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THE IMPACT OF GENERATION Z INTENT TO  
PURCHASE HOUSING PROPERTY IN KLANG  
VALLEY

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THE IMPACT OF GENERATION Z INTENT TO  
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VALLEY

BY

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A research project submitted in partial fulfillment of the  
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We hereby declare that:

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- (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.
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## LIST OF ABBREVIATIONS

MRTA	Mortgage Reducing Term Assurance
UNCHS	United Nations Centre for Human Settlements
HCB	Housing Cost Burden
TPB	Theory of Planned Behaviour
SPSS	Statistical Package for Social Science
KMO	Kaiser- Meyer- Olkin

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**THE IMPACT OF GENERATION Z INTENT TO PURCHASE HOUSING  
PROPERTY IN KLANG VALLEY**

**Universiti Tunku Abdul Rahman**

**Bachelor of Building and Property Management**

**Abstract:** This research is aiming to study the impact of generation Z when they intent to purchase housing property in the area of Klang Valley. This research will help not only researchers to understand perception toward generation Z purchasing behaviour but also help those people who are confusing on purchase or rent a housing property will be the suitable decision for themselves. The research will be done with a quantitative method and then results will be analysed and studied carefully. This research will also help to acknowledge underlying problems that may have not been known before this.

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## CHAPTER 1: RESEARCH OVERVIEW

### 1.0 Introduction

This chapter provides an overview and explains the research's foundational background. The research background, problem statement, research questions, and research objectives will be illustrated to accomplish that objective. Even so, the significance of this research will be explained, as well as the structure of the subsequent chapters.

### 1.1 Research Background

Nowadays, buying a housing property is a must on target for most of the Generation Z, even they buy a house for living in rather than using as rent out, but buying a house is one of the way to accumulate their assets. Due to the rise of internet and the general of social media, the generation Z purchasing decision will be affect by the sharing and information from the internet (Ryan Jenkins, 2021). Moreover, according to the Hommati (2019), Generation Z are twice as likely as previous generations to own or want to purchase a property before the age of 25. In the future, 97 percent of people aspire to own their own home and 87 percent want to purchase a home before the age of 35. Anybody born between 1981 and 1996 (ages 23 to 38 in 2019) is classified as a Millennial, whereas anybody born after 1997 is classified as a New Generation (Generation Z) (Dimock, 2022). So, there are a relationship between Generation Z and Millennial. Back to the path of Generation Z, the bad news is that Generation Z will be burdened by school loan debt. The typical recent college graduate now owes normally a 5 figures amount in student loans. Furthermore, because of the inflation rate their incomes have not kept pace with soaring housing expenses.

We had heard that a million times of purchasing your own home or residential property is one of the most significant events in your life (R.K.Bhatt, 2020). However, given the current economic situation, the prospect of investing large amounts of money in such assets appears challenging. The Covid-19 pandemic has given you even more reasons to postpone your home-buying plans. Not to mention the costs associated with purchasing a home, which include stamp duty, lawyer fees, appraisal fees, mortgage insurance (MRTA), and real estate agent fees in



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addition to the mortgage payment. The Mortgage Reducing Term Assurance (MRTA) is a type of home loan insurance with an insured amount that is designed to shorten the term of your loan. When you pay off your mortgage, the value of your remaining debt decreases. But, like most Malaysian millennials, probably sick of spending the majority of their salary on rent. Would not it be great to have your own roof that will increase in value for the following years.

Own a house is a huge expenses for most of the people, but it is worth to have emotional linking to own a home due to it will bring the comfortable of stability sense that renting a property will not bring to you (Liz Knueven, Aug 2019). Moreover, buying a housing property can decrease the risk of getting bad and unsafety environment, psychological unbalance, and afraid of getting kick out by the housing owner. Buying a house also have a lot of benefits such as valuable asset can dodge out the inflation rate by it will have a large space of getting profit, the longer the time run, the much profit will be compounded. But in the different side of thinking, inflation rate also will affect those people who want to buy a housing property for their own, low salaries family will definitely difficult to own a property, so in this case even though they willing to buy a property but they forced to rent a property for their current situation.

Many factors are considered when purchasing a home, as it involves not only a significant amount of money but also a long-term commitment. With the significant increase in residential supply, many property developers, such as Eco World, Sunway, IJM, and LBS, have entered the Malaysian property market. Developers compete for branding, marketing, sales, and market share (Choong & Cham 2014; Osman et al, 2017). As a result, these property developers require answers and solutions on what homebuyers will look for when making a purchase decision. With so many options available, potential buyers will have more dimensions to consider, such as price, home design, location, promotions, rebates, and service quality.

Most of the marketing process is boosted forward by purchasing behaviour (Natalie Sydorenko, 2022). Knowing how and why people choose to purchase this or that product, or why they become as such loyal to one brand, is the number one priority for businesses looking to improve their business model and acquire more customers. So, the purchasing behaviour will or will not related to the generations, but most of the time it will have some of the relatively while they communicate and sharing around their thinking to the global.

Moreover, purchasing housing property have its own risk, when purchasing unfinished or under construction homes, purchasers make the assumption financial risk (Desiree Nair, 2017).

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Potential buyers of properties that are still under construction face the risk of a developer suddenly abandoning the project after purchasers have already paid.

## **1.2 Problem Statement**

In recent years, people living behaviour have been changed time by time, people are more likely to pick a simple selection that does not give them too many concerns for current or future, especially the descendants of Generation Z and afterward. Purchasing a property is not an easy task for Generation Z. However, many of them still want to be property owners as their main goal. Moreover, the effect that affect Generation Z to buy a housing property is their consumption concept is more open to what they want to consume than the traditional value consumption concept. For example, in the argument between buying a property and renting a property, they would believe that owning a property means they own it, but renting a house means they do not own it, therefore they will be more likely to purchase a house, even if their income is extremely low. This issue will definitely affect the future property market on the demand and supply on renting. This will lead to the housing property that rent out will be over supply.

In this research, we are going to investigate in detail about how the independent variables affect the Generation Z buying a housing property behaviour. This research is critical and beneficial for those housing property seller and those owner that who are renting out their housing property in the area of Klang Valley. Due to this research they will more understand the impact that Generation Z intent to buying a housing property rather than renting. Come to the reason of why part of the Millennial reject to purchase a property. Delaying marriage and having children keeps many millennials at home with their parents, and the burden of student debt also prevents many young people from saving for a down payment and buying a home (Hankin, 2022). Because of the affordability disparity the new home's expansion becomes difficult. Deng et al. (2020) argue that housing is unaffordable for Generation Z. Furthermore, tighter lending standards may make home ownership unaffordable or nearly impossible for those with little or no credit history. In Poland, Generation Z cannot afford to move out from their parents (Ministry of Economic Development. State of Housing Report 2020). Approximately 45% of those Millennials who aged 25 to 34 still live with their parents.

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In addition, many people had previously made real estate investments before to the COVID-19 epidemic. The prolonged crisis may have an impact on the completion timeframes of under-construction projects for such persons. Furthermore, dealing with the combined load of EMI and rent payments at a time when there is little employment stability across industries may be financially difficult. Even though building restrictions have been mostly removed, there remains a significant labour issue in major cities as a result of the huge outflow experienced during the country's staged lockdowns. This puts developers under stress. On the one hand, there is insufficient manpower to complete the project. So, this will lead to them will taking the higher risk to owning a housing property.

Moreover, the overpriced property, After reviewing the suggested listing price with the sellers, most of us will decide to go with it since it is overpriced for buyers and others who believe their house is worth more than it is. Pricing a property is one of the most difficult aspects, particularly if the buyer is set on a certain asking price. It is tough to educate customers about the negative implications of an expensive house, as well as the reasoning behind the statistics.

### **1.3 Research Questions**

Connect with the problem statements, the next research question have been proposed with:-

- What are the determinant factors that affect the intention of Generation Z to purchase a housing property?
- How do the identified factors affect the intention of Generation Z to purchase a housing property?

### **1.4 Research Objectives**

In order to answer the research questions, the next research objectives have been proposed:-

- To identify the determinant factors that will affect the intention of Generation Z to purchase a housing property in Klang Valley.
- To examine the relationship between the identified factors and the intention of the Generation Z to purchase a housing property.

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## 1.5 Significance of the study

In this research, we can learn that the buying behaviour of Generation Z in purchasing housing property and the major reason of why Generation Z more preferable to buy rather than sell. Moreover, the point of this research study is necessary, it is because nowadays not only Generation Z, almost all the teenagers their ways of thinking are significantly difference to those elder generations. In additions, have a proper understanding and learn the way of how Generation Z are thinking have the benefit on many segments including their buying behaviour in housing property.

Besides, this research can be benefits to those marketing salesperson that who are doing the job of intermediary on selling property or provide renting service. It is because this research could let them know more deeply about what are the Generation Z are thinking toward their consideration on choosing to buy or rent a property for their own usage. Based on the past generation compare to current generation mindset, there have an obviously differentiation about their lifestyle. Such as older generation will try to buy as much as possible for usage or rent out, while latest generation will only willing to purchase each property for living purpose and they are not very focusing on buying many property to own. So, due to our research project will get in touch with the Generation Z Malaysians by using survey method, so we will received and analysis their answers, at the end we will conclude the answers and giving out the final analytic result from their opinion, so this will lead to the more clearly direction about what are actually in the mind of Generation Z.

In advance, it can also help the upcoming generation to more guidance on letting them have a much clearly direction on choosing the type of housing property for their living behavior purpose. As what we know, the world of tech is improving rapidly, so the living lifestyle of most of the people will be change, so based on this, what are the direction that previous generation can gives to the upcoming generation? To having a proper clear direction and trend toward the future, not only others generation, the Generation Z themselves also can benefit from this research. It is because not all the people will have a clear idea in their mind, so our research can assist them on giving them part of the idea and concept about current types of property market demand.

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## 1.6 Research Flow Chart

This subsection represents the research flow in Figure 1.6.1 below, which shows the purpose of each stage of the study as well as the outcome derived from the respective stages.

**Figure 1.1**



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## 1.7 Chapter Layout

The first chapter of this paper, Chapter 1, offers a general outline of the research study, implying the overall direction of this study. As a result, Chapter 1 includes the research background, problem statement, research questions, research objectives, research hypotheses, and research significance. These will ensure that readers understand the overall direction and purpose of this study.

Following that, in Chapter 2, a review of related journal articles is conducted with the goal of understanding the past progress of similar research. This chapter's literature review identifies the issues of previous research in addition to the knowledge gained from it. Even though, the theoretical framework of this research will be developed in this chapter, as well as the related concepts and independent variables of this research.

The research methodology, including the research design, data collection methods, sampling design, and research instrument, will be explained in the chapter 3. Aside from that, the procedure for measuring, processing, and analysing constructs is covered in Chapter 3 too.

The actual data analysis will then be performed and detailed in the following chapter which is Chapter 4. A descriptive analysis of the demographic profile of the respondents, as well as the central tendencies measurement of constructs, will be explained. Indeed, the results of the reliability and inferential analyses are discussed further.

Moreover, all inductive and descriptive analyses are summarised in the final chapter, along with discussions of the study's major findings. This brings us to the study's practical implications for policymakers and practitioners. In addition, the study's limitations are outlined, along with recommendations to future researchers regarding the limitations the topic and the methodology.

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## **1.8 Conclusion**

To sum up, in this chapter included the introduction of generation Z purchasing intention, factors of purchasing property, and purchasing behaviour. In addition, the existing problems and research gaps that spurred this study were discussed. Before formulating the study's hypotheses, some research questions and goals were also specified. Furthermore, the study's outcomes were described, as was the whole research's chapter structure. The next chapter will concentrate on a review of literature review.

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## **CHAPTER 2: LITERATURE REVIEW**

### **2.0 Introduction**

Fink (2010), a literature review is defined as a systematic examination of an existing body of data that identifies, evaluates, and summarize for clear and specific presentation. It concentrates on highlighting the key main findings in previous studies and aims to determine the accuracy and completeness of that topic's knowledge. This chapter focuses on a literature review related to the current study, beginning with the definition of various terms and concepts related to intention of purchasing housing property.

### **2.1 Definition and Explanation of Relevant Concepts and Terms**

This section defines and elaborates on the terms and concepts relevant to this study. Such as the concept of consumer purchasing behaviour. Also the key terms such as purchasing intention, risk, and Generation Z. Acknowledge these concepts and terms will definitely assist the upcoming study.

#### **2.1.1 Consumer Purchasing Behaviour**

Consumer purchasing behaviour can be defined as the acts of consumers directly involved in the acquisition, use, and disposal of economic goods and services, as well as the decision processes (Rajan, 2021). Based on the behaviour, we must understand why consumers will willing to make the purchases, as well as the factors that impact consumer purchases. According to (Draper, 2022), there are a total of 5 stages of customer purchasing process.

The first step is the problem recognition, when a consumer recognises a need or need that cannot be met by any existing product or service, It begins with the customer's inability to satisfy current or future needs with the products at their disposal, and it progresses to the identification of gaps that must now be filled by purchasing a product or service. It is also defined from the customer's point of view as the difference between the current and desired



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states (Team, 2021). Which means to the awareness of needs, it is difference between the desired and actual state product assortment is lacking. Such as hunger can increases your desire to eat. The process by which a person becomes a potential customer and begins purchasing a new product or service is the most important part of the consumer decision-making process. This is crucial not only for customers, but also for businesses, manufacturers, and marketers. The customer's problem statement drives the entire product life cycle. If the problem is no longer present, so is the desire for the product.

The second step is information search, consumers actively collect and use information from internal and/or external sources to make better purchase decisions during the information search stage of the decision-making process Kuan-Pin, C. (n.d.). Internal search takes place when users obtain data previously saved in memory. It is the primary source for routine and restricted decision-making. External search, on the other hand, involves looking for data from sources other than memory since the needed data was not usually due or could not be recalled from memory. As a marketer, the most effective way to satisfy this need is to position your brand or the one of your client as a market leader or experienced in a particular field. Such as consider becoming a Google Trusted Store or prominently promoting partners and sponsors on all web and promotional materials. You can improve your search rankings and provide customer security by becoming a Google trusted store and displaying your status on your website (Draper, 2022).

The third step is Evaluation of alternatives, retrieved from Nature Resource Conservation Service (1999), the goal of evaluating alternatives is to assist the planning committee in making decisions about the management strategies they will advocate for the project. For planning for resources, in the planning area, evaluate alternatives to determine their effectiveness in solving problems, taking advantage of opportunities, and achieving goals. In fact, customers are more concerned than ever before with conducting extensive research before making a purchase. Even if they are certain of what they want, they will want to compare other options to ensure that their decision is the best one. Following the identification of alternatives or strategies, the Planning Committee and alternatives are evaluated by the Technical Advisory Committee. During this step, a facilitator is used, and technical advisors are available to assist on provide information and respond to questions (Nature Resource Conservation Service, 1999). The Planning Committee considers each alternative's effect and impact. To evaluate alternatives, they compare them to baseline conditions with ability to solve problems, meet quality standards, and meet the requirements of the planning committee Target. Technical advisors can assist the

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committee in determining the impact of each project. Alternatives and their consequences the effect is the result strategy for management .The difference between the initial condition and the initial condition is the effect with also known as the influence of substitutes.

The fourth step is Purchasing decision, a purchase decision is a series of decisions made by a consumer before making a purchase that begins when he or she is willing to satisfy a need (Jalal Rajeh, 2018). Consumers must make decisions regarding where to buy, what to buy, what model to buy, how much to buy, when to buy, how much to spend, and how to pay. These marketers can accomplish this by providing information about their products or services that can help consumers make decisions. According to Schiffman and Kanuk (2007), consumers typically seek information relevant to a specific consumption-related need from their past experiences before seeking information from external sources. In other words, previous purchasing experience is regarded as an internal source of purchases. Consumers rely on information before making a decision. Furthermore, several consumer decisions are most likely to be formed by integrating previous purchasing experiences, marketing plans, and non-commercial sources of information (Schiffman and Kanuk, 2007). Consumers might also reach a logical outcome about the product or service they purchased after gathering all of the facts, including feedback from previous customers. It is when sellers do their job correctly, customers will recognise their product as the best option and decide to purchase it. For an example that retrieved from Lucid Content Team (2019), the customer discovers a bag on sale for 20% off. She orders the bag online after confirming that the brand uses sustainable materials and soliciting feedback from friends. All stages prior the transition have been finalised. However, this does not guarantee success. Customers may still be ended up losing. Marketing is just as important at this point as in the past.

The last step is post-purchase evaluation, Post-purchase evaluation refers to consumer behaviour after a purchase. It can also be defined as the period following the purchase and use of a product or service during which the consumer considers whether the product met, exceeded, or disappointed expectations (Ryan, C, 2022). Brands will go to any length to avoid post-purchase dissonance. This occurs when customers begin to seriously regret their purchase, and as a result, they may take negative action against your company. So, if we agree that preventing customers from regretting their purchases is a no-brainer, let's delve deeper into purchasing behaviour to consider how consumers rate products and brands after making a purchase. The post-purchase evaluation process starts when the moment the customer clicks the buy button.

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As we will see shortly, brands can begin influencing customers even before they make a purchase (Ryan, C, 2022). Even if a customer is happy with his or her purchase, the question of whether or not to purchase your brand again remains. As a result, it is critical to send follow-up surveys and emails thanking customers for their purchases (Draper, 2022).

### **2.1.2 Purchasing Intention**

Intention is an immediate antecedent of behaviour and indicates a person's willingness to perform the behaviour. The dependent variable is intention, which is predicted by three independent variables: attitude, Subjective Norm, and Perceived Behavioral Control. Intention changes over time, and the correlation between intention and action decreases as the time interval increases (Ajzen, 1991; Ajzen & Fishbein, 1980). Purchase intention, also defined as customer or buyer intent, is a metric that measures a shopper's natural propensity to purchase a product or service (Sarah, P, 2021). Purchase intent can be used to test the implementation of a new distribution channel, also assisting managers in determining whether the concept is worth further development and determining which geographic markets and consumer groups to target through the channel (Morwitz et al., 2007). Marketers use predictive models to help identify the likelihood of future outcomes based on historical data to assess purchase intent (Contributor, T. T, 2017). It can be considered that the higher the purchase intention, the greater the willingness of customers to buy the product (Lee and Lee, 2015).

Assessing purchase intent entails assembling data from various sources to determine which variables have the greatest influence. This information is used to inform marketing strategies and to improve messaging across various communication and marketing channels. An important goal of assessing purchase intent is to gain insight into the effectiveness of offline or online media campaigns, as well as whether the money spent on marketing programmes yields an acceptable return on investment (ROI). The ultimate goal of purchasing intent analysis is to deliver the appropriate message to the appropriate audience at the appropriate time. Purchase intent is sometimes used to test requirements for new products by measuring how consumers use concepts and products (V. Morwitz, 2012).

---

### **2.1.3 Risk**

Even though we've all heard the term "risk," we should all fully understand what it means before diving into it. The current society is described as a risk society, in which dealing with risk is a normal part of daily life (Beck, U., Lash, S., & Wynne, B., 1992). Understanding how people perceive, respond to, and take risks is critical in a risk society for dealing with rapid social, technological, and environmental change, as well as the side effects of social progress (Beck, U., Lash, S., & Wynne, B., 1992). Among the most common definitions of risk is a situation in which something important to humans is at risk with an uncertain outcome. For example, while we jogging, we have the probability to get injury as the uncertain result. In this scenario, a jogger's physical health is both valued and threatened. There is a risk of injury, but no one knows if they will be hurt when jogging. Shortly, the probability that a person will experience harmful effects is referred to as risk (Sjöberg et al., 2004).

### **2.2 Housing affordability in Malaysia**

Housing affordability is a constant concern in Malaysia, particularly for residents of major states such as Penang, Johor Baharu, and the Klang Valley (Mujaheed, H. M., Nobaya, N. A., & Hariza, H. A, 2021). According to the New Straits Times Financial Supervisory Department (2019), 73% of unsold properties in Malaysia are unaffordable, with Johor having the highest number of unsold properties, followed by Selangor, Kuala Lumpur, Perak, and Penang Island in 2019. Housing affordability is one of the primary indicators of a country's growth and socioeconomic balance. Furthermore, housing affordability aims to ensure housing affordability for all working classes, including low, middle, and high-income groups.

According to Li and Chiang (2014), affordability is the most important factor to consider when purchasing a property. Furthermore, Carolina (2013) claims that the level of salary influences buyers' decisions to purchase property due to a lack of willingness for households to face financial risks as the number of salary earners in the house decreases (Mariadas et al., 2019). Furthermore, the supply of low-cost and affordable housing is insufficient to meet the demand of the urban population. As a result, housing affordability issues emerge from a variety of sources, including income, house price, and financing availability. Due to Malaysians' inability to buy the house, this situation has resulted in their preference for renting rather than purchasing

a home and staying with their parents after marriage (Ong, 2013). Housing affordability is determined by both price and income. Although the latter causes demand, the former is determined by the relationship between demand and supply (Khazanah Research Institute, 2015). Furthermore, measures to promote housing affordability are generally aimed at increasing demand, whether via direct supply of low-cost homes, subsidies of housing expenses, or reduction of housing finance. These policies are unsustainable because they may raise prices and impose opportunity costs on government funds that may be put to better use. When prices are judged to be rising too quickly, government actions are used to cool property speculation (Khazanah Research Institute, 2015).

**Table 2.1: Classification of Affordability Ratings in Malaysia (Median Multiple Ratio)**

Rating	House Price-to-Income Ratio
Severely Unaffordable	5.1 & Above
Seriously Unaffordable	4.1 to 5.0
Moderately Unaffordable	3.1 to 4.0
Affordable	3.0 & Below

Source: Demographic International (2015), National Property Information Centre, Department of Statistics, Malaysia and Bank Negara Malaysia estimates

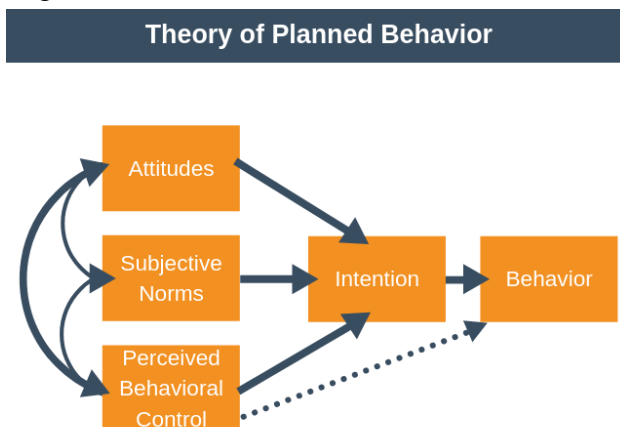
The Median Multiple, often known as the house-price-to-income ratio, is defined as the ratio of the median cost for the housing market to the median gross yearly family income. The United Nations Centre for Human Settlements (UNCHS) and the World Bank established the Median Multiple indicators in 1988 as part of the Housing Indicators Program, and they are widely used to assess the urban market. Notably, it is a reliable, understandable, and crucial structural indicator for measuring the health of residential markets, which adds to considerable and clear differential in housing affordability. It also takes into account a country's affordability at all levels. Furthermore, there is a benefit to utilising the Median Multiple since it may be used to compare foreign nations (Johan, 2014). However, the assessment concentrates on one aspect of affordable housing, such as homeowners, without include renters in either the public or private sectors. Table 1 interprets the index.

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Malaysian houses are very expensive by international standards, with a median multiple of 5.0. Housing affordability is viewed when the median cost of a home is less than three times the annual household earnings. Most Malaysians could not afford to purchase newly launched homes with an average price of RM417,260; according to Bank Negara Malaysia, the maximum feasible housing cost in Malaysia was at RM282,000 (Kathy, 2019). According to the Housing Cost Burden (HCB) technique, a home cost is appropriate if it is 30% less than the monthly household wage when the function of credit is considered in a house purchase (Mujaheed, H. M., Nobaya, N. A., & Hariza, H. A, 2021). However, the real median dwelling cost, which was RM313,000, surpassed the means of many families, since the median national family earnings was just RM5,228.

### 2.3 Theoretical Framework – Theory of Planned Behaviour (TPB)

Figure 2.1



Source: Expert Program Management (2020).

Ajzen's (1991) Theory of Planned Behaviour (TPB) is an extension of the Theory of Reasoned Action (Ajzen & Fishbein, 1980) to forecast behaviour in the actual world. TPB has been utilised by various academics throughout the years, and it has shown the ability to anticipate intentions. An attitude toward the behaviour, subjective norms, and perceived behaviour control all impact a person's behaviour intention (Ajzen, 1991). The Theory of Planned Behavior (TPB), according to Ajzen (1991), is used to analyse the link between intentions and behaviour performance. These intentions are impacted by attitudes about the action, societal pressure to do the conduct (called subjective norms), and control over the behaviour (called behavioural control) (Ajzen, 1991). TPB is widely acknowledged as a theory for explaining

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and forecasting human behaviour (Numraktrakul, et al., 2012). TPB has been used to explore the elements that influence customers' decisions to acquire residential units (Phungwong, 2010; Si, 2012). The Theory of planned behaviour is an appropriate model for investigating the factors influencing home purchase intentions (Phungwong, 2010; Numraktrakul, et al., 2012).

## **2.4 Review of Independent Variables**

### **2.4.1 Attitudes**

An individual's attitude toward an activity might be positive or negative (Tonglet et al., 2004, Al-Nahdi et al., 2008; Al-Nahdi et al., 2009). Attitude is described as a psychological propensity that is exhibited by favouring or disfavoring a certain thing (Ajzen & Fishbein, 1980). Attitude may also be described as the way people react to and perceive an item (Yusliza and Ramayah, 2011). Customers want to contrast the perceived service with the anticipated service. Customers would be disappointed if they believed the service fell short of their expectations. Customers will be happy if their sensations are equal to or surpass their own expectations. As a result, they planned to buy from the source (Kotler & Keller, 2006). The role of the purchaser's sentiments in the buying process of a custom-made prefabricated home (Kokli & Vida, 2009). A person with beliefs resulting from good conduct will have a positive attitude about doing the activity, while a person with beliefs resulting from bad behaviour would have a negative attitude toward performing the action (Ajzen, 1991). Attitudes are one of the factors that influence individual behaviour (Gibler and Nelson, 1998).

### **2.4.2 Subjective norms**

Subjective Norm is determined by how the individual views the demands imposed on him or her to do or not execute the activity (Ajzen, 1991). Consumers' perceptions of social pressures exerted by others to buy a product (Phungwong, 2010). Friends, parents, political parties, and/or an agent might all be engaged in the purchase choice (Kalafatis et al., 1999). Other people's attitudes impact buying intention and choice. Others' attitudes refer to how others' attitudes influence a customer's buying decision and choice of a certain product among many

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options. When those close to a consumer express strong negative feelings about a product, the buyer is more likely to change his purchase intention. And if others have preferences for the same goods, a customer's buy intention will grow (Ajzan & Fishbein 1980; Kotler & Keller, 2006). External variables of the customer also impact the buying process of a custom-made prefabricated home, according to Kokli and Vida (2009). External variables such as reference groups and family purchasers impact the custom-made prefabricated home buying process (Kokli & Vida, 2009). Susilawati et al. (2001) discovered that friends, coworkers, and spouses impacted the choice to buy a property by 45%. Social and cultural variables influence the relative significance of housing choices, which are influenced by religion, kinship, and social relationships (Jabareen, 2005). Friends' knowledge engaged in the actual house choice might occasionally sway consumers (Kichen and Roche, 1990). Social variables play an important influence in deciding on a home to buy (Al-Momani, 2000). Subjective norms impact a consumer's desire to buy a home (Phungwong, 2010; Numraktrakul et al., 2012).

#### **2.4.3 Perceived Behavioral Control**

The amount to which a person perceives control over internal and external elements that support or limit behaviour performance is characterized as perceived behaviour control. Control beliefs are a person's views about accessible circumstances that help or hinder accomplishing a task (Ajzen, 2001). Several studies in several fields have shown a favorable association between perceived behavioural control and intention (Blanchard et al., 2008). Perceived behavioural control is conceptually related to self-efficacy in that both definitions refer to the person's opinion that the conduct in issue is within his or her control. However, in practice, perceived behavioural control is often judged by the ease or complexity of the activity. Researchers discovered perceived behavioural control determinants of house buying in the real estate industry (Phungwong, 2010; Numraktrakul et al., 2012). Furthermore, other studies discovered that perceived behaviour control had little influence on intention (Pavlou & Chai, 2002).



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## **2.5 Hypotheses Development**

### **2.5.1 Relationship between the attitudes and purchasing intention**

The link between purchasing intention and attitude is useful to detect by huge mediating effect. (Nazir, M., & Tian, J, 2022). Attitude is an important component in the theory of planned behaviour (TPB), which relates to determining whether a person's action is beneficial or undesirable (Amoako et al., 2020). The causes of these positive or negative feelings may be based on the expected environmental, economic, or societal costs and benefits. Positive or negative consumer views might be interpreted as attitude. Redda (2019), Rameez and Kalathunga (2019), Giampietria, Verneaub, Giudicec, Carforad, and Fincoa (2018) all discovered that attitude had a favourable and substantial impact on purchase intention.

H1: There is a positive relationship between attitudes and Generation Z purchasing intention towards the housing property.

### **2.5.2 Relationship between the subjective norms and purchasing intention**

According to previous research, subjective norm has been shown to be the most influence driver of purchase intention (Mohd Shukri. A. Y, 2020). According to previous research, in their study attitude, subjective norm, and purpose to complete (Hussain et al., 2012). However, the research mentions that whether or not subjective norms are included, they do favourably impact purchasing intention and alter the intention to purchase via attitudes. Previous research has shown that subjective norms have a major impact on intention. According to their findings, subjective norms have the greatest influence on intention in purchasing behaviour (Nawaz, Afzal, & Shehzadi, 2013). Because we have tight relationships with our parents, family members, friends, and colleagues in Malaysia, we have a huge effect on subjective norms. Housing purchases are frequently undertaken with the wants and aspirations of one's spouse or family members in mind, hence, perceived social pressure may be a significant influence in this context.

H2: There is a positive relationship between the subjective norms and Generation Z purchasing intention towards the housing property.

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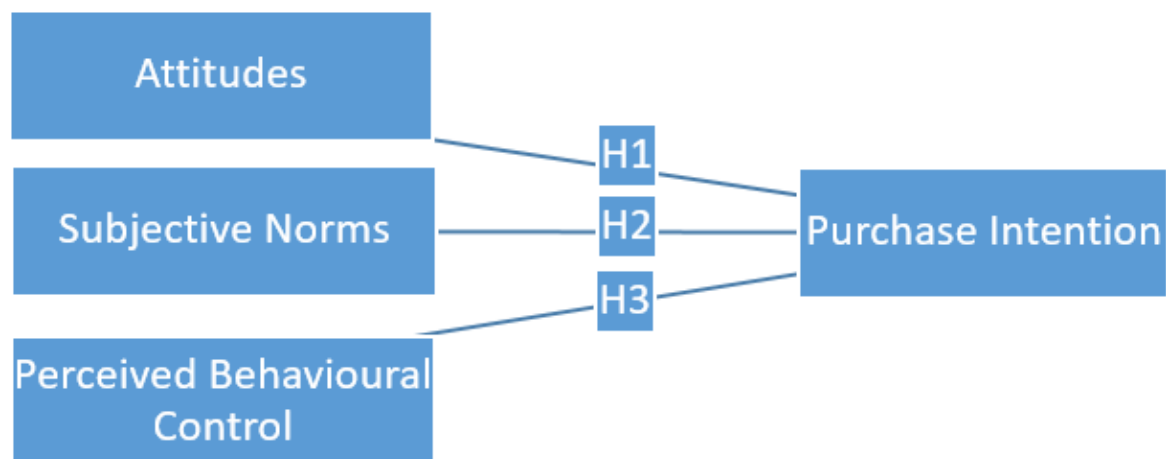
### 2.5.3 Relationship between the perceived behaviour control and purchasing intention

According to TPB, this is the ultimate predictor. Previous study has indicated that perceived behaviour control is not a crucial element or predictor of behavioural intention ( $P > 0.05$ ) of purchasing intent in Malaysia (Nawaz, Azam, & Bhatti, 2019). In contrast, previous research suggests that the more in control a someone feels about buying a property, the more likely he or she will follow through on the purchase. Due to There are several external circumstances that may be seen to limit one's ability to manage such a transaction.

H3: There is a strong positive relationship between the perceived behaviour control and Generation Z purchasing intention.

### 2.6 Proposed Theoretical Framework

**Figure 2.2: Planning Behaviour Theory Framework in this Research**



The proposed theoretical framework outlines the relationship among all 3 of the independent variables and the impact of purchasing intention of Generation Z in Klang Valley. It is hypothesized that attitudes, subjective norms, and perceived behavioural control have its significant impacts over the purchase intention.

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## **2.7 Conclusion**

In conclusion, this chapter defines and explains the words and topics that are related to this study. Furthermore, further clarification of the topic of this study. Following that, the independent variables of this study are discussed, as well as their application, via a systematic examination of relevant literatures, before offering an explanation of the planning behavioural theory. Following that, the suggested theoretical framework is presented and discussed, followed by the creation of this study's hypotheses.

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## **CHAPTER 3: RESEARCH METHODOLOGY**

### **3.0 Introduction**

This chapter goes into detail about the techniques used to analyze the questionnaire data. The following subsections will discuss the primary methodology utilized in this research, including the research design, research method, data collecting methods, sampling design, research instrument, constructs measurement, questionnaire design, pilot study, and data processing and analysis.

### **3.1 Research Design**

The purpose of this study is to objectively figure out the factors influencing Generation Z's intention to purchase a housing property in Klang Valley. This study will determine the impact of the studied independent variables on purchase intention, such as attitudes, subjective norms, and perceived behavioural control. To fulfil the planned approach, a questionnaire survey will be undertaken, with the questionnaire designed using measurement constructs from past research. The measurement constructs gathered from past researchers, on the other hand, will be adjusted and fitted to the present study objective.

#### **3.1.1 Quantitative Research**

In this research, we will be using the quantitative research for received the information. The process of gathering and interpreting numerical data is known as quantitative research. It may be used to discover patterns and averages, to make predictions, to verify correlation, and to extend findings to larger groups of people (Bhandari, P, 2022). In the natural and social sciences, quantitative research is frequently being used, such as biology, chemistry, psychology, economics, sociology, and marketing (Bhandari, P, 2022). Correlational and experimental research may both be used to statistically test hypotheses or predictions. Based on the sampling method adopted, the findings may be applied to larger populations (McCombes, S, 2022). According to Creswell (1994), quantitative research explains phenomena via the

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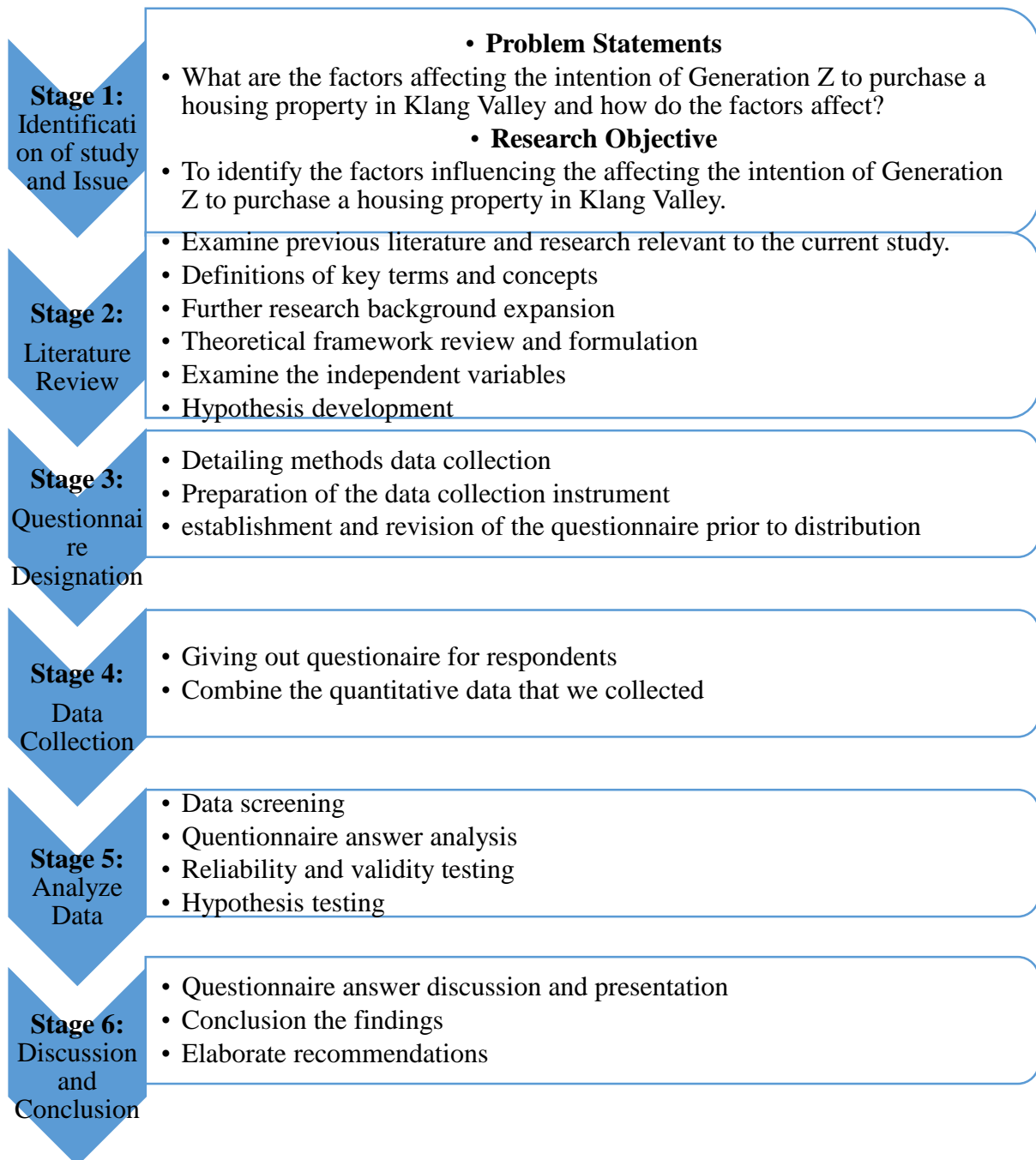
mathematical collection and analysis of numerical data. The numerical data collected is generally transformed and analyzed as statistical data. Quantitative research is carried out on a large sample size that is representative of the target market. Quantitative research may help answer "What?" and "How?" questions. Direct and measurable questions like "What?", "How much?", and "To what extent?" are often handled by quantitative research. It is also highly useful for learning about attitudes, behaviours, trends, frequencies, proportions, and correlations. To strengthen the study purpose, appropriate sampling strategies must be utilized while generating the sample.

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### 3.1.2 Research Flow Chart

Figure 3.1 represents the research flow chart for this study, and it will be used to illustrate the succeeding subsections in this chapter.

**Figure 3.1: Research Flow Chart**



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## **3.2 Data Collection Method**

The systematic process of acquiring information on a given area is known as data collection. It is critical to verify that your data is full and that it is obtained legally and ethically throughout the collecting phase (Catherine Cote, 2021). Primary data gathering and secondary data collection are the two basic kinds of data collecting methods. In general, primary data are fresh data obtained particularly for the purpose of study, and secondary data are existing data collected by previous research and utilized by current research (Hox, & Boeijs, 2005). The former is the data collection method that suggested in this study. So the data collection method that conducted in this study will be through questionnaire survey.

### **3.2.1 Primary Data**

As what we had talk about before, primary data collection is collecting original source of data that implied in a specific research or study. Primary data is often trustworthy, genuine, and objective since it was obtained with the purpose of solving a specific study question (Blog, F, 2020). This study also collect primary data to learn more about the factors influencing Generation Z's intention to purchase housing property. As a result, the survey questionnaires will be distributed online as well. As either a response, personal identification questions have been included to prevent the problem of false responses (Lefever et al., 2007).

## **3.3 Sampling Design**

According to Roqui, M. (2013), sampling design means to concern with choosing a group of people from a larger population. Sampling design are very accurate, reliable, and nature economical in highly suitable for the different types of surveys (Roqui, M, 2013). Moreover, in this part will go through the overall sampling design, such as the target population, sampling location, sampling technique, and research instrument involved.

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### **3.3.1 Sampling Target and Sampling Location**

This study's sampling target is Malaysian Generation Z's intention to purchase housing property and is not limited by gender, age, job, race, or religion. In addition, the sampling locations would be in the Klang Valley region.

### **3.3.2 Sampling Technique**

Sampling assists so much in research, due to it is one of the most crucial elements in determining the correctness of your research or survey results (Singh, S, 2018). There are 2 main types of sampling technique which are probability sampling and non-probability sampling (Singh, S, 2018). Due to the sampling technique that we used in this research is the convenience sampling technique, so the types of sampling technique will probably going to be the non-probability sampling. This is used by researchers throughout the early phases of survey research since it is rapid and straightforward to deliver results. Convenience sampling is utilizing respondents who are "convenient" to the researcher, and there is no pattern in how these respondents were obtained (Alison, 2005). Based on conveniences, we used the Google Forms survey administration software, which is an online survey questionnaire, and we had delivered to those participants that who are interest to participate the survey.

### **3.3.3 Sampling Size**

After determining the sampling target, location, and technique, the sampling size for this study must be calculated. As we conducted the statistical tool SPSS version 28.0 (Statistical Package for Social Science) in this research, due to our research is conducting the Generation Z in the area of Klang Valley, so I decide to collect a fixed number of 200 respondents to conduct the research analysis. According to the statistic from Mrotrends.net, the latest 2022 Malaysia population are around 33.9 million, and the generation Z in Malaysia occupy 27%, mean have an amount of 9.1 million generation Z. Moreover, based on the latest 2022 statistic from Mrotrends.net also mentioned that there are total of 8.42 million population in Klang Valley.



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So I assume that, there are around 2.2 million generation Z in Klang Valley. In addition, back to this research, collect data in an amount of 200 respondents in this research which is reasonable to be conducted.

### **3.4 Research Instrument**

Research instruments are various tools that may be used to undertake quantitative, qualitative, or mixed investigations (Japheth, 2014). Questionnaires, interviews, observations, focus group discussions, and experiments are among them. In this research, Survey questionnaires had been chosen as the study tool that utilized to discover the factors influencing the intention of generation Z to purchase housing property.

#### **3.4.1 Survey Questionnaire**

Survey questionnaires make it easy for researchers to discover people' ideas and opinions on a certain issue in a systematic and well-managed way. Its applicability is determined by the sorts of information required to answer a research topic and the people from whom data is requested (Preston, 2009). A questionnaire provides strength to any study, which may improve the success of whatever you're seeking to examine or answer (Cleave, P, 2022). Survey questionnaires may be sent through mail, in person, over the phone, or even over the Internet. While face-to-face and phone questionnaires require the interviewer to process respondent responses, online questionnaire responses are automatically entered into spreadsheets, databases, or other software programmes, eliminating the possibility of human mistake and allowing automated data validation.

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### 3.4.2 Questionnaire Design

In accordance with the research objectives, the survey questionnaire for this study was created using Google Forms, a survey administration program created by Google, and will be administered in English. The survey questionnaire is divided into three sections which are A, B, and C. At first, the section A is about to ask the personal information or demographic of the respondents. There had a total of 9 questions in the Section A. The type of method we used to answering the Section A question is the tick box method that usually can be seen in most of the conveniences survey questionnaire. Those include questions regard the respondent current status to better understand the enquiry of the respondents. Due to the different personal living condition will come out with slightly different answer at the end, for example, if the monthly income of the respondents are having a huge distance, will definitely have different opinion toward the intention of housing purchasing.

For the Section B, there are a total of 3 factors in it, and each factor will have 4 to 5 questions respectively. The section B is about to know how much does the external factor which also related to the independent variables that will affect the decision of the respondents in purchase a house. The type of method we applied in section B to test with the respondents is the 7-Points Likert Scale Measurement that begin from strongly disagree (1) to strongly agree (7).

Likert Scale Measurement, according to Joshi et al. (2015) and Dawes (2008), is a sort of rating scale that enables respondents to specify their answers. It is often used by respondents to show their level of agreement with a statement. The Likert Scale, for example, may elicit answers ranging from strongly disagree to disagree to slightly disagree to neither disagree nor agree to strongly agree. To keep things simple, numbers are utilized to symbolize each answer, with 1 representing strongly disagree and 7 representing strongly agree. A 7-Point Likert Scale or 10-Point Likert Scale provides a benefit over a 5-Point Likert Scale in that respondents are not limited to choose an answer that is near to their real decision; instead, they may select an exact level of agreement (Joshi et al., 2015).

The final section, section C available of a total of 7 questions which are regarding the upcoming planning and choice of the respondents throughout purchasing housing property. The type of method that applied in section C is also the 7-Point Likert Scale Measurement. Due to the created questions in section C is based on the dependent variable of purchasing intention.

### 3.4.3 Variables and Respective Measurement Statements

**Table 3.1**

Measurement Statements	Item in Questionnaire	Reference(s)
<b>ATTITUDE</b>		
Purchasing a house is a wise decision.	S. B, Factor 1, Q.1	Tawfik Salah AI-Nahdi. (2014), (Dickson, 2020)
Purchasing a house is a smart investment.	S. B, Factor 1, Q.2	Tawfik Salah AI-Nahdi. (2014), (Dickson, 2020)
Purchasing a house is an admired decision.	S. B, Factor 1, Q.3	Tawfik Salah AI-Nahdi. (2014), (Dickson, 2020)
Purchasing a house is a high risk activity.	S. B, Factor 1, Q.4	Tawfik Salah AI-Nahdi. (2014), (Brumer-Smith, 2021)
Purchasing a house will increase my gratification.	S. B, Factor 1, Q.5	(Ryan et al., 2017)
<b>SUBJECTIVE NORMS</b>		
My parents thinks I shall purchase a house.	S. B, Factor 2, Q.1	Tawfik Salah AI-Nahdi. (2014), (Esther, 2020)
My parents would want me to purchase a house.	S. B, Factor 2, Q.2	Tawfik Salah AI-Nahdi. (2014), (Esther, 2020)
My parents concurs with me to buy a house.	S. B, Factor 2, Q.3	Tawfik Salah AI-Nahdi. (2014), (Esther, 2020)
My parents thinks purchase a house is a smart decision.	S. B, Factor 2, Q.4	Tawfik Salah AI-Nahdi. (2014)
<b>PERCEIVED BEHAVIOUR CONTROL</b>		
I have numerous opportunities (easy access to the market) to make a decision to purchase a house.	S. B, Factor 3, Q.1	Tawfik Salah AI-Nahdi. (2014)
I have enough time to make a house purchasing decision.	S. B, Factor 3, Q.2	Tawfik Salah AI-Nahdi. (2014)

I have enough money to purchase a house.	S. B, Factor 3, Q.3	Tawfik Salah AI-Nahdi. (2014)
I have adequate housing skills and knowledge to make my own decision. If I want to buy a house.	S. B, Factor 3, Q.4	Tawfik Salah AI-Nahdi. (2014)
I have full control over purchase a house.	S. B, Factor 3, Q.5	Tawfik Salah AI-Nahdi. (2014)
<b>HOUSING PROPERTY PURCHASING INTENTION</b>		
I will keep purchasing a house in future.	S. C, Q.1	Tawfik Salah AI-Nahdi. (2014)
I plan to purchase house property as much as possible in future.	S. C, Q.2	Tawfik Salah AI-Nahdi. (2014)
I will try to purchase a house as soon as possible.	S. C, Q.3	Tawfik Salah AI-Nahdi. (2014)
I willing to purchase a house.	S. C, Q.4	Tawfik Salah AI-Nahdi. (2014)
I will purchase a house for myself on living purpose.	S. C, Q.5	Self-Elicitation
I am not going to rent a housing property for myself to live in.	S. C, Q.6	Self-Elicitation
I will purchase a house while there are a salesperson good attitude with me	S. C, Q.7	Adedeji, O. (2019)

### 3.5 Pilot Study

After the development of the questionnaire survey, a pilot study was conducted to identify any concerns that may arise throughout the succeeding research phases. A pilot study is the initial phase in the research procedure and is often a smaller-scale study that assists in the design and adjustment of the major study (Arnold DM, Burns KE, Kho ME, Meade MO, & Cook DJ, 2009). In large-scale clinical trials, the pilot or small-scale study frequently leads the main experiment to assess its validity (In, J, 2017). Before beginning a pilot study, researchers must fully understand not just the study's objective and topic, but also the experimental procedures and timeline.

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The first questionnaire survey prepared for this study went through a pilot study to identify possible difficulties with the questionnaire, such as being unclear, difficult to understand, or unnecessarily redundant. The biggest problem noted after the pilot research based on pilot study respondents' input was the extended questionnaire survey due to certain repeating questions. However, some of the repeated questions were required for the survey's reliability and validity. Nonetheless, the time required to complete the survey is regarded appropriate, given the average time required to complete the survey by pilot study respondents was 5 - 10 minutes.

### 3.5.1 Pilot Test

Before the official survey, a pilot test on 30 samples was undertaken to enhance the reliability of the questions and identify deficiencies in the question design.

**Table 3.2: Summary of Reliability Statistics**

No	Constructs	Cronbach's Alpha	Number of Items	Number of Respondents
1	Attitude	0.787	5	30
2	Subjective norms	0.964	4	30
3	Perceived behavior control	0.757	5	30
4	Purchase Intention	0.611	7	30

Cronbach alpha value, as defined by Tavakol and Dennick (2011), measures the consistency of a scale or test and is represented between 0 and 1. Cronbach's alpha values ranging from 0.70 to 0.95 are considered appropriate. However, a number between 0.60 and 0.70 is regarded a questionable variable, a value between 0.50 and 0.60 is considered a bad variable, and a value less than 0.5 is deemed an unsuitable variable for the research (Gliem et al., 2003). In this pilot test, four factors were evaluated, with three of the factors producing appropriate results and 1 factor come with questionable variable.

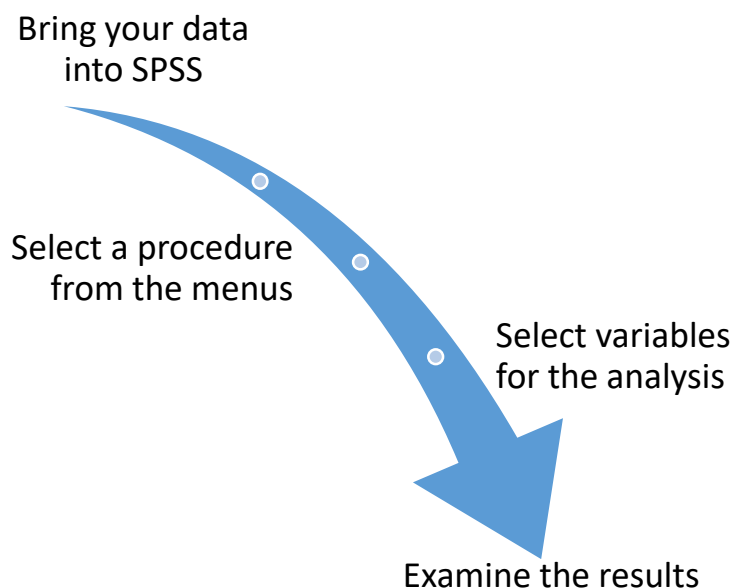
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### 3.6 Data Analysis

According to Kelley, K. (2022), data analysis is the process of clearing, modifying, and processing raw data in order to extract actionable, relevant information that assists organizations in making educated choices. The technique reduces the risks associated with decision-making by offering relevant insights and data, which are often displayed as charts, graphics, tables, and graphs.

The statistical tool SPSS version 26.0 (Statistical Package for Social Science) was used in this research to evaluate the data profile and test hypotheses. The process of data analysis was utilized, regression analysis was used to assess respondents' demographic information. Regression analysis is a popular statistical learning technique for determining the relationship between a dependent variable and independent variables (Claudia, 2019). In addition to Goodness of Measure Analysis, factor analysis and reliability analysis were carried out (Hair et al. 1998; Sekaran, 2003). This was done to guarantee that the data used to test the hypotheses was both legitimate and trustworthy. Factor analysis was carried out in accordance with Hair et al (1998). Varimax rotation was also used. The Kaiser- Meyer- Olkin (KMO) measure of sample adequacy. Cronbach alpha was used to assess the instrument's reliability.

Figure 3.2 SPSS Data Analysis Procedures



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Figure 3.3 Multiple Regression Equation

$$Y = a + b_1X_1 + b_2X_2$$

Provide by (F. Siegel & R. Wagner, 2022)

Table 3.3: Difference in correlation and regression in their purpose, labeling of variables and the kinds of inferential tests applied.

<b>Characteristics</b>	<b>Correlation</b>	<b>Regression</b>
<b>Purpose of Technique</b>	Relation between two variables	Understanding the Relationship, i.e. Prediction and Explanation
<b>Labels Attached</b>	No Clear labels	Clear difference between dependent and independent variables.
<b>Inferential Tests</b>	Correlation Coefficient	Regression Coefficient, Intercept, t-statistics, Change in Regression Coefficient.

The regression coefficient expresses how well each IV (also known as predictor variable) predicts the DV. The correlation coefficient is shown here. Regression analysis would provide two distinct R values. A simple R value reflects the correlation between the observed and expected values of the DV (based on the regression equation computed). R Square refers to the other R values. R square indicates how much of the variation in the dependent variable is explained by the independent variable (s). Such as R Square score of 0.70, indicates that the IVs in the model can predict 70% of the variation in the DV. However, in multiple regression, there are two or more independent variables. Multiple regression, on the other hand, incorporates two, three, or more X factors rather than simply one Y variable. When there are more than one independent variable, multiple regression is used (Fawad, 2021).

### 3.7 Conclusion

To sum up, the research flow chart was shown in depth in this chapter. This chapter presented the research design, data collection method, and sampling design using the research flow chart, followed by the specifics of the research instrument preparation. Next that, the pilot study done using the research instrument is described, as well as the data analysis method to be carried out in the subsequent chapter.

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## CHAPTER 4: DATA ANALYSIS

### 4.0 Introduction

This chapter's major emphasis is on the data analysis findings, with thorough discussions on the data analysis results acquired using the SPSS version 28.0 software. A descriptive study of the profile and background of respondents was also conducted and will be touched on in this chapter.

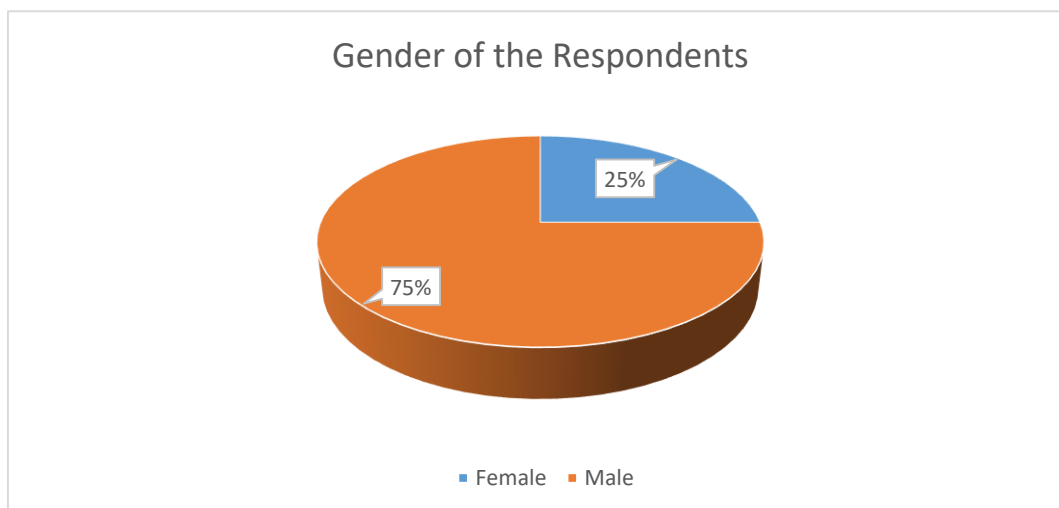
### 4.1 Descriptive Analysis

#### 4.1.1 Respondent's Demographic Profile

This section describes the demographic background of the respondents in this survey. In this data collection, all of the 200 total replies received through the survey questionnaire are valid.

##### 4.1.1.1 Gender

Figure 4.1: Frequency Analysis – Gender



Source: Questionnaire survey of this research

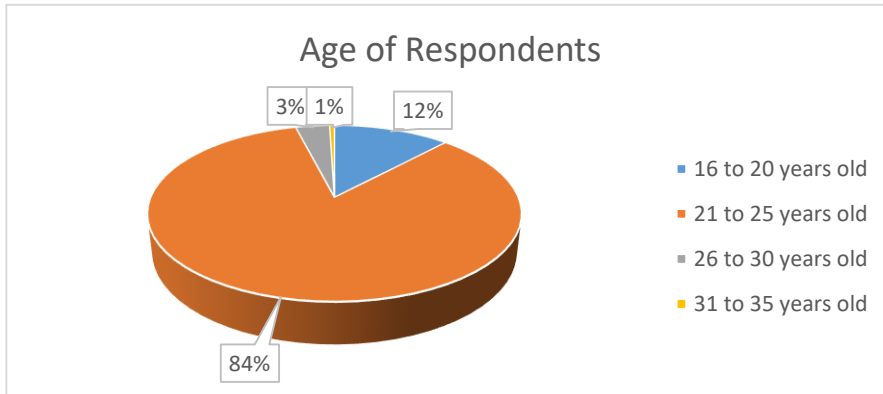


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As seen in Figure 4.1, a total of 75% (150 Respondents) are male respondents while 25% of the respondents (50 Respondents) are female respondents. We can see that there were more male respondents as compared to female respondents.

#### 4.1.1.2 Age

Figure 4.2: Frequency Analysis – Age

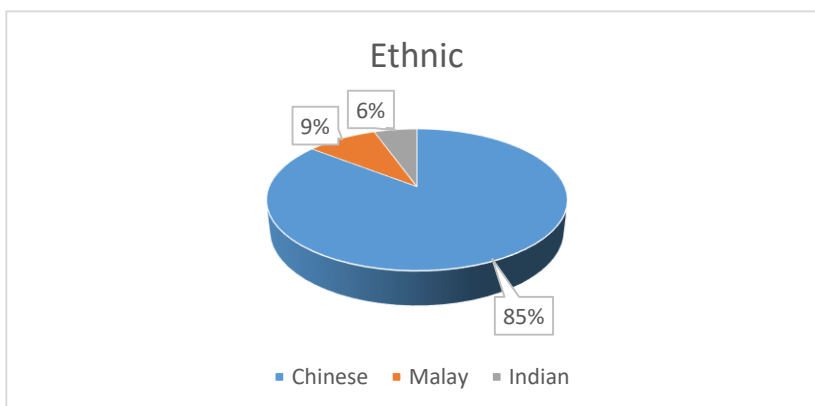


Source: Questionnaire survey of this research

Referring to Figure 1.2, a huge majority of 84% of the respondents are aged between 21 and 25 years old, which is 168 respondents. Meanwhile, 12% (24 Respondents) are aged between 16 years old and 20 years old, followed by the age group of 26 years old to 30 years old at 3% (7 Respondents). Furthermore, the remaining 1 respondents (1%) are aged 31 to 35 years old.

#### 4.1.1.3 Ethnic

Figure 4.3: Frequency Analysis – Ethnic



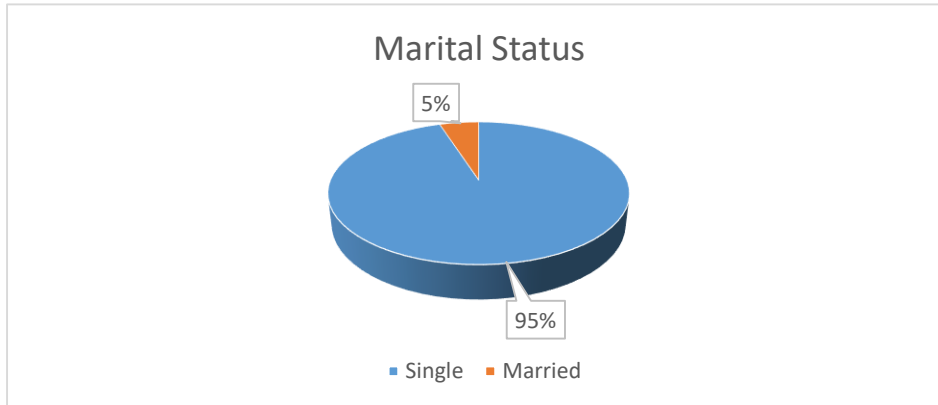
Source: Questionnaire survey of this research

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Figure 4.3 shows that 85% of the respondents (171 Respondents) are Chinese. Meanwhile, the ethnic that come with 9% of the overall 200 respondents are Malay. Follow by the remaining 6% that occupied by Indian.

#### 4.1.1.4 Marital Status

Figure 4.4 Frequency Analysis – Marital Status

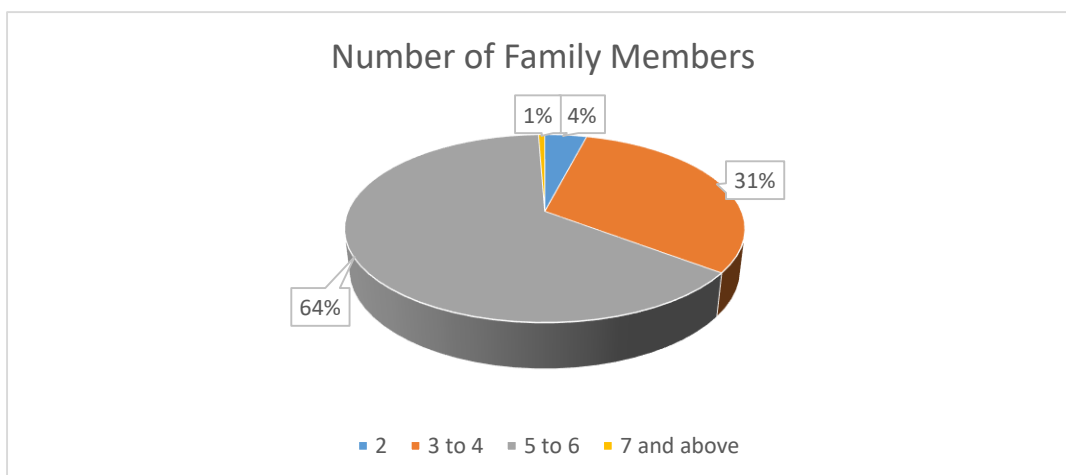


Source: Questionnaire survey of this research

Figure 4.4 shows that 95% of the respondents are single, meanwhile, there are remaining 5% (10 respondents) are married.

#### 4.1.1.5 Number of Family Members

Figure 4.5 Frequency Analysis – Number of Family Members

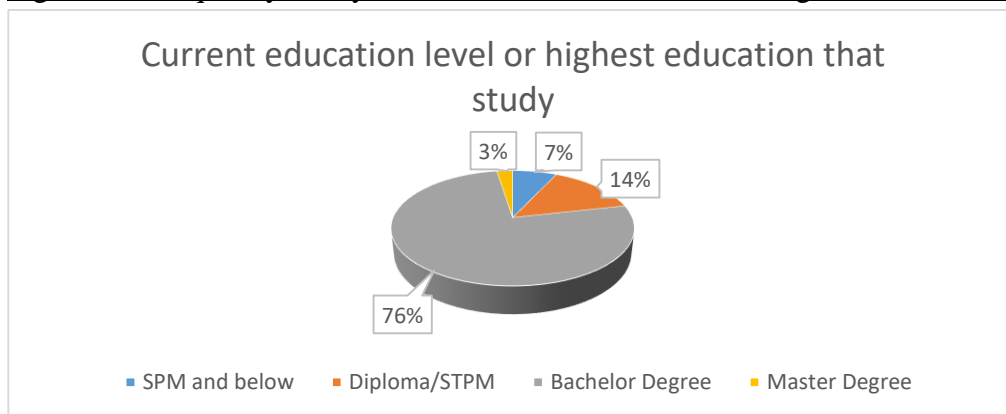


Source: Questionnaire survey of this research

From what figure 4.5 try to show us is the largest family size from the 200 responses are 5 to 6 which occupied an amount of 127 out of 200 or 64%. In addition, the following is 3 to 4 family members which have 31% and also 8% of the respondents with 2 family members. The remaining 1% have 1 family member.

#### 4.1.1.6 Current education level or highest education that study

Figure 4.6 Frequency Analysis - Current education level or highest education that study

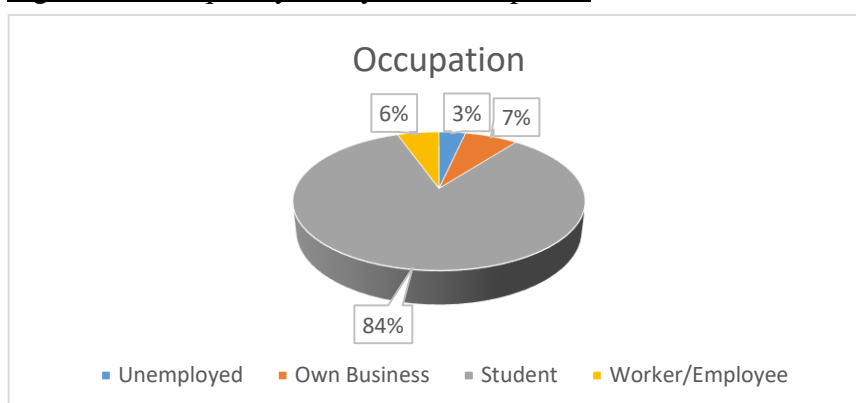


Source: Questionnaire survey of this research

Refer from figure 4.6, Bachelor Degree accounted of the majority which have 77% (152 respondents). Moreover, Diploma/STPM possess the second position of 14%, while SPM and below possess the third position with 7%. Furthermore, the remaining 3% of responses is fall in the category of Master Degree.

#### 4.1.1.7 Occupation

Figure 4.7: Frequency Analysis – Occupation



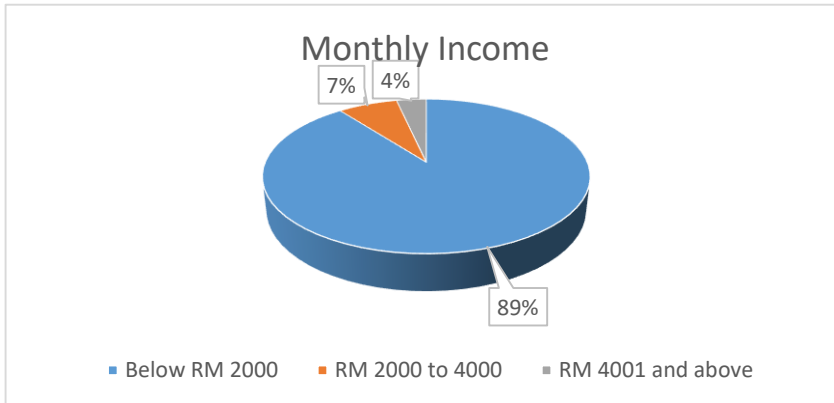
Source: Questionnaire survey of this research

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Based on the figure 4.7, most of the respondents are students which occupy 84% (168 respondents). Moreover, 7% of the respondents are working for their own business and 6% of them are an employee or worker. Lastly, the remaining 3% are not working currently.

#### 4.1.1.8 Monthly Income

Figure 4.8: Frequency Analysis – Monthly Income

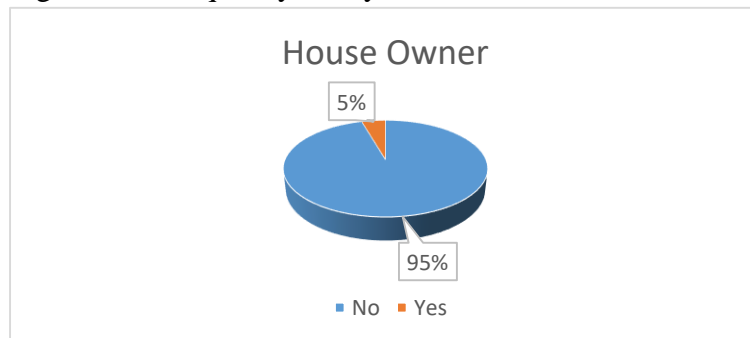


Source: Questionnaire survey of this research

Refer to figure 4.8, there are 179 respondents (89%) own the monthly income of below RM 2000. Moreover, 7% of the respondents have the range of RM 2000 to 4000 while the remaining 4% of the respondents are above RM 4001 monthly income.

#### 4.1.1.9 House Owner

Figure 4.9: Frequency Analysis – House Owner



Source: Questionnaire survey of this research

Based on figure 4.9 show that, majority of the respondents (96%) do not own a house. While 5% (9 respondents) of them are the house owner.

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## 4.2 Scale Measurement

### 4.2.1 Reliability Test

Table 4.1 Result of Reliability Test

Variable	Cronbach's Alpha	Total number of items
Attitude	0.787	5
Subjective norms	0.964	4
Perceived behavior control	0.757	5
Purchase Intention	0.611	7

Source: Developed for the Research

The rule of thumb of Cronbach's Alpha refers to table 3.1. Based on the results in Table 4.1, there are 1 variable which are perceived price scored 0.611 which fall under questionable reliability. The subjective norms scored 0.651 which is questionable reliability. There are 2 independent variable and 1 dependent variable are score over 0.7 which are perceived behavior control with 0.757, Attitude with 0.787, and subjective norms with 0.964 which 3 of them fall under good reliability.

## 4.3 Multiple Linear Regression

Table 4.2 Model Summary of Multiple Linear Regression

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.676 <sup>a</sup>	.456	.448	.34775

a. Predictors: (Constant), A, SN, PBC

Sources: Developed for the Research

According to table 4.11, the R value is 0.676, the R Square is 0.456, and the Adjusted R Square is 0.448. As per R square, attitude, subjective norms, and perceived behavioral control explain 46% of generation Z buying intention. However, 54% of it remains unexplained in this research.

It is thought to be a neutral relationship between the dependent and independent variables. According to Minitab (2019), the R Square value is less than 50% for predicting human behaviour since humans are difficult to predict based on psychology. As a result, researchers may argue that, although the relationship is neutral, the independent factors will still influence generation Z purchasing intentions toward housing property in Klang Valley.

Table 4.3 ANOVA

Model		Sum of Squares	df	Mean Square	F	P-Value
1	19.902	7.828	3	6.634	54.856	<.001 <sup>b</sup>
	Residual	23.703	196	.121		
	Total	43.604	199			

a. Dependent Variable: PI

b. Predictors: (Constant), A, SN, PBC

Source: Developed for the Research

Based on the table 4.3 above, the F-value is 54.856 and the significant value is 0.001 ( $p < 0.05$ ). It indicates that at least one of the independent variables (attitude, subjective norms, and perceived behavioural control) has positive relationship with dependent variable (purchase intention).

Table 4.4 Coefficients

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	P-Value
		B	Std. Error	Beta		
1	(Constant)	.499	.133		3.740	<.001
	A	.335	.053	.361	6.373	<.001
	SN	.106	.036	.167	2.914	.004
	PBC	.292	.035	.449	8.412	<.001

a. Dependent Variable: PI

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The multiple regression equation formed as below:

$$Y = 0.499 + .335(A) + 0.106(SN) + 0.158(PBC)$$

Whereas:

Y= Purchasing Intention

A= Attitude

SN= Subjective Norms

PBC= Perceived Behavioural Control

#### **4.4 Implication of Correlations**

##### **Hypothesis 1:**

H0: There is no positive relationship between attitude and Generation Z purchasing intention towards the housing property.

H1: There is a positive relationship between attitude and Generation Z purchasing intention towards the housing property.

Reject H0 if P-value < 0.05

Based on table 4.4, it shows that the customer purchase intention is expected to increase by 0.335 point ( $\beta_1 = 0.335$ ) for every point increase in attitude, by maintaining other variables as constant. The P-value of attitude is <0.001 which is lower than 0.05. Attitude is the second highest beta of 0.361 which is also such an important factor that influences generation Z purchase intention toward housing property. Thus, reject H0 and accept H1. It indicates that there is a positive relationship between attitude and generation Z purchase intention toward housing property in Klang Valley.

##### **Hypothesis 2:**

H0: There is no positive relationship between subjective norms and Generation Z purchasing intention towards the housing property.

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H2: There is a positive relationship between subjective norms and Generation Z purchasing intention towards the housing property.

Reject H0 if P-value < 0.05

Based on table 4.4, it shows that the customer purchase intention is expected to increase by 0.106 point ( $\beta_2 = 0.106$ ) for every point increase in subjective norms, by maintaining other variables as constant. The P-value of perceived price is 0.004 which is lower than 0.05. While the subjective norms will influence purchase intention in this research with the beta of 0.167. Thus, reject H0 and accept H2. It indicates that there is a positive relationship between subjective norms and generation Z purchase intention toward housing property in Klang Valley.

### **Hypothesis 3:**

H0: There is no positive relationship between perceived behavioural control and Generation Z purchasing intention towards the housing property.

H3: There is no positive relationship between perceived behavioural control and Generation Z purchasing intention towards the housing property.

Reject H0 if P-value < 0.05

Based on table 4.4, it shows that the purchase intention is expected to increase by 0.292 point ( $\beta_1 = 0.292$ ) for every point increase in perceived behavioural control, by maintaining other variables as constant. The P-value of perceived behavioural control is <.001 which is lower than 0.05. Perceived behavioural control has the highest beta of 0.449 which is the most important factor that influences generation Z purchase intention toward housing property. Thus, reject H0 and accept H1. It indicates that there is a positive relationship between perceived behavioural control and generation Z purchase intention toward housing property in Klang Valley.



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## 4.5 Conclusion

In conclusion, the demographical characteristics of the 200 respondents involved in this research were identified and elaborated. SPSS version 28.0 software were used in this research. Researchers use different analysis methods in order to analyse the different types of data obtained from the questionnaire. The respondents' demographic profile and general information have been analysed under descriptive analysis. The reliability test of independent variables and dependent variable has been carried out through Cronbach's Alpha. The Multiple Regression analysis was being use to analyse the factors of Independents and dependent variables. The result in multiple linear regression shows that attitude, subjective norms, and perceived behavioural control have positive significant relationship toward generation Z purchase intention.

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## **CHAPTER 5: DISCUSSION, IMPLICATION, AND CONCLUSION**

### **5.0 Introduction**

This chapter will expand on the main outcomes of this study, elaborating on the discussions given in the previous chapter. However, the implications and limitations of this research will be discussed. Furthermore, recommendations for future study to solve the mentioned limitations will be presented.

### **5.1 Discussions of Major Findings**

This section outlines the relationships between the study's independent variables and the dependent variable. In general, the study's objectives have been met.

#### **5.1.1 Relationship between Attitude and Purchasing Intention**

One of the positive relationships in this study was measuring the attitude of generation Z regarding house purchase intention. A positive attitude, according to Sinthamrong and Rompho (2015), is a reflection of positive attitudes or emotions toward a certain thing, such as products and advertisements. Many researchers use the element of attitude to predict purchase intention (Muda & Muhamed Khan, 2020; Kudeshia & Kumar, 2017; Teng et al., 2017; Wu & Lin, 2017). When customers establish a positive attitude about a product's content on social media, for example, the impact on their buy intent is huge (Muda & Mohamed Khan, 2020). Numerous studies have also demonstrated that attitude positively influences buying intentions (Lim et al., 2017; Nam et al., 2017; Teng et al., 2017; Wu & Lin, 2017). Attitude is an important component in the theory of planned behaviour (TPB), which relates to determining whether a person's action is beneficial or undesirable (Amoako et al., 2020). Supported by the attitude formation theory by Ajzen (2001), behavioural change or purchase intention in this context is the result of attitude, which is the outcome of a change in belief formed by reliable sources of information.

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The causes of these positive or negative feelings may be based on the expected environmental, economic, or sociological costs and benefits. Due to the relationship found in this research is significant, so means that the purchasing intention will be created when there is a positive attitude.

### **5.1.2 Relationship between Subjective Norms and Purchasing Intention**

Previous study has revealed that subjective norm is the most influential motivator of purchase intention (Mohd Shukri). Previous study has shown that subjective norms have a significant influence on intention. Subjective norms are a person's impressions about another person's ideas, attitudes, and acceptance regarding societal pressure to behave or act in a certain manner. The typical can be defined as social pressure that might be felt while engaging in or abstaining from engaging in a behaviour. This may demonstrate that social pressure will effect individuals in three distinct ways, where a norm can be assessed from the perspective of other people's normative expectations as well as the person's motivation when they desire their expectations. It is possible, when conducting a normative belief test, it is suggested that this be seen as a predictor of subjective norms. The community's ideas, opinions, and expectations of certain groups from the community will shape the following step. Based on the result of coefficient, subjective norms has the lowest beta score among the another two independent variables. From this study we tested the relationship between subjective norms and purchasing intention are significant and positive in hypothesis test. So, there are close relationship between both of them.

### **5.1.3 Relationship between Perceived Behaviour Control and Purchase Intention**

However, in practice, perceived behavioural control is often judged by the ease or complexity of the activity. Furthermore, other studies discovered that perceived behaviour control had little influence on intention (Pavlou & Chai, 2002). It is found that young people are variable that has a moderate influence on the intention to use online shopping. It shows that the subject's behavioral intention is done by combining two types of factors that combine a trait associated with behavior based on social influence. From the comment of social psychologists, perceived control is more essential than real control in reducing stress. Consider the following scenario:

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You were worried about the approaching exam, your misunderstanding about the topic, and your lecturer's remarks. Which would be more frustrating for you if you believed that the additional study time each day would explain the ideas from class but that nothing you could do would change your lecturer's animosity towards you? So, back to the sector of perceived behaviour control toward the house purchasing intention, from the result of regression analysis in this research show that perceived behaviour control are significant and positive in hypothesis test.

## **5.2 Implications of the Study**

In this research, we have conducted the ability of Theory of Planned Behaviour explain the intention to purchase property. The intention to purchase property was influenced by attitude, subjective norm, and perceived behaviour control. The 3 factors that mentioned have been analyse and provide a better understanding of purchase property. Moreover, the outcomes of this study have contributed some valuable information for researchers, customers, marketers and real estate owners. It is because researchers need a lot of this information to conduct in another research that can help out them to able analyse and generate the result that prove out part of the research so that they can come out with a positive result for their research. In addition, outcomes of this study can help out the customers in terms of decision making towards the housing property. Furthermore, this research can assist the marketers and real estate owners to know more about what actually Generation Z intention in purchase a housing property, so this will help out them a lot in acknowledge about their targeting customers. Last but not least, the result of the survey will provide information on the intention to purchase property and which variables affect this intention, also this study provided what influence the intention, as a result of this study I hope it will serve as a future reference on the study of property.

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### **5.3 Limitation of the Study**

A study's limitations are its defects or weaknesses. Study limitations may arise owing to restrictions on research design, technique, materials, and so on, and these issues may have an influence on your study's results. However, researchers are often hesitant to acknowledge the limits of their study in their publications, fearing that doing so may diminish the study's scientific value in the eyes of readers and reviewers. Firstly, the first limitation of this study is the sample size is too small, so the results of this study could not provide a general picture to all customers in Malaysia. Moreover, the second limitation of this study is this research only able to conduct in the area of Klang Valley. Means that this research is not valid or significant for the whole Malaysia. The last limitation is the overall result obtained cannot accurately reflect the actual customer intention to purchase real estate all over Malaysia. It is due to the part of the respondents is able to represent a small group of Generation Z in the area of Klang Valley, so the result of this research is unable to represent the whole Malaysians.

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## APPENDICES

### Appendix A: Questionnaire

Dear Respondents,

Wishing you a wonderful day. I am Teoh Kee Keat, a final year student pursuing Bachelor's Degree of Building and Property Management (Hons) in Universiti Tunku Abdul Rahman (UTAR). I am currently conducting a research project with the topic of "The impact of Generation Z that intent to purchase housing property in Klang Valley".

You are invited to participate in this research by filling up this questionnaire.

This survey aims to investigate the local Generation Z's response towards the intention to purchase housing property in the area of Klang Valley. To help us have a better understanding about your view and opinion in relation to the intention to purchase housing property in Klang Valley, please take a few minutes to complete and return this questionnaire.

Your cooperation and honest response is highly appreciated for the success of my research.

Your response will be kept confidential, and we will only share the compiled information from the many questionnaires we collected.

For any suggestions or inquires related to this survey, please contact Teoh Kee Keat at william0902@lutar.my or +60 10-903 7181.

**Thank you for your time and input in this research.**

I hereby consent on my voluntary participation in this survey which will be conducted anonymously. (As proposed accordingly by Personal Data Protection Statement - UTAR)

Yes, proceed to the questionnaire.

No, thank you for your time.

---

**Topic: The impact of Generation Z intent to purchase housing property in Klang Valley**

**Section A: Please tell us more about your personal information.**

**1. Gender**

<input type="checkbox"/>	Male
<input type="checkbox"/>	Female

**2. Age**

<input type="checkbox"/>	16 to 20 years old
<input type="checkbox"/>	21 to 25 years old
<input type="checkbox"/>	26 to 30 years old
<input type="checkbox"/>	31 to 35 years old

**3. Ethnic**

<input type="checkbox"/>	Chinese
<input type="checkbox"/>	Malay
<input type="checkbox"/>	Indian
	Others:

**4. Marital status**

<input type="checkbox"/>	Single
<input type="checkbox"/>	Married

**5. Number of family members**

<input type="checkbox"/>	2
<input type="checkbox"/>	3 to 4
<input type="checkbox"/>	5 to 6
<input type="checkbox"/>	7 and above

---

**6. Current education level or the highest education level that you study**

- |                          |                 |
|--------------------------|-----------------|
| <input type="checkbox"/> | SPM and below   |
| <input type="checkbox"/> | Diploma / STPM  |
| <input type="checkbox"/> | Bachelor Degree |
| <input type="checkbox"/> | Master Degree   |
| <input type="checkbox"/> | PhD Degree      |
| <input type="checkbox"/> | Professional    |

**7. Occupation**

- |                          |              |
|--------------------------|--------------|
| <input type="checkbox"/> | Unemployed   |
| <input type="checkbox"/> | Own Business |
| <input type="checkbox"/> | Student      |
- Others:

**8. Monthly income**

- |                          |                      |
|--------------------------|----------------------|
| <input type="checkbox"/> | Below RM 2,000       |
| <input type="checkbox"/> | RM 2,001 to RM 4,000 |
| <input type="checkbox"/> | RM 4,001 and above   |

**9. House Owner**

- |                          |     |
|--------------------------|-----|
| <input type="checkbox"/> | Yes |
| <input type="checkbox"/> | No  |

**Section B: The followings are related to the external factors that will lead to purchase a house. Kindly inform us your concern and opinion.**

Criteria	Strongly Agree			to			Strongly Disagree
<b>Factor 1: Attitude</b>							
1. Purchasing a house is a wise decision.	1	2	3	4	5	6	7
2. Purchasing a house is a smart investment.	1	2	3	4	5	6	7
3. Purchasing a house is an admired decision.	1	2	3	4	5	6	7
4. Purchasing a house is a high risk activity.	1	2	3	4	5	6	7
5. Purchasing a house will increase my gratification.	1	2	3	4	5	6	7
<b>Factor 2: Subjective norms</b>							
1. My parents thinks I shall purchase a house.	1	2	3	4	5	6	7
2. My parents would want me to purchase a house.	1	2	3	4	5	6	7
3. My parents concurs with me to buy a house.	1	2	3	4	5	6	7
4. My parents thinks purchase a house is a smart decision.	1	2	3	4	5	6	7
<b>Factor 3: Perceived behavior control</b>							
1. I have numerous opportunities (easy access to the market) to make a decision to purchase a house.	1	2	3	4	5	6	7
2. I have enough time to make a house purchasing decision.	1	2	3	4	5	6	7
3. I have enough money to purchase a house.	1	2	3	4	5	6	7

4. I have adequate housing skills and knowledge to make my own decision. If I want to buy a house.	1	2	3	4	5	6	7
5. I have full control over purchase a house.	1	2	3	4	5	6	7

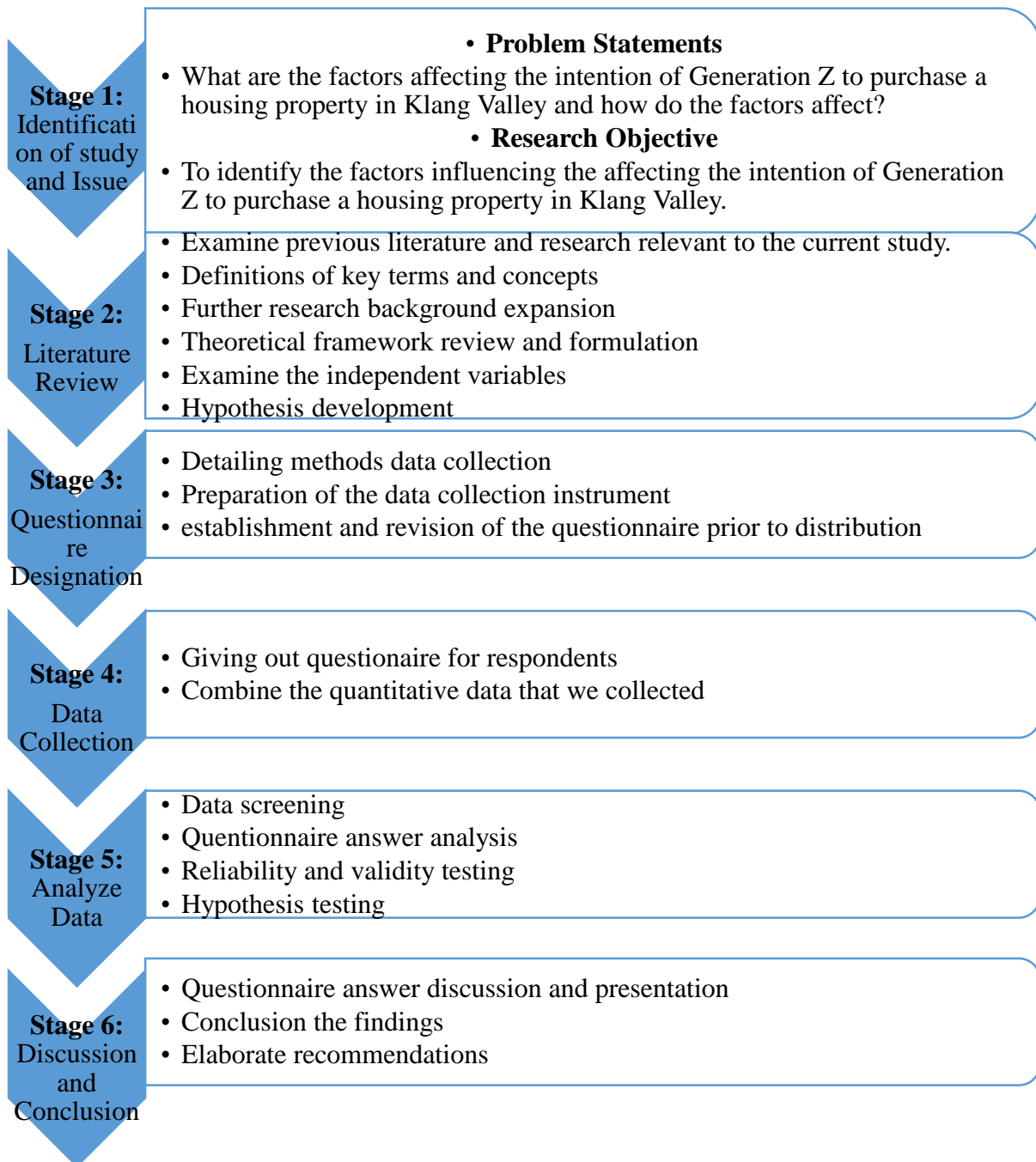
**Section C: The followings is related to your intention on purchase housing property. Kindly inform us about your agreement.**

<b>Criteria</b>	<b>Strongly Agree to Strongly Disagree</b>						
<b>Factor: Intention to purchase housing property</b>							
1. I will keep purchasing a house in future.	1	2	3	4	5	6	7
2. I plan to purchase house property as much as possible in future.	1	2	3	4	5	6	7
3. I will try to purchase a house as soon as possible.	1	2	3	4	5	6	7
4. I willing to purchase a house.	1	2	3	4	5	6	7
5. I will purchase a house for myself on living purpose.	1	2	3	4	5	6	7
6. I am not going to rent a housing property for myself to live in.	1	2	3	4	5	6	7
7. I will purchase a house while there are a salesperson good attitude with me	1	2	3	4	5	6	7

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## Appendix B: Tables and Figures

Appendix 1.1: Research Flow Chart

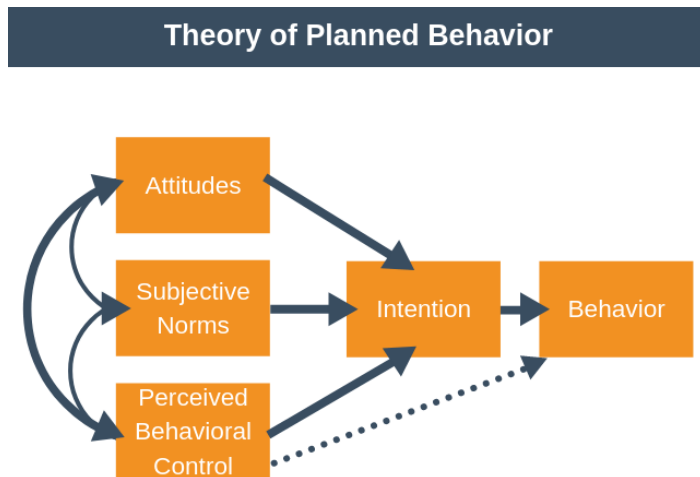




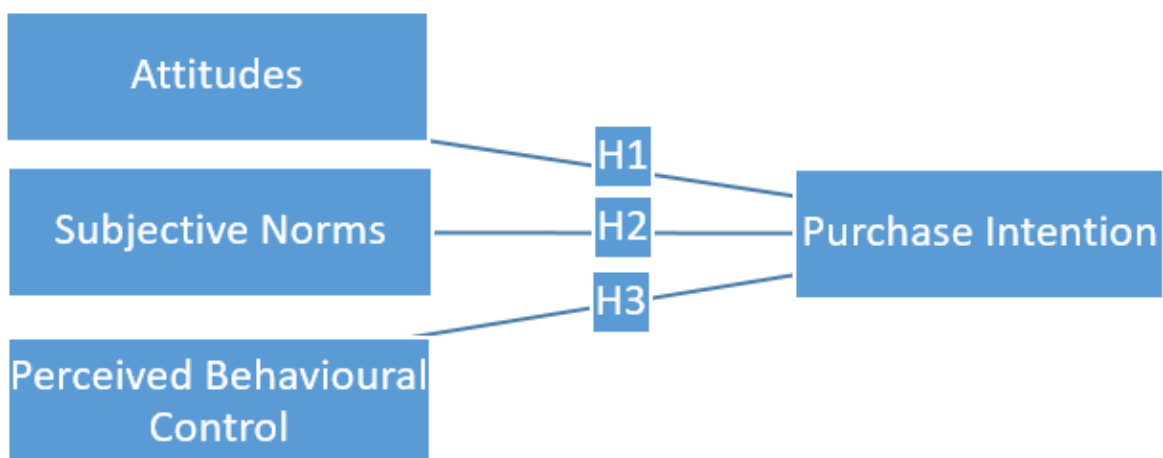
Appendix 2.1: Classification of Affordability Ratings in Malaysia (Median Multiple Ratio)

Rating	House Price-to-Income Ratio
Severely Unaffordable	5.1 & Above
Seriously Unaffordable	4.1 to 5.0
Moderately Unaffordable	3.1 to 4.0
Affordable	3.0 & Below

Appendix 2.2: Theoretical Framework – Theory of Planned Behaviour (TPB)



Appendix 2.3: Planning Behaviour Theory Framework in this Research



Appendix 3.1: Variables and Respective Measurement Statements

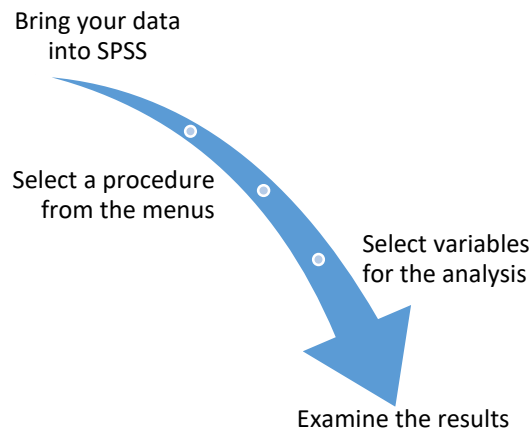
Measurement Statements	Item in Questionnaire	Reference(s)
<b>ATTITUDE</b>		
Purchasing a house is a wise decision.	S. B, Factor 1, Q.1	Tawfik Salah AI-Nahdi. (2014), (Dickson, 2020)
Purchasing a house is a smart investment.	S. B, Factor 1, Q.2	Tawfik Salah AI-Nahdi. (2014), (Dickson, 2020)
Purchasing a house is an admired decision.	S. B, Factor 1, Q.3	Tawfik Salah AI-Nahdi. (2014), (Dickson, 2020)
Purchasing a house is a high risk activity.	S. B, Factor 1, Q.4	Tawfik Salah AI-Nahdi. (2014), (Brumer-Smith, 2021)
Purchasing a house will increase my gratification.	S. B, Factor 1, Q.5	(Ryan et al., 2017)
<b>SUBJECTIVE NORMS</b>		
My parents thinks I shall purchase a house.	S. B, Factor 2, Q.1	Tawfik Salah AI-Nahdi. (2014), (Esther, 2020)
My parents would want me to purchase a house.	S. B, Factor 2, Q.2	Tawfik Salah AI-Nahdi. (2014), (Esther, 2020)
My parents concurs with me to buy a house.	S. B, Factor 2, Q.3	Tawfik Salah AI-Nahdi. (2014), (Esther, 2020)
My parents thinks purchase a house is a smart decision.	S. B, Factor 2, Q.4	Tawfik Salah AI-Nahdi. (2014)
<b>PERCEIVED BEHAVIOUR CONTROL</b>		
I have numerous opportunities (easy access to the market) to make a decision to purchase a house.	S. B, Factor 3, Q.1	Tawfik Salah AI-Nahdi. (2014)
I have enough time to make a house purchasing decision.	S. B, Factor 3, Q.2	Tawfik Salah AI-Nahdi. (2014)
I have enough money to purchase a house.	S. B, Factor 3, Q.3	Tawfik Salah AI-Nahdi. (2014)

I have adequate housing skills and knowledge to make my own decision. If I want to buy a house.	S. B, Factor 3, Q.4	Tawfik Salah AI-Nahdi. (2014)
I have full control over purchase a house.	S. B, Factor 3, Q.5	Tawfik Salah AI-Nahdi. (2014)
<b>HOUSING PROPERTY PURCHASING INTENTION</b>		
I will keep purchasing a house in future.	S. C, Q.1	Tawfik Salah AI-Nahdi. (2014)
I plan to purchase house property as much as possible in future.	S. C, Q.2	Tawfik Salah AI-Nahdi. (2014)
I will try to purchase a house as soon as possible.	S. C, Q.3	Tawfik Salah AI-Nahdi. (2014)
I willing to purchase a house.	S. C, Q.4	Tawfik Salah AI-Nahdi. (2014)
I will purchase a house for myself on living purpose.	S. C, Q.5	Self-Elicitation
I am not going to rent a housing property for myself to live in.	S. C, Q.6	Self-Elicitation
I will purchase a house while there are a salesperson good attitude with me	S. C, Q.7	Adedeji, O. (2019)

### Appendix 3.2: Summary of Reliability Statistics

No	Constructs	Cronbach's Alpha	Number of Items	Number of Respondents
1	Attitude	0.787	5	30
2	Subjective norms	0.964	4	30
3	Perceived behavior control	0.757	5	30
4	Purchase Intention	0.611	7	30

### Appendix 3.3: SPSS Data Analysis Procedures



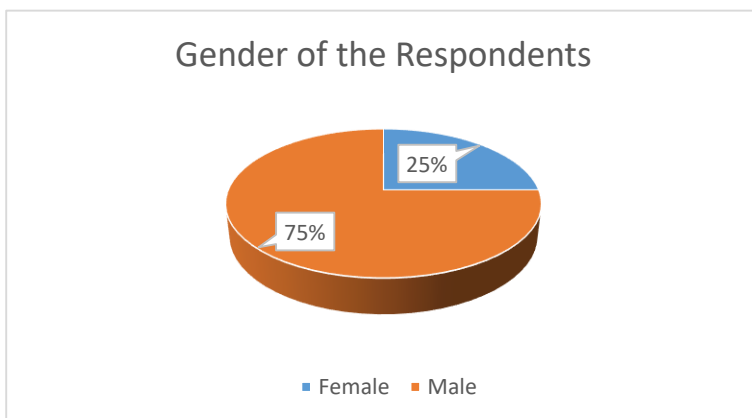
### Appendix 3.4: Multiple Regression Equation

$$Y = a + b_1X_1 + b_2X_2$$

Appendix 3.5: Difference in correlation and regression in their purpose, labeling of variables and the kinds of inferential tests applied.

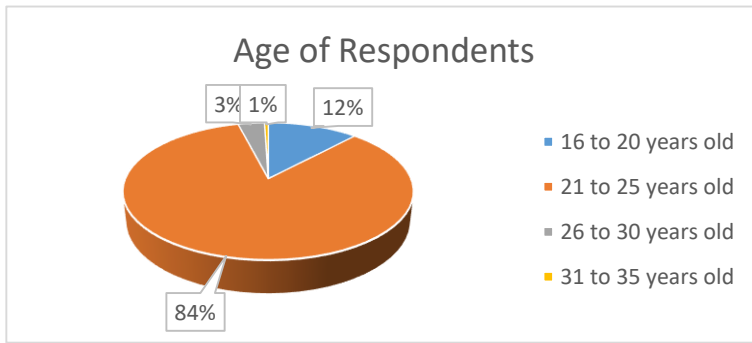
Characteristics	Correlation	Regression
<b>Purpose of Technique</b>	Relation between two variables	Understanding the Relationship, i.e. Prediction and Explanation
<b>Labels Attached</b>	No Clear labels	Clear difference between dependent and independent variables.
<b>Inferential Tests</b>	Correlation Coefficient	Regression Coefficient, Intercept, t-statistics, Change in Regression Coefficient.

### Appendix 4.1: Frequency Analysis – Gender

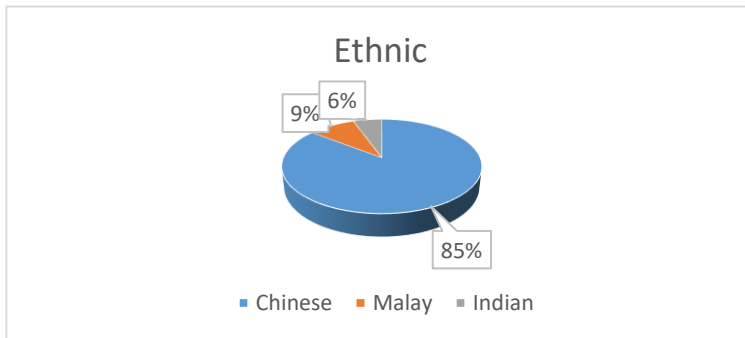


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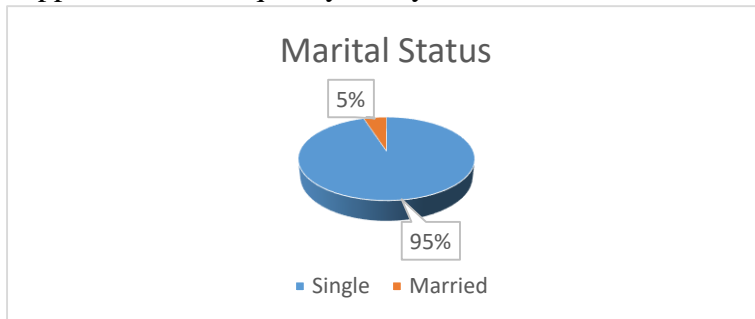
#### Appendix 4.2: Frequency Analysis – Age



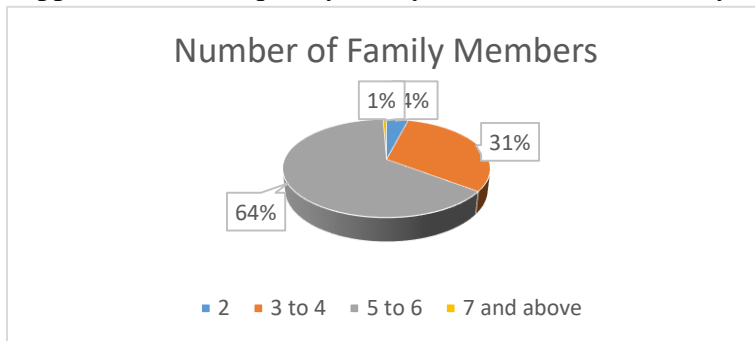
#### Appendix 4.3: Frequency Analysis – Ethnic



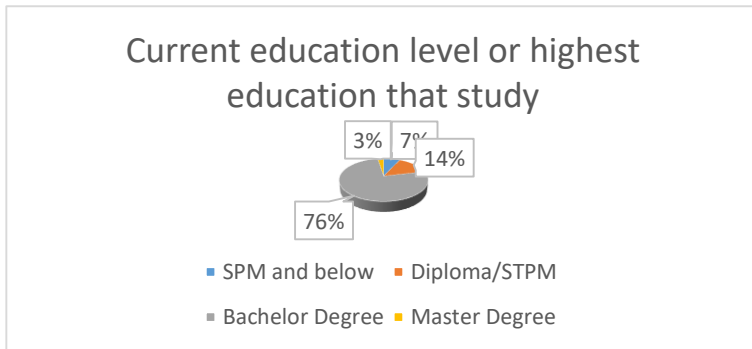
#### Appendix 4.4: Frequency Analysis – Marital Status



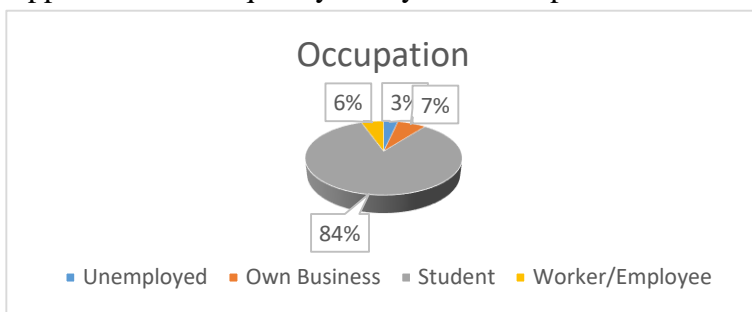
#### Appendix 4.5: Frequency Analysis – Number of Family Members



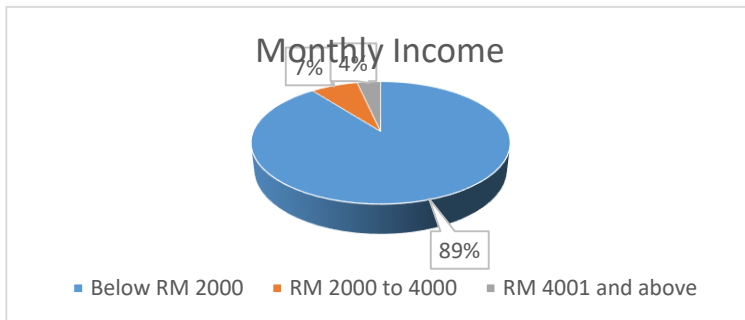
Appendix 4.6: Frequency Analysis - Current education level or highest education that study



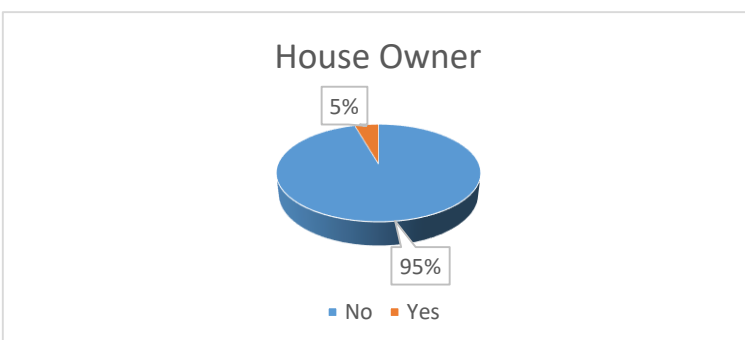
Appendix 4.7: Frequency Analysis – Occupation



Appendix 4.8: Frequency Analysis – Monthly Income



Appendix 4.9: Frequency Analysis – House Owner



Appendix 4.10: Result of Reliability Test

Variable	Cronbach's Alpha	Total number of items
Attitude	0.787	5
Subjective norms	0.964	4
Perceived behavior control	0.757	5
Purchase Intention	0.611	7

Appendix 4.11: Model Summary of Multiple Linear Regression

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.676 <sup>a</sup>	.456	.448	.34775
a. Predictors: (Constant), A, SN, PBC				

Appendix 4.12: ANOVA

Model		Sum of Squares	df	Mean Square	F	P-Value
1	19.902	7.828	3	6.634	54.856	<.001 <sup>b</sup>
	Residual	23.703	196	.121		
	Total	43.604	199			

Appendix 4.13: Coefficients

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	P-Value
		B	Std. Error	Beta		
1	(Constant)	.499	.133		3.740	<.001
	A	.335	.053	.361	6.373	<.001
	SN	.106	.036	.167	2.914	.004
	PBC	.292	.035	.449	8.412	<.001