a house. This result is similar to the research done by Mariadas., et al (2016); Ong (2013); and Junaidi et al. (2012). Moreover, research done by Ismail et.al. (2021) also found similar that the housing price would be the factor that influences the buyer and tenants' decision making such as the affordability of purchasing a house, rental price, and how expensive owning a house is.

5.2.2 Demographical Factor

Table 5.2.2: Demographical Factor

Hypothesis	Result
H ₂ : Demographic factor has an influence on youths' decision-making of buying or renting a residential property.	Accepted

Source: Research Developed 2022

Based on the findings, this hypothesis is accepted. The result obtained is similar to the research done by Jayantha and Lau (2016); Sohaimi (2021); San (2016); and Hurtubia et al. (2010). The demographic factor is preferred by the youth as it will affect the youth’s decision-making on buying or renting a house. Demographic factors such as age, marital status, and desire to own a house are supported by the researchers. This is similar to this finding this research by Sohaimi, (2021), who found that the majority of young educated youths are less aware of homeownership.

5.2.2 Location

Table 5.2.3: Location

Hypothesis	Result
H ₃ : The location factor has an influence on youths’ decision-making of buying or renting a residential property.	Accepted

Source: Research Developed 2022

Based on the findings, this hypothesis is accepted. The location factor is preferred by the youths as it will affect the youth’s decision-making on buying or renting a house. This result is similar to the research done by Zrobek. et al. (2015); Khan et al. (2017); and Sohaimi (2021). Therefore, the hypothesis made on location is accepted as it influence the decision making of the respondents.

5.2.4 Financial Factor

Table 5.2.4: Financial Factor

Hypothesis	Result
H4: Financial factor has a significant influence on youths' decision-making about buying or renting a residential property.	Accepted

Source: Research Developed 2022

Based on the findings, this hypothesis is accepted. As the financial factors are essential in the choice of homeownership. This result is consistent with the research done by Mariadas., et al (2016); Jayantha and Lau (2016); and Jan et al. (2016). In addition, a research done by Mae (2014), 50 percent of tenants mentioned that paying the down payment will be their largest barrier to purchasing a home. Purchasing a home with a long-term loan might influence the decision-making of youth (Jan et al., 2016).

5.2.5 Physical environment

Table 5.2.5: Physical environment

Hypothesis	Result
H5: Physical environment has an influence on youths' decision-making of buying or renting a residential property.	Accepted

Source: Research Developed 2022

Based on the findings, this hypothesis is accepted. The result obtained is similar to the research done by Zrobek. et al. (2015); Khan et al. (2017); and Nasar and Manoj, (2015). The physical environment is a concern of the respondents. Air and water pollution and crime issues are the factors that always influence the respondent's buying or renting decisions. The research was done by Zrobek. S. et al., (2015) supported that 70% represent the people who think that the environment of their housing can affect a person's health.

5.3 Implications of the Study

The implications of the study are mainly to provide youths a way to have more understanding of their home preference and rental matters together with the factors that might face when they are making a decision on buying or renting a house. It also in a way that to help the youths to provide the elements to consider before buying or renting a house. In this research, youth would be able to discover the most suitable housing before they are making-decision to purchase or rent a house via the factors that have been discussed above. They should consider housing price, location, physical environment, financial factors, and also the demographical factor rather than only consider providing a basic shelter with basic features.

5.4 Limitations of the Study

This section discusses the limitations that became apparent during the progress of the research. This study's research objective is to determine the significant factors that influence the decision-making of youths the buying or renting a house. Firstly, the limitation of this study is which sample size of the youths in the survey only targets 100 respondents, which is a bit small. This is due to the reason that there is a lack of data found for the population of youths in Klang Valley. In order to get the estimated respondents for this study, the total population in Klang Valley is used but not the total population of youths.

As for the present research, the quantitative instrument used in the current investigation was a questionnaire survey. Thought it is more effective and takes less time to collect questions.

But unfortunately, in the questionnaire survey, only closed-ended questions are used and the respondents are limited to making a "strongly agree" or "strongly disagree" decision as there is no qualitative technique, which makes it impossible for them to convey their opinions.

5.5 Recommendations for Future Research

As a result, the current research will be restricted. For future researchers, to address the problems with limited outcomes in quantitative research, in future researchers, it is suggested to use other data collection methods for example researchers should integrate qualitative methodologies for example interviews with quantitative approaches. Additionally, use different data collection techniques in place of the online questionnaire. Taking the actual face-to-face survey method as an example.

5.6 Conclusion

In conclusion, this research, the result showed the factors that influence the youth's decision-making when buying or renting a house in Klang Valley. Other than that, it also showed the factor that influences youth the most when they encounter to make decisions and the challenges of buying or renting houses. In addition, the result of the content analysis of this research shows five factors that influence the decision-making of youths in buying or renting a house housing price, demographic factors, location, financial factors, and physical environment factors. To achieve objective two of this research, the Relative Important Index (RII) is used, and the factors that most influence the youths in buying or renting a house are: Physical Environment. The clean and low trends of crime in the neighbourhood is the 1st rank factor, followed by no air and water pollution. The factor of physical environment factor has ranked as the 1st factor that might influence decision-making and is followed by the location factors, housing price, financial factors, and demographic factors research objectives are accomplished and the research questions are answered and resolved. Lastly, the findings of this study will be useful for youths before they make the decision to rent or buy a house. Therefore, it is strongly recommended that youths consider before making a decision to buy or rent a house

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APPENDICES

Appendix A: Questionnaire Sample

This research is conducted by Siew Voon Ching, undergraduate student from Universiti Tunku Abdul Rahman (UTAR) undertaking the course Bachelor of Building and Property Management (Honours). As part of my Final Year Project UKMZ3036, I am conducting research entitled "**Buying or Renting a House among Youth in cities**". The aim of the research is to analyse the factors that most influence the youth's decision making when choosing a house, to buy or rent.

Your perceptions will have a vast contribution to this research survey which will add significant value to the housing studies. I really appreciate it if you could spend a few minutes of your precious time answering the following questionnaire survey. Respondent's personal information and survey answers will remain confidential and used solely for academic purposes.

If you have any enquiry about your rights as a research participant or complaints, please do not hesitate to contact me through:

Email: siewvoonching@lutar.my

Section A: Demographic Information

This section consists of 8 questions, choose the answer that is best describe you. The following questions are merely used to help in interpreting the received responses. As mentioned above, your responses throughout the entire questionnaire would strictly remain confidential.

1. Age

18 - 21 years old

22 - 25 years old

26 - 30 years old

2. Gender

Male

Female

3. Ethnicity

Chinese

Malay

India

Others

4. Marital Status:

Single

In a relationship

Married couple without kids

Married couple with kids

Widowed

Divorced

Others

5. Education Level

- SPM
- SPTM / Form 6
- Diploma
- Bachelor's degree
- Master
- Ph.D.
- Others

6. Which one describes your personal income?

- RM 1,000 and below
- RM 1,000 – RM 2,000
- RM 2,000 – RM 3,000
- RM 5,000 and greater

7. Housing Status:

- Live with parents
- Having own house
- Renting house

8. Number of households:

- 0 - 1
- 2 - 3
- 4 - 5
- More than 6

Section B: Factors that influence youth in buying or renting house

In this section described the factors that influence the buying or renting of house among youths, choose the answer that best described you based on the answer.

[1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree]

No.	Descriptions	Strongly Disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly Agree 5
a)	Housing Price					
i.	Houses today are very expensive for youth to purchase.					
ii.	Youths with monthly income less than RM 3,500 can't afford to own a house.					
iii.	Rental price is higher when the house is accessible to amenities.					
b)	Demographical factor					
i.	Tendency to buy or rent a house influenced by age.					
ii.	Married couples with or without child prefer to have their own home.					
iii.	People with lower levels of education will slow down desire to purchase their own house.					
iv.	People with high income prefer to own a house rather than renting a house.					
c)	Distance/ Location Factor					
i.	Location has a huge impact on both the rental price and sales price of a house.					
ii.	Far to commute to destination will increase the transportation expenses.					

Assessment on Factors of Buying or Renting a House Among Youth

iii.	Proximity to youths' destination will be the priority for decision making.					
iv.	Proximity to youths' workplace and educational institution is important for decision making.					
d)	Financial Factor					
i.	Biggest obstacle to buy a house is in paying the down payment.					
ii.	Higher the interest rate, the higher amount of interest for buying or renting a house.					
iii.	Purchasing a home with a long-term loan might influence the decision making of youth.					
e)	Physical Environmental					
i.	Housing areas with no air and water pollution are important issues to take into consideration.					
ii.	A clean and low trends of crime issues in the neighbourhood are important aspects for buyers and tenants.					