CONTRIBUTION OF HOMEOWNERSHIP TOWARDS LIVEABLE CITY: A CASE STUDY OF KUALA LUMPUR

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DECLARATION

I hereby declare that:

(1) This Research Project is the end result of my own work and that due acknowledgement has been given in the references to all sources of information be they printed, electronic, or personal.

(2) No portion of this research project has been submitted in support of any application for any other degree or qualification of this or any other university, or other institutes of learning.

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LIST OF ABBERVIATION

ANOVA	Analysis of Variance
CSR	Corporate Social Responsibility
DR	Developer Role
DRN	Dasar Perumahan Negara
F	Financial
GR	Government Role
L	Location
LS	Lifestyle
MBA(BM)	Master of Business Administration (Building Management)
PRIMA	Perumahan Rakyat 1 Malaysia
RUMAHWIP	Rumah Wilayah Persukutuan
UTAR	University Tunku Abdul Rahman
SPNB	Syarikat Perumahan Negara Berhad
SPSS	Statistical Package for Social Science

ABSTRACT

Homeownership plays a crucial role in shaping the foundations of urban livability, serving as a cornerstone in creating a vibrant and sustainable city. In the context of Kuala Lumpur, the attainment of homeownership is influenced by a variety of factors, including financial considerations, geographical location, government policies, developer strategies, and lifestyle preferences. These factors collectively form a complex landscape that shapes the ability of individuals, particularly within middle- and low-income groups, to achieve homeownership. Income levels, accessibility, and housing affordability are critical components in this dynamic, underscoring the importance of a multi-faceted approach to understanding how homeownership contributes to the broader concept of a livable city. Given the significance of these influences, this study seeks to explore how these elements interact to promote or hinder homeownership in Kuala Lumpur.

The Malaysian government has taken proactive steps to address the challenges associated with housing accessibility and affordability through targeted policies aimed at improving living standards. Recognizing the importance of housing as a key determinant of urban well-being, this study aims to provide a comprehensive understanding of the factors influencing homeownership in Kuala Lumpur. Using data collected through questionnaires, it investigates the relative significance of financial conditions, location, government interventions, developer roles, and lifestyle choices. Specifically, the research objectives are to identify the key factors influencing homeownership and to determine the most significant factor contributing to the realization of a livable city. By analyzing these elements, the study seeks to offer valuable insights into the interplay between homeownership and urban livability, providing recommendations that can guide future housing policies and contribute to the development of a more inclusive and sustainable Kuala Lumpur.

Keyword: Homeownership, Liveable city, Urban development, Housing policy, Kuala Lumpur
Subject Area: HT170-178 Urban renewal. Urban redevelopment

CHAPTER 1: INTODUCTION

In this chapter provides an overview of the specific research context, followed by a detailed problem statement. It then presents the research questions and objectives, highlights the significance of the study, and outlines the research structure designed to address the identified questions.

1.1 Research Background

The challenges surrounding home ownership are prevalent in every country, often stemming from factors such as financial constraints, inadequate infrastructure, and the unavailability of affordable housing units. This article sheds light on the primary issues confronting communities in the State of Kuala Lumpur, Malaysia. Presently, the Malaysian housing landscape reflects a consistent trend of annual price escalation for residential properties, as evidenced by data from the JPPH in 2014. This trend persists regardless of whether such increases are regulated by governmental policies or driven by market forces controlled by developers.

In Malaysia, the prospect of owning a home is fraught with numerous hurdles, particularly concerning affordability and accessibility for potential buyers. Challenges abound, ranging from a scarcity of low and medium-cost housing units compared to the overwhelming demand, to the prevalent issue of abandoned housing projects plaguing the landscape. Adding to the complexity, as highlighted by DNH (2012), many residential areas lack essential social amenities and facilities such as reliable transportation, adequate security measures, and proper maintenance services. Despite efforts to address these issues, the provision of affordable housing remains insufficient to adequately cater to the diverse needs of Malaysian communities, exacerbating the housing dilemma.

Furthermore, there exists a notable deficiency in adhering to all legislative and regulatory requirements to ensure that housing projects are implemented in accordance with approved specifications. In response to this challenge, the Federal Government prioritized enhancing access to housing financing in 2018, as outlined in the National Housing Policy (DNH 2018), aiming to cater to the housing needs of middle- and low-income demographics. According to a report by Bank Negara Malaysia (2023), households earning below RM5000 (USD1204.67) per month in urban areas, or less than RM3000 (USD722.80) monthly elsewhere, encounter significant obstacles in securing bank financing for housing. Hence, it is imperative to examine these issues from diverse perspectives to reach an impartial assessment regarding homeownership.

The study aimed to delve into these issues and pinpoint crucial factors that address the knowledge gap in property analysis for homeownership and its correlation with creating livable cities. Previous research, exemplified by Jayantha and Oladinrin (2020), has illustrated how various factors, including those influencing homeownership and fluctuations in home prices, impact housing affordability for specific demographic groups in urban settings. Nonetheless, there remains a dearth of empirical studies investigating the fundamental factors influencing homeownership in the context of livable cities. This gap in research, particularly within Malaysia, has led to limited awareness and insufficient governmental and developer intervention. This study endeavors to identify the primary factors shaping homeownership to align with the principles of a livable city. Focusing on middle-income earners, encompassing both potential buyers and current homeowners in Kuala Lumpur, the research also solicits insights from industry experts, spanning governmental bodies and private entities (developers). Through this comprehensive approach, the study seeks to provide actionable insights for policymakers and stakeholders to enhance homeownership within the framework of livable city initiatives.

The factors and opinions from separate groups show the actual issues middle-income people in Malaysia deal with regarding buying homes. These problems involve how much people want to buy houses versus how many are available, how affordable, and reachable they are. Middle-income folks in Malaysia are worried because the government's housing policies do not really cater to them. They do not have many choices because there aren't any government rules or systems to

assist them in buying homes they can afford. So, this research can indirectly help city residents by addressing their needs and advantages.

This article delves into the realm of affordable housing and urban development within the vibrant cityscape of Kuala Lumpur, addressing a notable gap in research within the context of Malaysian urban environments. Kuala Lumpur stands out not only for its robust transportation infrastructure but also for its allure as a tourist destination, boasting a rich tapestry of historical landmarks and cultural attractions. Within the realm of tourism, Kuala Lumpur embraces a culture-centric approach, catering to diverse interests and preferences. Historically, Kuala Lumpur has served as a pivotal hub for suburban expansion, facilitating the rapid growth of the cityscape since the early 20th century, as highlighted by Abdul Samad et al. (2018). Situated at the heart of Malaysia's administrative landscape, Kuala Lumpur epitomizes the dynamic fusion of heritage and modernity within Southeast Asia.

In Kuala Lumpur, because of its unique way of growing influenced by cities, there are many schools and colleges where people learn a lot, which can help make it a smart city. The main question of the research is: what makes owning a home important for making a city good to live in? The study wants to find out the most important reasons why people should own homes, so that the government and builders can understand and follow them. Separate groups of people are asked about these reasons to get different opinions. The study also talks about ways to help people own homes better, which will help the government handle these issues well later.

1.2 Problem Statement

In recent years, the phenomenon of urbanization has profoundly transformed the landscape of cities worldwide, including Kuala Lumpur. As the capital of Malaysia, Kuala Lumpur has experienced rapid growth, attracting diverse populations seeking better economic opportunities, education, and quality of life. However, this urban influx has led to significant challenges related to housing affordability and availability, raising critical questions about the relationship between homeownership and urban livability.

In Kuala Lumpur, homeownership is increasingly viewed as a cornerstone of community stability and individual well-being. However, rising property prices, coupled with inadequate affordable housing options, have made homeownership elusive for many residents. The soaring cost of living, compounded by the economic disparities faced by various demographic groups, poses serious obstacles for potential homeowners, particularly among lower and middle-income households. As a result, a substantial portion of the population finds itself either renting in an unstable housing market or living in substandard conditions, which can lead to feelings of disenfranchisement and social dislocation.

Furthermore, the lack of affordable housing options can adversely impact the social fabric of Kuala Lumpur. Communities where homeownership is unattainable often experience higher rates of transience, lower levels of community engagement, and diminished social capital. These factors are crucial for fostering a livable environment, where residents feel secure, connected, and invested in their neighborhoods. The challenges of homeownership in Kuala Lumpur not only affect individual residents but also have broader implications for the city’s overall livability and sustainability.

This research aims to address these critical issues by exploring the intricate relationship between homeownership and livability in Kuala Lumpur. Specifically, it seeks to investigate how homeownership—or the lack thereof—impacts residents' quality of life, community cohesion, and engagement with their urban environment. By examining the existing housing policies, market dynamics, and residents' experiences, this study aims to provide valuable insights into how enhancing access to homeownership can contribute to a more livable Kuala Lumpur. The research aspires to inform policymakers, urban planners, and community stakeholders about strategies that could facilitate greater homeownership opportunities and, in turn, foster a more sustainable and inclusive urban landscape.

1.3 Research Questions

Based on the above problems statements, the following questions were proposed.

i. What are the key factors influencing homeownership in Livable city, Kuala Lumpur?
ii. Which is the most key factor influencing homeownership in Livable city, Kuala Lumpur?

1.4 Research Objectives

The research objectives derived from the key research questions designed to systematically explore the relationship between homeownership and urban livability in Kuala Lumpur.

i. To provide a comprehensive understanding of the factors influencing homeownership in Kuala Lumpur.
ii. To identify the most significant influences the homeownership in Kuala Lumpur.

1.5 Significations of the Study

First and foremost, future researchers can benefit from this study by knowing what are the factors that influencing homeownership in Kuala Lumpur, Malaysia, a city recognized for its livability. This study provides valuable insights into how homeownership impacts urban development, infrastructure, and long-term planning. By understanding the role of homeownership in shaping urban spaces, city planners and policymakers in Kuala Lumpur can design more sustainable and livable environments. Additionally, homeownership may promote balanced development, fostering neighborhoods that integrate residential, commercial, educational, and recreational spaces, enhancing the city's overall livability.

Homeownership is closely linked to financial stability and wealth accumulation, and this research can shed light on how homeownership opportunities in Kuala Lumpur contribute to the city's economic vitality by reducing wealth inequality and strengthening the middle class. Additionally, by exploring the connection between homeownership and poverty reduction, the study can help

identify strategies to promote affordable housing, thereby fostering economic equity and social stability in the city.

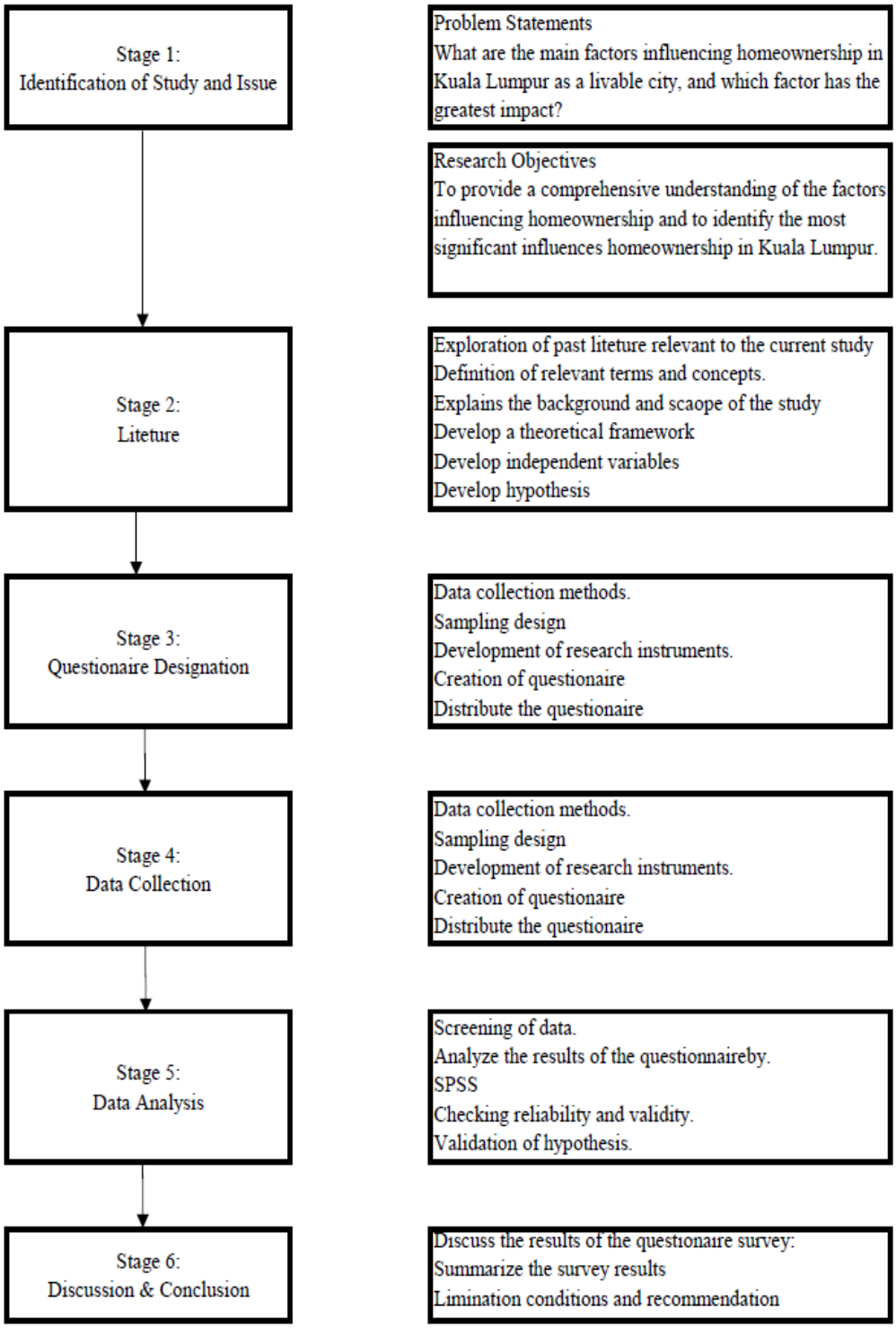
Homeownership tends to foster more stable and invested communities, as residents with a long-term stake in their neighborhoods contribute to enhanced social cohesion, safety, and civic participation, building more resilient communities within Kuala Lumpur. Additionally, homeowners are often more engaged with local governance, and this research could reveal how their involvement improves the maintenance of public services, infrastructure, and overall city management.

This study can examine how homeownership may encourage individuals to adopt energy-efficient technologies, supporting Kuala Lumpur's environmental sustainability goals. Homeowners are also more likely to invest in green spaces and sustainable building materials. Furthermore, homeownership in well-planned urban areas can contribute to the preservation and development of green spaces, which are crucial for improving air quality, mitigating urban heat islands, and providing recreational areas, all of which enhance the city's livability.

The findings from this study could inform future housing policies by highlighting the direct and indirect benefits of homeownership in fostering a livable city. This may prompt reforms in affordable housing programs, land use regulations, and incentives for first-time buyers in Kuala Lumpur. Additionally, the study can address challenges related to housing affordability and accessibility, offering recommendations to overcome barriers that prevent individuals from owning homes, particularly in a rapidly urbanizing city like Kuala Lumpur.

1.6 Research Flow Chart

Figure 1: Research Flow Chart



1.7 Chapter Layout

The research body comprises five chapters structured as follows:

A summary of the study effort is given in Chapter 1, which also acts as a preface for Chapters 2 through 5. It contains an introduction that is pertinent to decisions made on the homeownership contributes to a liveable city, as well as discussions of the problem statement, research objectives, research background, research questionnaire, and study significance.

The introduction and a review of pertinent literature related to the research context are provided in Chapter 2. A survey of pertinent theoretical models is also included in this chapter, along with a conceptual framework for additional research. In addition, Chapter 2 concludes with the development of hypotheses resulting from the literature review.

Chapter 3 delves into detailing the research design, encompassing discussions on methodologies for data collection, sampling design, and construct measurement. An online questionnaire is constructed for data collection purposes, and the data preparation process is outlined. Moreover, the chapter addresses the data analysis techniques employed, concluding with a summary of the major themes covered in Chapter 3.

The descriptive analyses that go into more detail on the respondents' demographic profile and the homeownership status are presented in Chapter 4. In addition, regression analyses are presented because they are crucial for analyzing each variable separately and in connection with other variables. Finally, a link for the following chapter will be provided at the end of Chapter 4.

The goal and structure of Chapter 5 are outlined in the introduction, which also serves as a link to the key issues of the preceding chapter. The statistical analyses of the whole descriptive and regression analyses will be summarized in this chapter. Additionally, it contains discussions of the key discoveries that support the goals and theories of the research. policymakers and urban planners aiming to enhance liveability in rapidly developing metropolitan areas like Kuala Lumpur. The study's limitations will be highlighted in the last section.

CHAPTER 2: LITERATURE REVIEW

This chapter will outline the primary research directions and topics, drawing extensively on relevant theories and literature from both domestic and international sources. It will provide a comprehensive review of current research progress and findings, as well as analyze the existing theories and studies discussed in the article.

2.1 Review of Literature

Urbanization is one of the defining trends of the 21st century, with cities like Kuala Lumpur experiencing rapid growth, creating both opportunities and challenges for urban planners and policymakers. Housing is a critical factor in the livability of any city, and homeownership has been shown to have significant social, economic, and psychological impacts on individuals and communities. The role of homeownership in contributing to the overall livability of cities is multifaceted, as it intersects with economic stability, community cohesion, urban development, and public policy.

This literature review aims to explore the contribution of homeownership to the concept of a livable city, focusing on Kuala Lumpur as a case study. The review is structured around the key factors influencing homeownership as outlined in the research objectives: financial factors, location, the role of government, the role of developers, and the lifestyle. Each of these dimensions will be critically examined through existing literature, providing a foundation for understanding how homeownership contributes to or detracts from the livability of Kuala Lumpur.

2.1.1 Homeownerships

The Malaysian Government, along with different agencies and ministries, is working hard to make sure people can afford houses. They have programs like RUMAWIP, Malaysian Civil Servants

Housing Branch, SPNB, and PR1MA. These programs help low and middle-income people buy houses. Apart from the Federal Government, State Governments are also doing similar things. For example, the Selangor State Government has a program called MySelangor House. The ability of middle-income individuals to own a home is typically hindered by their income, serving as a primary obstacle in their path to homeownership. Nevertheless, beyond income, there exists a multitude of additional factors that demand attention from prospective homebuyers, current homeowners, and industry experts when assessing the feasibility of owning a house and its affordability. These factors encompass various aspects ranging from market conditions and mortgage rates to personal financial circumstances and creditworthiness, collectively shaping the landscape of homeownership opportunities and challenges. This research delves into the multifaceted dynamics influencing home ownership, particularly emphasizing housing affordability and accessibility within the framework of fostering a livable urban environment. The formulation of effective housing policies is imperative to facilitate both renters and homeowners in securing affordable and high-quality residences (Herbert et al., 2013). Moreover, the political landscape underwent a significant shift in Malaysia in 2018 with the advent of a new government.

Consequently, the issue of housing accessibility has escalated in importance, particularly for middle-income earners, as it remains inadequately addressed by governments across both developed and developing nations (Aziz et al., 2011; Vergara-Perucich, 2019). This underscores the pressing need for comprehensive strategies to tackle the challenges associated with housing access and affordability on a global scale. The increasing urbanization trend has significant implications for the livability of cities, particularly for potential homeowners venturing into the real estate market (Clark et al., 2019). This demographic shift underscores the pressing need to address the accessibility of affordable housing, a challenge that is poised to become even more acute as the global population is projected to reach 8.5 billion by 2030, with 60% residing in urban areas (United Nations, 2015). With an estimated three billion individuals requiring new housing and essential infrastructure within urban centers, the spotlight on the housing supply system intensifies. Effective financial management is paramount to ensuring that urban residents can afford housing and associated expenses, highlighting the critical importance of sustainable economic strategies.

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In Malaysia, a developing nation undergoing rapid urbanization and experiencing substantial population growth, the demand for housing is escalating at a staggering pace. This phenomenon is particularly pronounced in key urban centers such as Kuala Lumpur, Petaling Jaya, Johor Bahru, and Georgetown (Buhaug and Urdal, 2013; Samad et al., 2017). Despite this surge, the rate of home ownership remains relatively low, standing at 69.1% for the urban population in 2010 according to the most recent Population and Housing Census data. Access to affordable housing emerges as a critical challenge, exacerbated by the rapid escalation of housing prices (Samad et al., 2017). For instance, in major cities like Kuala Lumpur and the state of Selangor, the rates of home ownership are significantly lower, standing at 53.5% and 66.9%, respectively, underscoring the persistent struggle for many to secure housing. Overall, the rate of home ownership across urban and rural-urban areas in Malaysia stands at 72.5% (Khazanah Research Institute, 2015). With the urban population expected to grow by an estimated 2% annually, reaching 38.6 million by 2040, it is imperative for both governmental and municipal bodies to escalate efforts in providing adequate housing solutions to meet this burgeoning demand.

The surge in house prices has compounded the challenges for Malaysians grappling with the already burdensome cost of living, exacerbated by the implementation of the goods and services tax (GST) in 2015 under the previous Government. Additionally, the elimination of subsidies on essential items such as petrol and sugar further strained household budgets (Zain and Yusof, 2017). The resulting scenario renders the dream of homeownership virtually unattainable for many aged 23 to 40. Malaysians continue to confront a stark disparity between the availability of affordable housing and their household incomes, particularly among the middle-income demographic. This segment often finds itself caught in a quandary, being both ineligible for low-cost housing programs due to their qualifications and unable to afford properties developed by private housing developers (Samad et al., 2017). Data from the first quarter of 2017 revealed a concerning trend, with only 20% of new housing launches priced below RM250,000, marking a notable decrease from the 33% recorded between 2010 and 2014 (Yusof et al., 2019). According to insights from the 'Housing Watch' website provided by Bank Negara Malaysia (Ling and Almeida, 2016), most new homes fall within the price range of RM250,000 to RM500,000, aligning with the median annual household income estimated at RM63,000.

2.1.2 Kuala Lumpur

Kuala Lumpur, as the capital city of Malaysia and a rapidly growing urban center, faces significant challenges in its housing market, which directly influences its livability. The housing market in Kuala Lumpur has been shaped by various economic, social, and policy-driven factors, with affordability being the primary concern for both policymakers and residents. Urbanization, population growth, and the rising cost of living have led to a demand-supply imbalance, making it increasingly difficult for many residents, especially those from middle- and lower-income groups, to afford homes. This section examines the current housing market in Kuala Lumpur by discussing affordability issues, market trends, government interventions, and future projections, supported by journal articles and other academic sources.

2.1.2.1. Affordability and Homeownership Challenges

The issue of housing affordability has been a long-standing concern in Kuala Lumpur. According to Rahman and Ismail (2016), affordability is determined by the relationship between household income and property prices, and for many residents of Kuala Lumpur, this relationship has become increasingly skewed. In their study, they highlight that while household incomes have grown marginally over the years, property prices have risen at a much faster rate, creating a housing affordability crisis. This disparity is a key barrier to homeownership for many urban dwellers, particularly those in the middle-income segment, who are often referred to as the "sandwich generation"—too wealthy to qualify for government housing subsidies but not affluent enough to afford private properties.

Furthermore, Hashim (2010) pointed out that housing affordability in Kuala Lumpur is further exacerbated by the high demand for property, driven by urban migration and foreign investments. As the city continues to grow and attract a diverse population, the demand for housing has outpaced supply, particularly in affordable housing categories. Developers often focus on constructing high-end or luxury properties, which offer higher profit margins, while neglecting the need for affordable homes. This has led to a market where a large proportion of new housing stock is out of reach for the average Malaysian.

According to a report by Bank Negara Malaysia (2019), housing is considered "seriously unaffordable" in Kuala Lumpur based on the median multiple approach, which compares median house prices to median annual household income. In Kuala Lumpur, the median house price is about 6.5 times the median household income, significantly higher than the global affordability benchmark of 3.0 times. This suggests that housing in Kuala Lumpur is becoming less accessible to most of its residents.

2.1.2.2. Demand and Supply Imbalance

The demand-supply imbalance in the Kuala Lumpur housing market is another critical issue. Zainon, Rahim, Hashim, and Isa (2017) argue that the oversupply of high-end properties, coupled with an undersupply of affordable housing, has created a mismatch in the housing market. Their research shows that the focus of property developers on luxury developments, driven by higher profit margins, has led to an oversupply of expensive homes, while the demand for affordable housing remains unmet.

Moreover, Abdul Aziz and Jahn Kassim (2011) note that the public-private partnerships in housing development have not been as successful as intended in addressing the housing needs of the lower-income population. The lack of affordable housing options has not only widened the gap between supply and demand but has also contributed to the growing socio-economic inequality in the city. The imbalance has resulted in a rise in unsold properties, particularly in the luxury segment, as noted by Knight Frank Malaysia (2020), which reported an increasing inventory of unsold high-end units in Kuala Lumpur due to oversupply.

The oversupply of luxury homes and underproduction of affordable units create challenges for homeownership. While the wealthy and foreign investors can afford to purchase these high-end properties, middle- and low-income households are left struggling to find homes that fit within their budgets. This has also led to an increase in the number of households renting homes instead of owning them, which further exacerbates the sense of insecurity and instability in the housing market.

2.1.2.3. Government Interventions and Affordable Housing Policies

Recognizing the need for affordable housing, the Malaysian government has introduced several policy initiatives to address the housing crisis. One of the most notable initiatives is the PR1MA (Perumahan Rakyat 1Malaysia) program, which was launched in 2011 with the goal of building affordable homes for middle-income earners. Shuid (2016) explains that PR1MA aims to provide quality homes at affordable prices in urban areas like Kuala Lumpur, where housing affordability is a pressing issue. However, despite its ambitious goals, the program has faced implementation challenges, including delays in project completion and limited success in delivering the targeted number of homes.

Another significant government initiative is the My First Home Scheme, which was introduced to help young Malaysians purchase their first homes without needing to make a down payment. This scheme is particularly targeted at first-time homebuyers, who are often priced out of the market due to the high initial cost of purchasing a property. While these initiatives have helped some households achieve homeownership, Shuid (2016) notes that the overall impact of these programs has been limited by bureaucratic hurdles, financing constraints, and the misalignment between policy objectives and market realities.

Furthermore, Bank Negara Malaysia (2019) has also advocated for a comprehensive housing policy that addresses the affordability issue more systematically. Their proposal includes measures such as increasing the supply of affordable homes, improving access to housing finance, and enhancing urban planning to ensure that new housing developments are located in areas with adequate infrastructure and public services.

2.1.2.4. The Role of Developers and Market Speculation

Property developers play a significant role in shaping the Kuala Lumpur housing market, but their focus on profitability has led to the proliferation of high-end developments. Abdul Aziz and Jahn Kassim (2011) discuss how developers, driven by market speculation and higher returns, often prioritize luxury housing projects, which has contributed to the housing affordability crisis.

Speculative buying, particularly by foreign investors, has also driven up property prices, making it even harder for residents to afford homes.

Additionally, Hashim (2010) emphasizes that many developers are reluctant to invest in affordable housing due to lower profit margins and perceived risks. This has led to a situation where the government must intervene more heavily to incentivize developers to build affordable homes. However, as Zainon et al. (2017) point out, government incentives alone may not be sufficient to address the housing crisis unless there is greater alignment between public policy and market dynamics.

2.1.2.5. Prospects for the Future and Sustainability

Looking ahead, the future of the housing market in Kuala Lumpur will depend on several factors, including government policies, market adjustments, and economic conditions. Hamid and Talib (2014) suggest that sustainable urban development, including the promotion of green buildings and energy-efficient homes, could play a key role in addressing the housing needs of Kuala Lumpur's growing population. Integrating sustainability into the housing market could also help alleviate some of the environmental pressures associated with urbanization, such as traffic congestion, pollution, and land scarcity.

In addition, Bank Negara Malaysia (2019) stresses the importance of long-term planning and collaboration between public and private stakeholders to ensure that the housing market in Kuala Lumpur becomes more balanced and equitable. The success of future housing developments will largely depend on the ability to meet the needs of middle- and lower-income households while ensuring that housing remains accessible and affordable for future generations.

2.1.3 Dependent Variable

2.1.3.1 Homeownership in Kuala Lumpur

The research seeks to analyze what factors influence the ability and likelihood of individuals to own homes in Kuala Lumpur. Homeownership rates or the attainment of homeownership is the main outcome that is being affected by various independent factors.

2.1.4 Independent Variable

2.1.4.1 Financial Factors

Financial factors are often the most critical determinant of homeownership, with affordability being the primary concern for potential homeowners. In Kuala Lumpur, like in many global cities, the cost of housing has risen dramatically in recent years. Studies show that financial barriers, such as rising property prices, insufficient income levels, and limited access to affordable financing options, are among the most significant factors affecting homeownership rates (Abdullah, Nawawi, & Shatar, 2012).

A study by Bank Negara Malaysia (2018) indicated that house prices in Kuala Lumpur have far outpaced the growth of household incomes, creating a growing affordability gap. The ratio of median house prices to median income in Kuala Lumpur exceeds international benchmarks, making it difficult for many middle-income families to afford homeownership. This affordability crisis is further exacerbated by high mortgage interest rates, stringent lending criteria, and the lack of accessible financing options for first-time buyers (Rahman & Ismail, 2016).

Several models have been proposed to address the financial challenges of homeownership. Affordable housing schemes, such as Malaysia's "My First Home Scheme" and the "PR1MA" program, aim to provide financial assistance and incentives for low- and middle-income households. However, critiques of these programs highlight the limited availability of truly affordable homes and the inadequacy of subsidies in bridging the affordability gap (Khalid, 2019). Furthermore, economic uncertainties, such as inflation and unemployment, significantly impact the financial capacity of households to purchase homes, underscoring the need for sustainable, long-term financial strategies to improve homeownership rates.

2.1.4.2 Property Location

Location plays a critical role in determining homeownership, as it affects not only the price of housing but also the quality of life experienced by residents. The desirability of a location is influenced by factors such as proximity to employment centers, access to public transportation, availability of amenities, and the overall environmental quality. In Kuala Lumpur, the geographic distribution of housing developments has created spatial inequalities, with centrally located properties being priced out of reach for most residents, pushing many to seek more affordable housing in suburban or peripheral areas (Zainon et al., 2017).

Research shows that residential location significantly affects an individual's ability to attain homeownership and maintain a high quality of life. Urban sprawl in Kuala Lumpur has led to the growth of suburban areas that are less connected to the city center, increasing commuting times and reducing access to essential services (Hamid & Talib, 2014). Additionally, the concentration of affordable housing in less desirable locations can exacerbate social inequalities, as residents in these areas may have limited access to quality education, healthcare, and employment opportunities.

The relationship between location and homeownership also highlights the importance of urban planning and land use policies. Kuala Lumpur's urban development has been criticized for favoring high-end, luxury housing projects over affordable housing, further limiting access to desirable locations for middle- and lower-income groups (Shuid, 2016). As such, urban planning policies that prioritize affordable housing in well-connected, amenity-rich areas are essential for ensuring that homeownership contributes positively to the livability of the city.

2.1.4.3 The Role of Government in Facilitating Homeownership

The role of government is pivotal in shaping the housing market and influencing homeownership rates. In Malaysia, the government has implemented various housing policies and programs aimed at increasing homeownership, particularly among low- and middle-income households. However, the effectiveness of these interventions has been the subject of debate.

Malaysia's National Housing Policy (DRN) aims to ensure adequate, affordable, and quality housing for all citizens, with a focus on promoting homeownership. Government initiatives such as the PR1MA housing program, the My First Home Scheme, and Rumah Selangorku have been introduced to provide financial assistance, subsidies, and affordable housing units to eligible buyers (Rahim & Ghazali, 2019). However, several studies have pointed out the limitations of these programs, including issues related to eligibility criteria, insufficient supply of affordable homes, and the concentration of these homes in less desirable locations (Tumin, 2017).

Furthermore, government policies regarding land use, zoning, and development regulations also play a significant role in determining the availability and affordability of housing. Research suggests that restrictive land use policies and bureaucratic inefficiencies have contributed to the high cost of housing in Kuala Lumpur (Shuid, 2016). To address these issues, scholars argue for a more integrated approach to housing policy that considers not only the supply of affordable homes but also the broader economic, social, and environmental factors that influence homeownership and urban livability (Hashim, 2010).

Additionally, the government's role in regulating the housing market is crucial for ensuring that speculative investment and real estate bubbles do not undermine the affordability of homes for residents. The influx of foreign investment in Kuala Lumpur's property market has been identified as a contributing factor to rising house prices, prompting calls for stricter regulations on foreign ownership and investment in residential properties (Khalid, 2019). By addressing these challenges, the government can play a more effective role in facilitating homeownership and enhancing the livability of Kuala Lumpur.

2.1.4.4 The Role of Developers in Shaping Homeownership Opportunities

Property developers are key stakeholders in the housing market, as they determine the type, location, and price of housing developments. In Kuala Lumpur, developers have been criticized for prioritizing luxury, high-end residential projects over affordable housing, exacerbating the housing affordability crisis. Research indicates that many developers are driven by profit

maximization, leading to an oversupply of high-cost housing and a shortage of affordable homes for low- and middle-income groups (Abdul-Aziz & Jahn Kassim, 2011).

The role of developers in shaping homeownership opportunities is closely tied to the regulatory environment. Scholars argue that the lack of effective government regulation and incentives for affordable housing development has allowed developers to focus on more lucrative luxury projects (Zainon et al., 2017). In addition, the high cost of land in Kuala Lumpur has made it less financially viable for developers to build affordable housing in central locations, pushing affordable housing developments to the city's outskirts.

However, some developers have recognized the need for more inclusive housing policies and have begun to incorporate affordable housing units into their projects as part of corporate social responsibility (CSR) initiatives. These efforts, while commendable, are often limited in scope and fail to address the broader structural issues that contribute to housing inequality (Hamid & Talib, 2014). To promote more equitable homeownership opportunities, scholars argue for stronger government intervention and incentives that encourage developers to prioritize affordable housing in desirable locations.

2.1.4.5 The Influence of the Lifestyle on Homeownership

The lifestyle plays a crucial role in shaping homeownership patterns and the overall livability of a city. Homeownership is not only a financial investment but also a social one, as it fosters a sense of belonging, stability, and community engagement. Research has shown that homeowners are more likely to be involved in local community activities, contribute to neighborhood maintenance, and have a greater sense of security and satisfaction with their living conditions (DiPasquale & Glaeser, 1999).

In Kuala Lumpur, the has been shaped by the city's diverse population and the socio-economic disparities that exist between different demographic groups. Studies have highlighted the role of ethnicity, income levels, and family structures in influencing homeownership patterns (Zainon et al., 2017). For example, Bumiputera policies, which provide preferential access to housing for the Malay and indigenous populations, have played a significant role in shaping homeownership

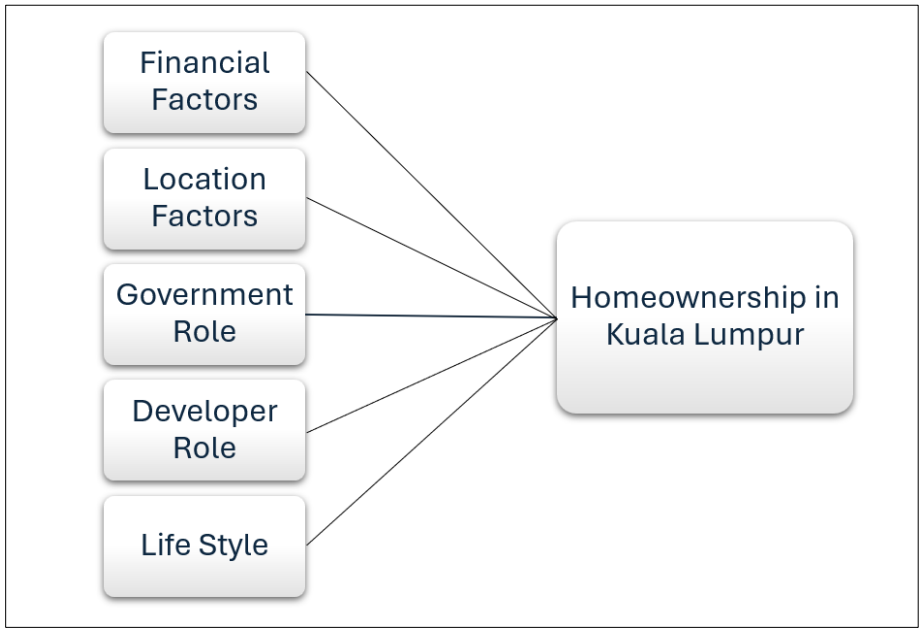
trends in Malaysia (Shuid, 2016). While these policies have succeeded in increasing homeownership among Bumiputera groups, they have also been criticized for exacerbating ethnic inequalities in the housing market.

Moreover, the lifestyle of a neighborhood can significantly impact the desirability of homeownership. Research suggests that neighborhoods with strong social capital, high levels of trust, and active community engagement are more likely to attract homeowners (Putnam, 2000). In contrast, areas with high levels of crime, poor infrastructure, and social disorganization may deter potential homeowners and contribute to urban decline (Galster, 2012). Therefore, fostering a positive lifestyle is essential for promoting homeownership and enhancing the livability of Kuala Lumpur.

2.2 Conceptual Framework

The conceptual framework can be illustrated in the following flow:

Figure 2: Linear Relationship Framework of the Independent-Dependent Variables



Note. Adapted from this research

2.3 Hypothesis Development

The hypotheses are designed to test the relationships between the independent variables (financial factors, location, government role, developer role, and lifestyle) and the dependent variable (homeownership in Kuala Lumpur). The goal is to understand how each factor contributes to homeownership, and how these factors shape the livability of the city**.** The hypothesis is stated as below:

2.3.1 Financial Factor

H1: Financial factors have a significant positive influence on homeownership in Kuala Lumpur.

Financial factors, such as property prices, household income, and mortgage accessibility, are critical determinants of whether individuals can afford to own a home. Studies (e.g., Bank Negara Malaysia, 2018; Rahman & Ismail, 2016) suggest that housing affordability is a major challenge, particularly in rapidly urbanizing cities like Kuala Lumpur. Therefore, it is hypothesized that financial factors like affordability and access to financing will positively influence homeownership rates.

2.3.2 Location Factor

H2: Location factors have a significant positive influence on homeownership in Kuala Lumpur.

Location is a key determinant in the housing decision-making process. Homes that are located near employment centers, public transportation, and essential amenities are generally more desirable, which influences individuals' decisions to purchase homes. Urban sprawl and the availability of housing in less desirable locations, as noted by Zainon et al. (2017) and Hamid & Talib (2014), create challenges for potential homeowners. Hence, location factors are expected to have a positive influence on homeownership.

2.3.3 Government Role

H3: Government interventions have a significant positive influence on homeownership in Kuala Lumpur.

Government policies and programs, such as the PR1MA housing initiative and the My First Home Scheme, play an essential role in making housing more affordable and accessible for middle- and low-income groups. However, the effectiveness of these policies has been debated (Shuid, 2016). This hypothesis posits that supportive government interventions will have a positive influence on homeownership rates by providing financial assistance and regulating the housing market to ensure affordability.

2.3.4 Developer Role

H4: The role of developers has a significant positive influence on homeownership in Kuala Lumpur.

Property developers are instrumental in determining the supply and type of housing available in the market. In Kuala Lumpur, developers have traditionally focused on luxury housing projects, which limits the availability of affordable homes for middle- and lower-income residents (Abdul-Aziz & Jahn Kassim, 2011). It is hypothesized that developers who prioritize affordable housing and adopt corporate social responsibility (CSR) practices will positively influence homeownership rates by increasing the supply of affordable homes.

2.3.5 Lifestyle

H5: The lifestyle has a significant positive influence on homeownership in Kuala Lumpur.

Homeownership is not solely an economic decision but is also influenced by social factors such as community cohesion, neighborhood safety, and social capital. Research (e.g., DiPasquale & Glaeser, 1999; Putnam, 2000) suggests that neighborhoods with strong social bonds and higher

levels of trust and engagement are more desirable for potential homeowners. Therefore, it is hypothesized that a positive lifestyle will encourage homeownership by fostering stability, security, and a sense of belonging in the community.

2.4 Conclusion

This literature review has explored the several factors influencing homeownership in Kuala Lumpur and how they contribute to the city's overall livability. Financial factors, such as affordability and access to financing, play a central role in determining homeownership rates, while location affects the desirability and accessibility of housing. The role of government and developers is also critical, as their policies and practices shape the availability and affordability of homes. Finally, the lifestyle influences individuals' decisions to pursue home.

CHAPTER 3: METHODOLOGY

In this chapter, a comprehensive explanation of the entire research study is provided, covering both the research design and the methodology utilized for data collection. The focus lies on delineating the sampling design and operational definitions of constructs utilized in the study. Furthermore, a great deal of focus is placed on the measurement scales that are used as well as the data analysis techniques that are applied to address the issue statement and hypotheses that were developed in the previous chapter.

3.1 Research Design

The research design employed in this study is quantitative in nature, aiming to quantify data and draw conclusions to identify the focus influencing homeownership in Kuala Lumpur, Malaysia, a city recognized for its livability. Quantitative research is characterized by its logical and data-driven approach, providing numerical insights into people's thoughts and behaviors from a statistical perspective. This method permits the gathering of extensive datasets that are readily structured and managed for analysis. Specifically, a descriptive research design has been chosen for this study, deemed most appropriate for its objectives. Descriptive research aims to "describe" phenomena, current situations, or characteristics of groups, organizations, or individuals. Its objective is to provide a comprehensive understanding of homeowner’s and non-homeowners financial status, projects location, government role, developer role or the lifestyle. The efficacy of descriptive research design in characterizing relevant groups, such homeowners financial and location, serves as justification for its selection. It makes it possible for the study to answer who, what, where, when, and how questions about a specific problem or circumstance. Since it offers crucial insights into the factors influencing homeownership in Livable city, Kuala Lumpur, such data is very valuable in this study.

3.2 Data Collection Method

This research employs two primary methods for data collection: primary data and secondary data. These approaches are utilized to facilitate the conduct of the study.

3.2.1 Primary Data

Primary data, essential for original research, is collected firsthand by researchers and remains uninterpreted. This method involves direct engagement with subjects through surveys, interviews, or observations, fostering accurate insights. In contrast, secondary data is pre-existing information gathered from sources such as books or articles. While primary data is more reliable due to its direct nature and controlled questioning, secondary data offers breadth and depth of information. For this research, survey questionnaires were chosen as the primary data collection method, facilitating broad data gathering from homeowners and non-homeowners to insights factors influencing homeownership in Livable city, Kuala Lumpur. Utilizing online platforms like Google Drive Forms ensured widespread accessibility and efficient data acquisition, with 145 questionnaires distributed.

3.2.2 Secondary Data

Secondary data refers to information that has been previously collected for purposes unrelated to the current study. This data is typically available in written or electronic formats and is gathered by external sources. It includes information collected at different times in the past for various other objectives (V. O. Ajayi, 2017). This study utilizes multiple sources of secondary data, including Google Scholar, Emerald, and ScienceDirect. These platforms provide access to a broad array of literature reviews, journals, publications, and other relevant materials. To ensure the credibility and reliability of the research findings, only reputable journals and trusted sources are referenced. The use of secondary research offers several advantages, such as being cost-effective and time-efficient (Showkat & Parveen, 2017). Moreover, analyzing secondary data is generally more cost-effective than conducting primary research, as it involves using data that has already been gathered. Utilizing secondary data for market analysis provides several benefits, including increased

efficiency in both time and cost savings (Curtis, 2008). By utilizing existing data sources, researchers can tap into a vast amount of information without the need for expensive and time-consuming data collection efforts.

3.3 Sampling Design

The sample size denotes the total number of respondents or subjects participating in the research study. In this investigation, a total of 145 questionnaires were disseminated to individuals and homeowners in the Kuala Lumpur area through an online platform using Google Forms. An excessively large or small sample size may not be appropriate for generating reliable results (Memon et al., 2020). Therefore, the sample size of 145 respondents was selected, which is medium in accordance with established research principles. This sample size is deemed sufficient to achieve the research objectives while avoiding the potential pitfalls associated with overly large or small samples.

3.3.1 Target Population

The target population for this study comprises the factors influencing homeownership when the individuals and homeowners purchase the properties. The decision to concentrate on individuals and homeowners in the states of Kuala Lumpur, Malaysia region stems from their status as current or prospective residents, with their purchase decisions heavily influencing the factors behind acquiring properties in that locality. To collect data from this demographic, a questionnaire was disseminated through an online Google Form. Upon completion of all 145 questionnaires by the respondents, the data collection phase concluded.

3.3.2 Sampling Frame and Sampling Location

In this study on homeownership and its contribution to a livable city, the sampling frame will consist of residents of Kuala Lumpur, including both individuals and homeowners aged 18 and above. The sampling frame will be derived from various residential areas in Kuala Lumpur, representing different types of housing such as apartments, condominiums, terrace houses, and

detached houses, as well as a range of socio-economic backgrounds. The inclusion of both individuals and homeowners is essential to capture a holistic perspective on the impact of homeownership on the livability of the city. Public records and housing development data can be used to define the population from which the sample will be drawn.

The sampling location will cover a diverse range of neighborhoods across Kuala Lumpur. Key residential areas such as Bukit Bintang, Bukit Jalil, Mont Kiara, Cheras, Setapak, and Kepong will be included in the study to ensure representation from both high-income and middle-income areas, as well as newly developed and more established neighborhoods. These locations represent different stages of urban development, socio-economic profiles, and housing types, which will provide valuable insights into the relationship between homeownership and factors such as housing affordability, community engagement, and sustainability. The diverse sampling locations will help ensure that the findings are reflective of the broader Kuala Lumpur population, making the conclusions more generalizable.

3.3.3 Sampling Elements

For this study on how homeownership contributes to a livable city in Kuala Lumpur, the sampling elements will consist of individual residents aged 18 and above, including both individuals and homeowners. The sample will include people from various socio-economic backgrounds, education levels, and housing types (e.g., apartments, terrace houses, condominiums). This ensures a wide representation of the population, capturing diverse perspectives on factors such as housing affordability, social cohesion, and environmental sustainability. Each individual respondent represents a sampling element, contributing valuable data to the study's overall understanding of homeownership and urban livability.

3.3.4 Sampling Technique

The sampling technique employed will be stratified random sampling, which ensures that key subgroups (individuals and homeowners) are proportionally represented. Stratifying the sample based on ownership status helps balance the perspectives of both groups, allowing for meaningful comparisons between them. Additionally, stratification will consider demographic variables such as income levels and residential areas to ensure that respondents from various neighborhoods, income brackets, and housing types are included. After stratification, random sampling will be applied within each stratum to avoid bias and enhance the representativeness of the sample.

3.3.5 Sampling Size

Given the diverse nature of Kuala Lumpur's housing landscape, the sample should aim to include around 145 respondents or more, ensuring that both individuals and homeowners are well represented across different strata (housing types, income levels, and locations). Using stratified random sampling, the proportion of respondents from each area should reflect the overall population distribution of homeowners and non-homeowners in Kuala Lumpur.

3.4 Research Instrument

The primary research instrument for this study will be a structured questionnaire, specifically designed to collect quantitative data on how homeownership contributes to the livability of Kuala Lumpur. The questionnaire will consist of several sections, each targeting key areas of interest related to the research objectives. These sections will include questions on demographic information, homeownership status, financial, locations, government role, developer role and lifestyle. The questionnaire will utilize Likert scales (e.g., 1 to 7, ranging from "strongly disagree" to "strongly agree") to measure respondents' attitudes and perceptions and open-ended questions to capture additional relevant details.

The structured format ensures that all respondents answer the same set of questions, enabling consistency and comparability across responses. The instrument will be designed to be clear and concise to encourage participation and minimize response bias. It will be distributed both online

via digital platforms and in person in selected Kuala Lumpur neighborhoods, maximizing reach and ensuring that respondents from diverse backgrounds can participate. The use of this research instrument allows for the efficient collection of data, enabling the quantitative analysis needed to draw conclusions about the relationship between homeownership and urban livability.

3.4.1 Design of the Questionnaire

The questionnaire for this study will be designed to comprehensively capture the various factors influencing the relationship between homeownership and the livability of Kuala Lumpur. It will be structured into several key sections, each addressing critical aspects such as financial status, location, the role of the government, the role of developers, and lifestyle. This structure ensures that all relevant dimensions of homeownership and urban livability are thoroughly explored.

The first section will focus on financial status, where respondents will provide details about their income levels, housing affordability, and the financial challenges they face in relation to homeownership. Questions will inquire about the proportion of their income spent on housing and their perceptions of the difficulties involved in purchasing a home in Kuala Lumpur. This section aims to understand the financial pressures that affect homeownership and how these, in turn, influence the livability of the city.

The location section will gather information on where respondents live in Kuala Lumpur, the type of housing they occupy, and the characteristics of their neighborhood, such as access to public transport, amenities, and safety. These questions will help identify how different areas within Kuala Lumpur contribute to the perception of livability, and whether homeownership in specific locations is associated with a better quality of life.

In the government role section, respondents will be asked about their awareness and opinions of government policies and programs related to homeownership, such as affordable housing schemes (e.g., PR1MA, My First Home Scheme). This section will assess the perceived effectiveness of these initiatives in promoting homeownership and improving the overall livability of the city.

Additionally, respondents will be asked for suggestions on what further government interventions might be needed to enhance housing affordability and sustainability.

The section on the role of developers will examine how respondents perceive the actions of property developers in providing affordable, sustainable, and high-quality housing. This part of the questionnaire will assess whether respondents believe developers are positively contributing to the livability of Kuala Lumpur, especially through initiatives like eco-friendly buildings or community-oriented projects.

Finally, the lifestyle section will focus on community dynamics and social cohesion. Respondents will be asked about their sense of connection with their neighbors, participation in community activities, and whether homeownership fosters stronger social ties within their neighborhood. This section aims to explore how homeownership impacts the social fabric of urban communities, which is a vital component of urban livability.

Finally, the lifestyle section will include questions on respondents' values, lifestyle preferences, and safety within their community. This part will assess factors like social cohesion, the importance of a balanced work-life environment, and environmental considerations in choosing housing, which all contribute to a city's livability.

By using a mix of Likert scale questions to measure attitudes, multiple-choice questions for factual data, and a few open-ended questions for additional insights, the questionnaire is designed to capture a detailed and nuanced understanding of the factors that influence homeownership and livability in Kuala Lumpur.

3.4.2 Variables and Respective Measurement Statements

Table 1: Measurement Statements for Variables

Variables	Measurement / Indicator Statements	Citations

Finance (4 Items)	The current housing prices in my preferred area are affordable and reasonable for the value offered based on my financial situation.	Lee, M. M. X. (2024)
	I find the available mortgage loan options flexible and suitable, and I am confident in my ability to manage monthly mortgage payments over the loan period.	
	The payment terms for housing loans offered by banks are reasonable, and I prefer longer-term mortgage loans to reduce my monthly payment burden.	
	The down payment required for purchasing a home is manageable, and I feel financially prepared to invest in real estate properties soon.	
Location (5 Items)	The location of my home allows for an easy commute to my workplace, which significantly impacts my quality of life, even if it comes with higher living costs.	Au & Hoe, (2023)
	My home is conveniently located near essential services such as healthcare facilities, schools, grocery stores, and shopping centers.	
	The area I live in has accessible recreational facilities, such as parks, gyms, and sports centers.	
	My home provides easy access to major roads, highways, and public transportation options, ensuring convenient travel.	
	The infrastructure in my neighborhood, including water supply, electricity, and internet services, is reliable and well-maintained.	
Government Role (6 Items)	The government's housing loan schemes are easily accessible, with affordable and fair interest rates that improve homeownership opportunities for all income groups.	Shakur et al., (2021)
	Government affordable housing schemes effectively meet the needs of low- and middle-income families, with a simple and transparent application process.	

	The government provides adequate support for individuals seeking affordable housing.	
	Government property assessments are conducted fairly, accurately, and provide clear, understandable information.	
	The current property assessment system effectively determines property values, and the property tax rates set by the government are reasonable and affordable.	
	The government's use of property tax revenue is transparent and beneficial to the community, with adequate exemptions or reductions offered to those in need.	
Developer Role (6 Items)	I believe that developers in my area are trustworthy, deliver quality housing projects, and adhere to building regulations and safety standards.	Shakur et al., (2021)
	Developers in the housing market have a good reputation for completing projects on time.	
	I am confident that developers set reasonable construction costs that reflect market conditions, though rising costs have made it difficult to afford a new home.	
	I believe that developers offer housing options at fair and affordable prices for the average buyer.	
	Developers are transparent about the Bumiputera housing quota in their projects.	
	The Bumiputera quota in housing projects is beneficial in promoting equitable home ownership.	
Lifestyle (5 Items)	My neighborhood offers amenities, recreational activities, and social events that align with my lifestyle and create a sense of community.	Shakur et al., (2021)
	I am satisfied with the social and recreational facilities (e.g., parks, gyms, community centers) and public services (e.g., schools, healthcare, transportation) in my area.	

	The housing and surrounding environment contribute positively to my mental and physical well-being, enhancing my overall quality of life. I feel safe and secure in my neighborhood due to the low crime rate, effective local authorities, and community initiatives aimed at maintaining safety.	
	Crime prevention measures, such as surveillance, patrolling, and neighborhood watch programs, are adequate in ensuring a secure living environment.	

Note. Adapted from this research

3.5 Constructs Measurement

3.5.1 Construct Measurement

The construct measurement for this study will be developed based on key variables that influence the relationship between homeownership and urban livability. These variables will be operationalized using multiple items, measured primarily through a structured questionnaire employing Likert scales (ranging from 1 = Strongly Disagree to 7 = Strongly Agree) to gauge perception, attitudes, and experiences.

Homeownership Status will be the first construct, distinguishing between individual and homeowners. This construct will measure the length of homeownership, intentions to buy a home, and factors that influence the decision to own or rent. Questions will capture whether owning a home affects a respondent's sense of stability, pride, and financial security.

Financial Status and Housing Affordability will form another key construct, focusing on respondents' income levels, housing costs, and financial capabilities. Items will measure how affordable respondents find housing in Kuala Lumpur, the percentage of income spent on housing (rent or mortgage), and the ease of obtaining home financing. This construct will explore the affordability challenges faced by potential homeowners and how these challenges relate to livability.

Location will be used to gauge the respondents' perceptions of their residential area. This construct includes satisfaction with the physical environment, access to amenities (schools, parks, public transport), and safety. The questions will also explore the perceived quality of life in different areas of Kuala Lumpur and how location impacts livability for homeowners.

Government role in housing is another important construct that will assess the effectiveness of government policies and housing programs, such as affordable housing schemes (PR1MA, My First Home Scheme). Respondents will rate their awareness of these programs, their satisfaction with the government's efforts to make housing affordable, and suggestions for improvements in policy to enhance urban livability.

Developer role will capture respondents' perceptions of how developers contribute to the housing market and urban livability. This construct will include items related to the availability of affordable homes, sustainability practices by developers, and the overall quality of housing projects. The construct will help measure whether developers are seen as playing a positive or negative role in contributing to a livable city.

Lifestyle will measure how homeownership affects social cohesion, neighborhood relations, and community engagement. This construct includes items on participation in community activities, the sense of belonging in the neighborhood, and the degree to which homeownership fosters stronger social ties. This aspect will help determine how homeownership influences the social fabric of neighborhoods, a critical aspect of livability.

Overall livability of Kuala Lumpur will be the final construct, reflecting respondents' perceptions of the city's livability. This includes assessments of quality of life, access to essential services, and the overall suitability of Kuala Lumpur as a place to live, work, and raise a family. Homeownership's contribution to livability will be specifically measured to understand how owning a home enhances a resident's overall well-being and urban experience.

Each construct will be measured using multiple items, with responses aggregated to provide a composite score for analysis. The measurement of these constructs will allow the study to explore

the multifaceted relationship between homeownership and livability in Kuala Lumpur, offering a comprehensive understanding of how these variables interact and influence the city's overall livability.

3.5.2 Operational Definitions

The operational definitions for this study are as follows: Homeownership refers to whether an individual or homeowners owns the home they reside in, including the duration and intention of ownership. Financial status and housing affordability represent the economic capacity of respondents, specifically their household income, percentage spent on housing, and ease of obtaining financing. Location refers to the residents' perceived quality of their living environment, access to amenities, safety, and overall neighborhood livability. Government role measures the effectiveness of government policies and programs in facilitating affordable housing, while the developer role focuses on how property developers contribute to housing availability, affordability, and sustainability. Lifestyle assesses the level of social interaction, cohesion, and involvement in community activities within the neighborhood. Finally, overall livability refers to the respondents' perception of the quality of life in Kuala Lumpur, including their satisfaction with housing, services, and the urban experience. Each of these constructs is measured using specific items in the questionnaire to assess their contribution to urban livability.

3.6 Data Processing

In the context of this study, the data processing will follow a systematic approach to ensure the accuracy and reliability of the collected data. The steps involved include data checking, data editing, data coding, data transcribing, and data cleaning, each serving a critical function in preparing the data for analysis.

3.6.1 Data Checking

Data checking is the first step and involves reviewing the completed questionnaires to ensure all responses are complete, valid, and consistent with the instructions provided. This step helps

identify missing or incomplete data, as well as any outliers or inconsistencies in the respondents' answers, such as conflicting responses in demographic sections. Any detected issues will be flagged for further review.

3.6.2 Data Editing

Data editing will take place to correct errors or discrepancies that were identified during data checking. This process includes rectifying minor issues such as unclear responses or misinterpretations by respondents. For example, if a respondent selected multiple answers when only one was required, an editor will resolve this by choosing the most appropriate response based on the data context. Editing will ensure that the data set is as accurate and complete as possible before moving forward.

3.6.3 Data Coding

Data coding involves assigning numerical or categorical codes to qualitative or descriptive responses, such as assigning a number to each response in Likert-scale questions (e.g., 1 for "Strongly Disagree" and 7 for "Strongly Agree"). Additionally, open-ended responses will be categorized into themes for easier analysis. This step is essential for converting the raw survey data into a format that can be analyzed quantitatively using statistical tools.

3.6.4 Data Transcribing

For qualitative elements or responses captured in open-ended questions, data transcribing will be conducted. This process involves converting verbal or written narrative responses into structured text for further analysis. For any qualitative data from focus groups or open-text responses, transcription ensures the content is accurately captured and categorized for thematic analysis.

3.6.5 Data Cleaning

Data cleaning is a crucial step to ensure that the dataset is free of errors, missing values, or duplicate entries. This process involves the removal of irrelevant data and rectification of any inconsistencies found during coding and transcribing. Data cleaning also ensures that the dataset is complete, with no missing responses in key variables, and that all data are within the expected ranges. This ensures that the data is ready for accurate analysis, providing reliable results for the study on how homeownership contributes to a livable city in Kuala Lumpur.

3.7 Data Analysis

Data analysis is a crucial process for deriving valuable insights and key information from collected data to aid decision-making. Before conducting the analysis, researchers often use software like the Statistical Package for the Social Sciences (SPSS) to manage and process data efficiently. SPSS statistics software will be used to carry out the analysis and the Cronbach's Alpha Reliability Test to find out the reliability of the factors chosen. By utilizing SPSS, researchers can produce thorough analyses, including tables and graphs, to interpret and visualize the data clearly.

3.7.1 Descriptive Analysis

Descriptive analysis will be the first step in analyzing the data collected from the survey. It will involve summarizing the demographic characteristics of the respondents (such as age, gender, income level, and homeownership status), as well as the central tendencies (mean, median, mode) and dispersion (standard deviation, variance) for the primary variables related to financial status, housing affordability, neighborhood satisfaction, government role, developer role, lifestyle, and livability. This analysis will give an overview of the respondents' profiles and provide initial insights into the distributions and patterns within the data.

3.7.2 Scale Measurement

Scale measurement will be conducted to assess the reliability and validity of the Likert scale used in the questionnaire. Each construct—such as financial status, location, and government role—will be measured based on multiple survey items. The purpose of scale measurement is to ensure that these items consistently and accurately capture the intended construct. The responses will be assessed using statistical techniques to ensure the scales are suitable for further analysis.

3.7.2.1 Reliability Test

The reliability test will involve calculating Cronbach's Alpha to determine the internal consistency of the survey items. A Cronbach's Alpha value of 0.7 or higher will indicate that the items measuring each construct are consistent and reliable. This step is essential for confirming that the survey questions grouped under each construct (e.g., homeownership's impact on livability, financial status, government role) are reliably capturing the same underlying concept.

3.7.3 Internal Consistency Reliability

Internal consistency reliability will specifically assess how well the items within each construct correlate with one another. This will be performed using Cronbach's Alpha and Composite Reliability (CR) scores. Composite Reliability values of 0.7 or higher are considered acceptable. This test ensures that the responses for multiple questions designed to measure a specific factor (e.g., satisfaction with government initiatives) are consistent and reliable across all respondents.

3.8 Conclusion

This chapter outlined the research methodology employed in the study, highlighting the quantitative approach used to investigate the contribution of homeownership to a livable city in Kuala Lumpur. The methodology was designed to ensure rigorous and reliable data collection and analysis, enabling the researcher to draw valid conclusions about the relationship between

homeownership and various dimensions of urban livability. The next chapter will present the findings from the survey data and analyze the results based on the methods described above.

CHAPTER 4: RESULTS AND FINDINS

In this chapter, data collection can be separated into 2 kinds which are primary and secondary data. Secondary data is data which can be retrieved from other sources. Primary data will be the main method of data collection as a survey will be created. To collect the data for this study, Google Forms will be used to create the online survey. The survey was sent out via WhatsApp and a total of 145 respondents replied, which is below the expected 200 respondents. However, due to time constraints, the study shall be carried out with the 145 respondents. The data will be analyzed using the SPSS software which will carry out a liner regression, correlation, and their mean and standard deviation of each factor.

4.1. Demographic

Descriptive statistical analysis is done based on demographic of the respondents, for instance the gender, age, ethnicity, occupation, income level, education level, marital status and no. of household. Meanwhile, basic information about homeownership status of respondents is also presented in this sub-chapter, for example does the respondents currently own home or not, what type of home does the respondents own or plan to own and what is the main reason for choosing to own a home. Pie chart extracted from google form survey summary are applied to assist readers to quickly understand the data. As the percentage of total is 100%, and the total number of respondents is 145, therefore every percents displayed in the pie chart represents or equal to a respondent.

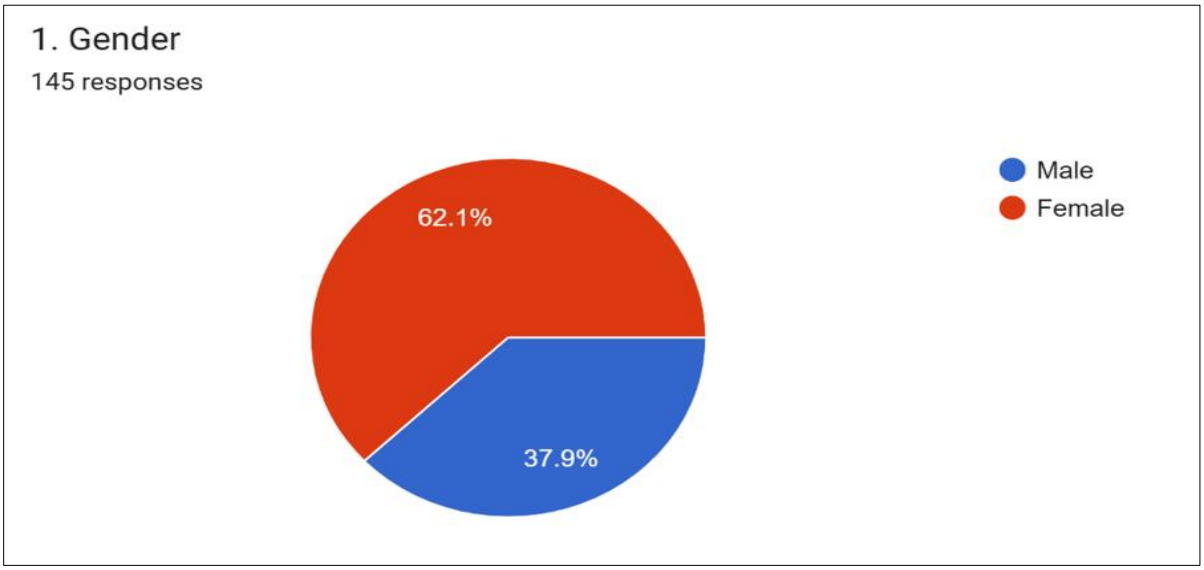
4.1.1 Gender

Table 2: Respondent's Gender

Gender					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	55	37.9	37.9	37.9
	Female	90	62.1	62.1	100.0
	Total	145	100.0	100.0	

Note. Adapted from this research

Figure 3: Respondent's Gender



Note. Adapted from this research

Table 2 and Figure 3 shows the gender distribution of respondents. In the term gender, 62.10% of the respondent were male, total 90 respondents and 37.90% were female, total 55 respondents. The number of female respondents was higher than that of male, but the reason for this could not be determined whether it was related to the high motivation of women to participate in questionnaires.

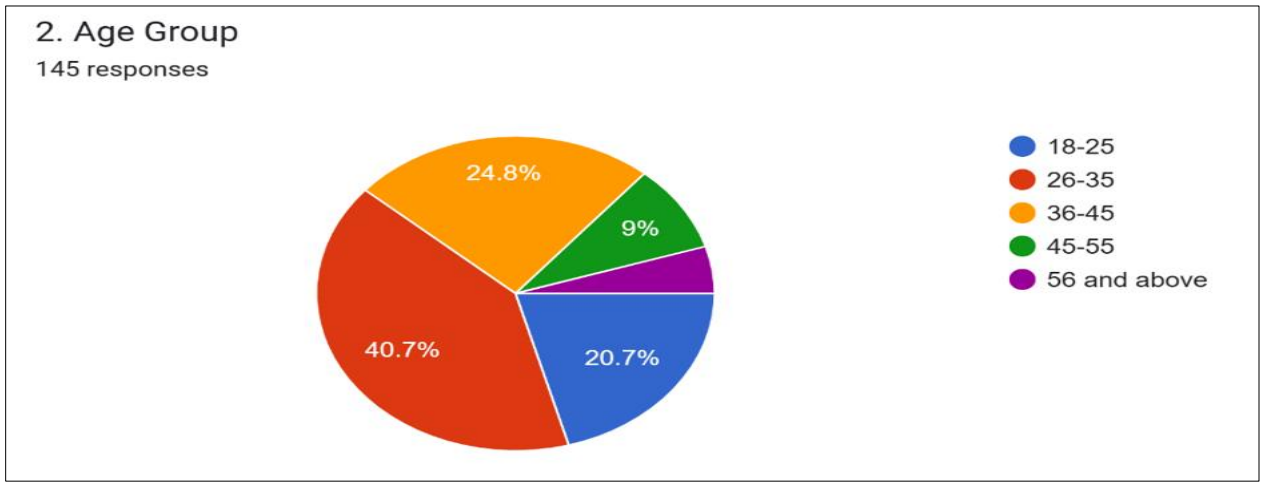
4.1.2 Age

Table 3: Respondent Age

Age					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-25	30	20.7	20.7	20.7
	26-35	59	40.7	40.7	61.4
	36-45	36	24.8	24.8	86.2
	45-55	13	9.0	9.0	95.2
	56 and above	7	4.8	4.8	100.0
	Total	145	100.0	100.0	

Note. Adapted from this research

Figure 4: Respondent Age



Note. Adapted from this research

Table 3 and Figure 4 shows the age distribution of respondents. Based on the age selection made by the 145 respondents, five age groups were created. Of these groups, the age range of 26 to 35 years old represented the largest proportion, consisting of 40.7% of the participants with 59 respondents. Following closely, the age group 36 – 45 years old represented 24.80% or 36 respondents, while the group 18 – 25 years old constituted 20.7% or 30 respondents. Conversely, the two age groups with the lowest percentage of respondents were those 45 – 55 years old and aged 56 years old and above, each representing 9.00% or 13 respondents and 4.8% or 7 respondents, respectively.

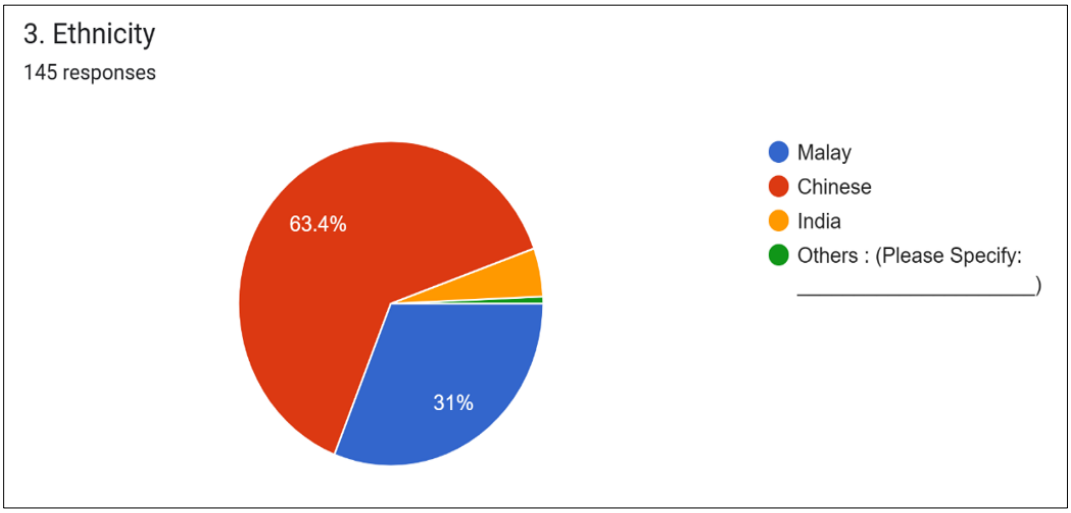
4.1.3 Ethnicity

Table 4: Respondent's Ethnicity

Ethnicity					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Malay	45	31.0	31.0	31.0
	Chinese	92	63.4	63.4	94.5
	India	7	4.8	4.8	99.3
	Others : (Please Specify:_____)	1	0.7	0.7	100.0
	Total	145	100.0	100.0	

Note. Adapted from this research

Figure 5: Respondent's Ethnicity



Note. Adapted from this research

The ethnic distribution of the 145 respondents, which includes Chinese, Indian, Malay, and others, is shown in Table 4 and Figure 5. With 92 respondents, or 63.40% of the total, the Chinese population comprised the bulk of the respondents. The Malay community constituted 31.00% of the respondents, totaling 45 individuals. Similarly, the Indian community comprised 4.80% of the respondents, with 7 individuals. Additionally, there were respondents from other ethnicities, including Bumiputera Bidayuh, representing 0.7% with 1 respondent.

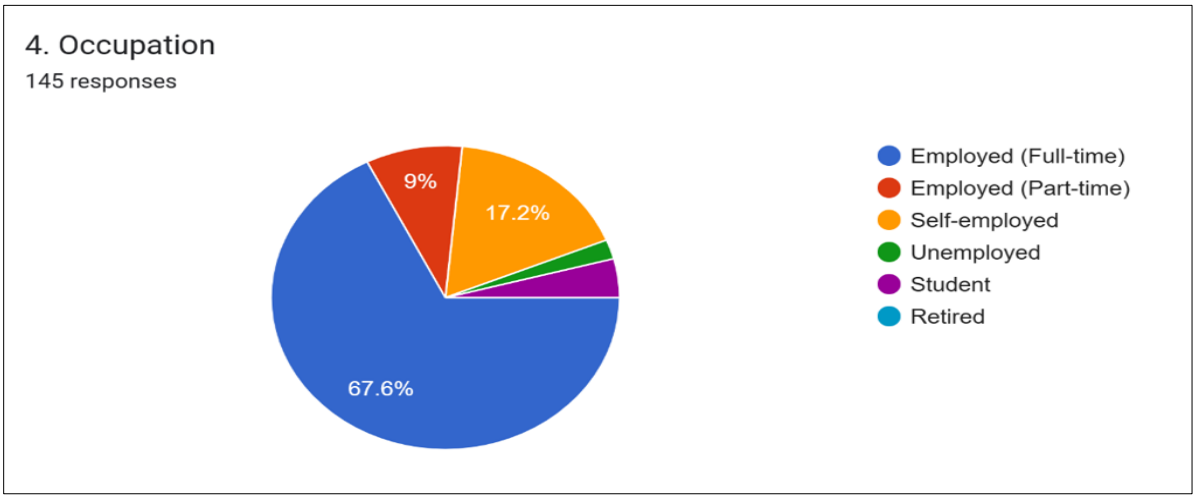
4.1.4 Occupation

Table 5: Respondent's Occupation Status

Occupation					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Employed (Full-time)	98	67.6	67.6	67.6
	Employed (Part-time)	13	9.0	9.0	76.6
	Self-employed	25	17.2	17.2	93.8
	Unemployed	3	2.1	2.1	95.9
	Student	6	4.1	4.1	100.0
	Total	145	100.0	100.0	

Note. Adapted from this research

Figure 6: Respondent's Occupation Status



Note. Adapted from this research

Table 5 and Figure 6 shows the occupational distribution of 145 respondents, with the majority 67.6% or 98 respondents being employed full-time. This is followed by 17.2% or 25 respondents who are self-employed, while 9% or 13 respondents are employed part-time. Smaller proportions are represented by students 4.1%or 6 respondents and retirees 0.00%, with the remaining segment including unemployed individuals 2.1% or 3 respondents. The data highlights that most respondents are actively engaged in the workforce, either in full-time or self-employed roles, with fewer participants in other occupational categories.

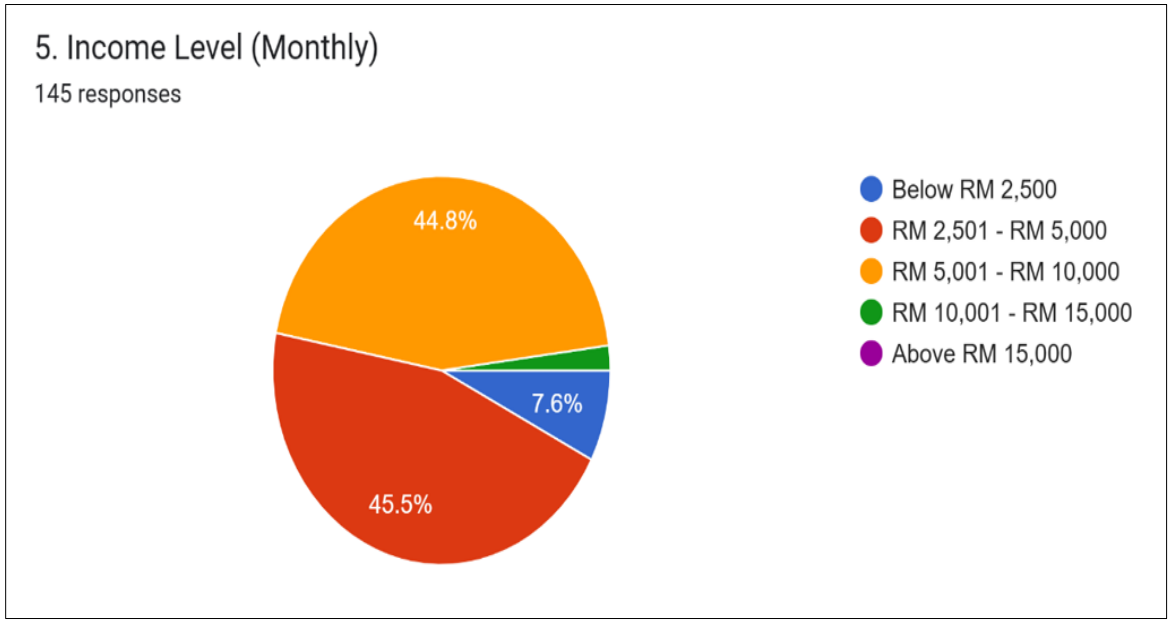
4.1.5 Monthly Income

Table 6: Respondent's Monthly Income

Monthly Income					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below RM 2,500	11	7.6	7.6	7.6
	RM 2,501 - RM 5,000	66	45.5	45.5	53.1
	RM 5,001 - RM 10,000	65	44.8	44.8	97.9
	RM 10,001 - RM 15,000	3	2.1	2.1	100.0
	Total	145	100.0	100.0	

Note. Adapted from this research

Figure 7: Monthly Income of the Respondents



Note. Adapted from this research

Table 6 and Figure 7 illustrate the monthly income levels of 145 respondents. The income distribution of the respondents indicates that the majority, comprising 45.50% or 66 respondents, reported earning between the range of RM2,501 – RM5,000 according and Figure 4.5. Following this, the second highest income group consisted of 44.80% or 65 respondents who earned between RM5,001 – RM 10,000. A smaller percentage 7.6% or 11 respondents earn below RM 2,500, while an even smaller segment 2.1% or 3 respondents earns between RM 10,001 - RM 15,000,

represented respectively. The purple category, representing respondents earning above RM 15,000, has no respondents, indicating that none of the participants fall into this high-income bracket. This distribution indicates that most respondents fall into the middle-income range.

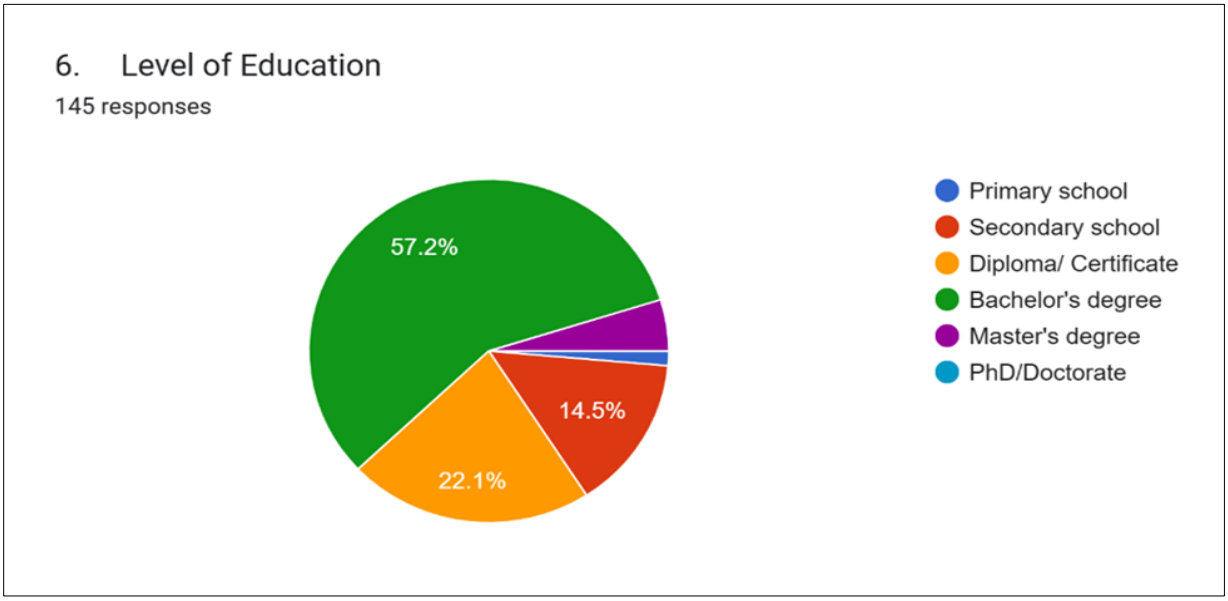
4.1.6 Educational Background

Table 7: Respondent's Educational Background

Education Background					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Primary school	2	1.4	1.4	1.4
	Secondary school	21	14.5	14.5	15.9
	Diploma/ Certificate	32	22.1	22.1	37.9
	Diploma/ Certificate	83	57.2	57.2	95.2
	Master's degree	7	4.8	4.8	100.0
	Total	145	100.0	100.0	

Note. Adapted from this research

Figure 8: Educational Background



Note. Adapted from this research

According to Table 7 and Figure 8, the educational background of the respondents reveals that the majority, accounting for 57.20% or 83 respondents, held a bachelor's degree. Following this, 22.10% or 32 respondents held a Diploma. Additionally, secondary school graduates represent 14.5% or 21 respondents, while smaller segments have achieved higher education levels, including master's degrees 4.80% or 7 respondents. Primary school education, represented by the smallest section, indicates 1.40% or 2 respondents in this category. The PhD/Doctorate category has no respondents, indicating that none of the participants have attained this level of education. This data shows that most respondents have attained higher education qualifications.

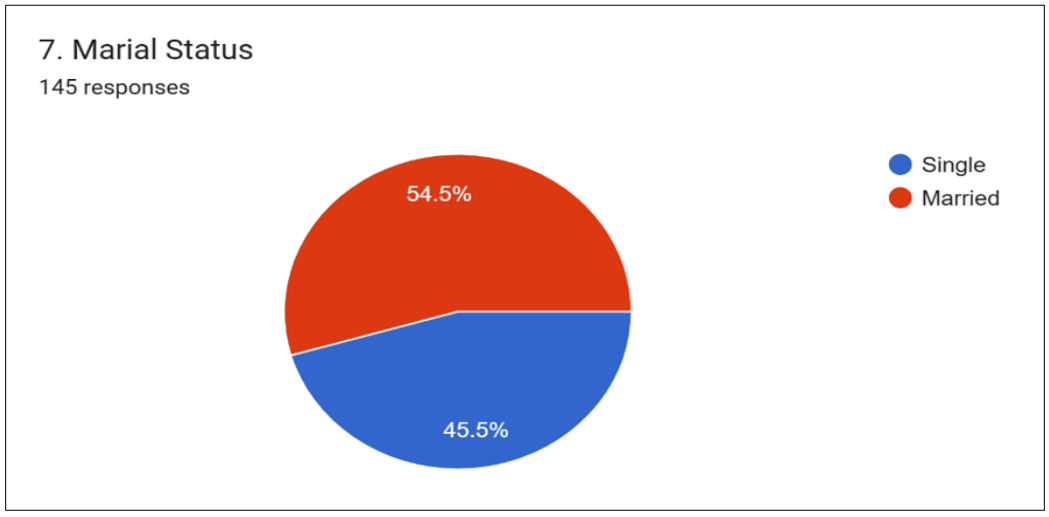
4.1.7 Marital Status

Table 8: Respondent's Marital Status

Marital Status					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	66	45.5	45.5	45.5
	Married	79	54.5	54.5	100.0
	Total	145	100.0	100.0	

Note. Adapted from this research

Figure 9: Respondent's Marital Status



Note. Adapted from this research

According to Table 8 and Figure 9, among the 145 respondents who participated in the survey, the majority, comprising 45.50%, or 66 individuals, were single. Following this, 54.50% of the respondents, totaling 79 individuals, were married. This indicates an even distribution, with slightly more than half of the participants being married.

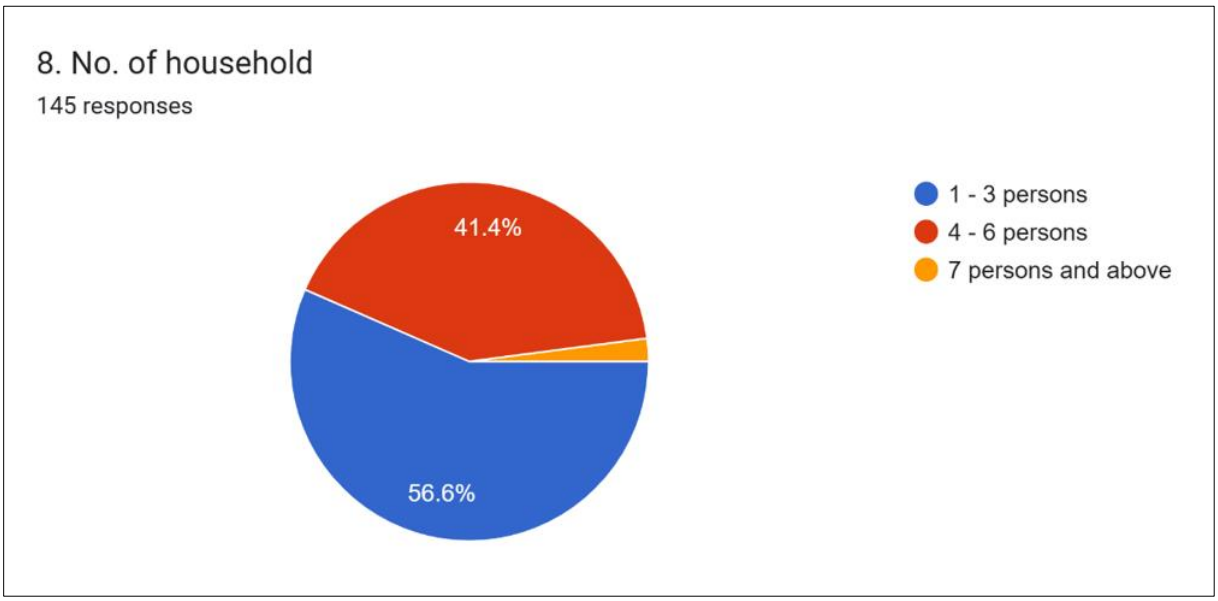
4.1.8 No. of Household

Table 9: No of Household

No of household					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 - 3 persons	82	56.6	56.6	56.6
	4 - 6 persons	60	41.4	41.4	97.9
	7 persons and above	3	2.1	2.1	100.0
	Total	145	100.0	100.0	

Note. Adapted from this research

Figure 10: No. of Household



Note. Adapted from this research

According to Table 9 and Figure 10, among the 145 respondents who participated in the survey, the majority, comprising 56.60%, or 82 individuals, reported having 1 – 3 persons in their household. Following this, 41.60% of the respondents, totaling 60 individuals, reported having 4 – 6 persons in their household. Additionally, there were 3 respondents who reported having 7 persons and above in their household, representing 2.10% of the total respondents.

4.2 Homeownership Status

4.2.1 Do you currently own a home?

Table 10: Does respondents currently own a home

Do you currently own a home					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	83	57.2	57.2	57.2
	No	62	42.8	42.8	100.0
	Total	145	100.0	100.0	

Note. Adapted from this research

Table 10 presents data on homeownership status among a group of 145 respondents. It shows that 83 respondents or 57.2% currently own a home, while 62 respondents or 42.8% do not. The "Percent" and "Valid Percent" columns are identical since there are no missing responses, indicating all responses are accounted for. The "Cumulative Percent" reveals that 57.2% of respondents are homeowners, and when combined with non-homeowners, it reaches a cumulative total of 100%. This table highlights that most of the respondents are homeowners.

4.2.2 If yes, how long have you owned your home?

Table 11: If yes, how long have respondents owned a home

If yes, how long have you owned your home					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 1 year	7	4.8	4.8	4.8
	1 - 5 years	41	28.3	28.3	33.1
	6 -10 years	21	14.5	14.5	47.6
	More than 10 years	14	9.7	9.7	57.2
	Not applicable (If Question 9 answer No)	62	42.8	42.8	100.0
	Total	145	100.0	100.0	

Note. Adapted from this research

Table 11 provides data on the duration of homeownership among 145 respondents, including those who do not own a home. Of the total respondents, 62 respondents or 42.8% indicated that the question was not applicable, meaning they do not own a home. Among the 83 homeowners, 7 respondents or 4.8% have owned their home for less than 1 year, 41 respondents or 28.3% for 1 to 5 years, 21 respondents or 14.5% for 6 to 10 years, and 14 respondents or 9.7% for more than 10 years. The "Valid Percent" reflects the percentage among those who provided applicable responses, while the "Cumulative Percent" shows a cumulative total of ownership duration, reaching 57.2% for homeowners, and culminating at 100% when including non-homeowners. This data highlights that the largest segment of homeowners has owned their home for 1 to 5 years.

4.2.3 If no, are you planning to buy a home in the near future?

Table 12: If no, does respondents planning to buy a home in future

If no, are you planning to buy a home in the near future					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes, within 1 - 2 years	9	6.2	6.2	6.2
	Yes, within 3 - 5 years	33	22.8	22.8	29.0
	No, not in the near future	3	2.1	2.1	31.0
	No sure	17	11.7	11.7	42.8
	Not applicable (If Question 9 answer Yes)	83	57.2	57.2	100.0
	Total	145	100.0	100.0	

Note. Adapted from this research

Table 12 shows data on future home-buying plans among 145 respondents, focusing on those who do not currently own a home. Of the total, 83 respondents or 57.2% indicated that the question was not applicable because they already own a home. Among the 62 respondents who do not own a home, 9 respondents or 6.2% plan to buy a home within 1 to 2 years, 33 respondents or 22.8% plan to buy within 3 to 5 years, 3 respondents or 2.1% do not plan to buy in future, and 17 respondents or 11.7% are unsure about their plans. The "Valid Percent" column reflects percentages based only on applicable responses, while the "Cumulative Percent" shows that 29% of non-homeowners plan to purchase a home within 5 years. This table highlights that most non-homeowners are either planning to buy within the next 5 years or are uncertain about their plans.

4.2.4 What type of home do you own or plan to own?

Table 13: What type of home do respondents own or plan to own

What type of home do you own or plan to own					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Apartment/ Condominium	69	47.6	47.6	47.6
	Terrace house	55	37.9	37.9	85.5
	Semi-detached house	13	9.0	9.0	94.5
	Detached house	8	5.5	5.5	100.0
	Total	145	100.0	100.0	

Note. Adapted from this research

Table 13 shows data on the types of homes that respondents either own or plan to own, based on a sample size of 145 respondents. Among the respondents, the most common choice is an apartment or condominium, selected by 69 respondents or 47.6%. This is followed by terrace houses, chosen by 55 respondents or 37.9%. Semi-detached houses are preferred by 13 respondents or 9.0%, while detached houses are the least common choice, with only 8 respondents or 5.5%. The cumulative percentages show that 85.5% of respondents favor either apartments or terrace houses, with nearly all preferences accounted for by including semi-detached houses. The percentages total 100%, indicating complete data without any missing responses.

4.2.5 What is the main reason for choosing to own a home?

Table 14: What is the main reason respondents choosing to own a home

What is the main reason for choosing to own a home					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Investment	57	39.3	39.3	39.3
	Stability for family	75	51.7	51.7	91.0
	Independent	13	9.0	9.0	100.0
	Total	145	100.0	100.0	

Note. Adapted from this research

Table 14 shows the primary reasons respondents choose to own a home, based on responses from 145 participants. The most common reason, cited by 75 respondents or 51.7%, is for providing stability for their families. Investment is the second most common reason, with 57 respondents or 39.3% selecting this option. A smaller group, comprising 13 respondents or 9.0%, cited the desire for independence as their primary motivation. The cumulative percentages indicate that 91% of respondents prioritize family stability or investment, while all reasons are collectively accounted for, reflecting no missing data.

4.3 Multiple Regression Analysis on Factors

Linear Regression is used on each factor where we test the relationship and strength of each variable or in this case factors, between two or more other variables. The dependent variable will be swapped between the factors of financial, location, government role, developer role, and lifestyle.

4.3.1 Financial

Table 15: Model Summary for Financial Factor as the dependent Variable

Model Summary[b]					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.880[a]	0.775	0.768	0.59152	1.513
a. Predictors: (Constant), LS, LF, GR, DR					
b. Dependent Variable: FF					

Note. Adapted from this research

Table 16: ANOVA for Financial Factor as the Dependent Variable

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	168.561	4	42.140	120.435	<.001[b]
	Residual	48.986	140	0.350		
	Total	217.547	144			
a. Dependent Variable: FF						
b. Predictors: (Constant), LS, LF, GR, DR						

Note. Adapted from this research

In table 15, the R-value shows 0.880 which means there is a strong and positive correlation among the 5 variables as it is greater than 0.5. With an R^2 value of 0.775, this shows that 77.50% changes in FF, is explained by LS, LF, GR, and DR jointly while the lesser 22.5% is captured by the error term. This shows the model has a good fit. Lastly on the Durbin-Watson value, as 1.513 is within the acceptable DW range of 1.45 – 2.44, the result shows that there is no evidence of autocorrelation. In table 16, the results show an ANOVA-value of 120.435 and its probability value of less than 0.001. As the probability value if less than 0.05, it shows that the overall significance of this model is positive.

4.3.2 Location

Table 17: Model Summary for Location Factor as the dependent Variable

Model Summary[b]					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.747[a]	0.558	0.545	0.49007	2.000
a. Predictors: (Constant), LS, GR, FF, DR					
b. Dependent Variable: LF					

Note. Adapted from this research

Table 18: ANOVA for Location Factor as the Dependent Variable

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	42.458	4	10.614	44.196	<.001[b]
	Residual	33.623	140	0.240		
	Total	76.081	144			
a. Dependent Variable: LF						
b. Predictors: (Constant), LS, GR, FF, DR						

Note. Adapted from this research

In table 17, the R-value shows 0.747 which means there is a strong and positive correlation among the 5 variables as it is greater than 0.5. With an R^2 value of 0.550, this shows that 55.8% changes in LF, is explained by LS, GR, FF and DR jointly while the lesser 44.2% is captured by the error term. This shows the model has a good fit. Lastly on the Durbin-Watson value, as 2.000 is within the acceptable DW range of 1.45 – 2.44, the result shows that there is no evidence of autocorrelation. In table 18, the ANOVA measures the overall significance of the model. The results show an ANOVA value of 44.196 and its probability value of less than 0.001. As the probability value is less than 0.05, it shows that the overall significance of this model is positive.

4.3.3 Government Role

Table 19: Model Summary for Government Role Factor as the dependent Variable

Model Summary[b]					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.889[a]	0.790	0.784	0.56337	1.761
a. Predictors: (Constant), LS, LF, FF, DR					
b. Dependent Variable: GR					

Note. Adapted from this research

Table 20: ANOVA for Government Role Factor as the Dependent Variable

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	167.571	4	41.893	131.992	<.001[b]
	Residual	44.434	140	0.317		
	Total	212.006	144			
a. Dependent Variable: GR						
b. Predictors: (Constant), LS, LF, FF, DR						

Note. Adapted from this research

In table 19, the R-value shows 0.889 which means there is a strong and positive correlation among the 5 variables as it is greater than 0.5. With an R^2 value of 0.790, this shows that 79.0% changes in GR is explained by LS, LF, FF and DR jointly while the lesser 21.0% is captured by the error term. This shows the model has a good fit. Lastly on the Durbin-Watson value, as 1.761 is within the acceptable DW range of 1.45 – 2.44, the result shows that there is no evidence of autocorrelation. In table 20, the ANOVA measures the overall significance of the model. The results show an ANOVA value of 131.992 and its probability value of less than 0.001. As the probability value is less than 0.05, it shows that the overall significance of this model is positive.

4.3.4 Developer Role

Table 21: Model Summary for Developer Role Factor as the dependent Variable

Model Summary[b]					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.926[a]	0.858	0.854	0.44049	1.687
a. Predictors: (Constant), LS, LF, GR, FF					
b. Dependent Variable: DR					

Note. Adapted from this research

Table 22: ANOVA for Developer Role Factor as the Dependent Variable

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	164.185	4	41.046	211.548	<.001[b]
	Residual	27.164	140	0.194		
	Total	191.349	144			
a. Dependent Variable: DR						
b. Predictors: (Constant), LS, LF, GR, FF						

Note. Adapted from this research

In table 21, the R-value shows 0.926 which means there is a strong and positive correlation among the 5 variables as it is greater than 0.5. With an R^2 value of 0.858, this shows that 85.8% changes in GR is explained by LS, LF, FF and DR jointly while the lesser 14.2% is captured by the error term. This shows the model has a good fit. Lastly on the Durbin-Watson value, as 1.687 is within the acceptable DW range of 1.45 – 2.44, the result shows that there is no evidence of autocorrelation. In table 22, the ANOVA measures the overall significance of the model. The results show an ANOVA value of 211.548 and its probability value of less than 0.001. As the probability value is less than 0.05, it shows that the overall significance of this model is positive.

4.3.5 Lifestyle

Table 23: Model Summary for Lifestyle Factor as the dependent Variable

Model Summary[b]					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.887[a]	0.786	0.780	0.42960	1.726
a. Predictors: (Constant), DR, LF, FF, GR					
b. Dependent Variable: LS					

Note. Adapted from this research

Table 24: ANOVA for Lifestyle Factor as the Dependent Variable

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	94.889	4	23.722	128.538	<.001[b]
	Residual	25.838	140	0.185		
	Total	120.727	144			
a. Dependent Variable: LS						
b. Predictors: (Constant), DR, LF, FF, GR						

Note. Adapted from this research

In table 23, the R-value shows 0.887 which means there is a strong and positive correlation among the 5 variables as it is greater than 0.5. With an R^2 value of 0.786, this shows that 78.6% changes in GR is explained by DR, LF, FF and GR jointly while the lesser 21.40% is captured by the error term. This shows the model has a good fit. Lastly on the Durbin-Watson value, as 1.726 is within the acceptable DW range of 1.45 – 2.44, the result shows that there is no evidence of autocorrelation. In table 24, the ANOVA measures the overall significance of the model. The results show an ANOVA value of 128.538 and its probability value of less than 0.001. As the probability value is less than 0.05, it shows that the overall significance of this model is positive.

4.4 Correlation

Table 25: Correlations between Each Factors

Correlations						
		FF	LF	GR	DR	LS
FF	Pearson Correlation	1	.685**	.832**	.841**	.787**
	Sig. (2-tailed)		0.000	0.000	0.000	0.000
	N	145	145	145	145	145
LF	Pearson Correlation	.685**	1	.626**	.659**	.721**
	Sig. (2-tailed)	0.000		0.000	0.000	0.000
	N	145	145	145	145	145
GR	Pearson Correlation	.832**	.626**	1	.869**	.760**
	Sig. (2-tailed)	0.000	0.000		0.000	0.000
	N	145	145	145	145	145
DR	Pearson Correlation	.841**	.659**	.869**	1	.860**
	Sig. (2-tailed)	0.000	0.000	0.000		0.000
	N	145	145	145	145	145
LS	Pearson Correlation	.787**	.721**	.760**	.860**	1
	Sig. (2-tailed)	0.000	0.000	0.000	0.000	
	N	145	145	145	145	145
**. Correlation is significant at the 0.01 level (2-tailed).						

Note. Adapted from this research

In table 25, it shows how each factor correlates to one another. The correlation matrix indicates that all five factors—FF, LF, GR, DR, and LS—are positively and significantly correlated at the 0.01 level. FF shows strong correlations with GR (0.832), DR (0.841), and LS (0.787), and a moderate correlation with LF (0.685). LF exhibits moderate positive correlations with GR (0.626), DR (0.659), and LS (0.721). GR has a very strong correlation with DR (0.869) and a strong correlation with LS (0.760). DR also shows a very strong correlation with LS (0.860). Among these, the strongest relationship is between GR and DR (0.869), while the weakest is between LF and GR (0.626). Overall, the results demonstrate that as any one factor increases, the others tend to increase as well, highlighting strong interdependencies among the factors.

4.5 Reliability Test

In this study, the Cronbach's Alpha Reliability Test is used to assess the reliability of the questionnaire which uses the Likert scale. This will convey the hidden, immeasurable, or unobservable variables and will show how the variables are closely related. According to Glen (2023), the Cronbach's Alpha interprets the results are listed as below:

Table 26: Cronbach's Alpha Rule of Thumb for Results

Cronbach's alpha	Internal consistency
$A \geq 0.9$	Excellent
$0.9 > \alpha \geq 0.8$	Good
$0.8 > \alpha \geq 0.7$	Acceptable
$0.7 > \alpha \geq 0.6$	Questionable
$0.6 > \alpha \geq 0.5$	Poor
$0.5 > \alpha$	Unacceptable

Note. Adapted from Glen, S. (2023). Cronbach's Alpha: Simple Definition, Use and Interpretation. Statistics How To.

Table 27: Cronbach's Alpha Reliability Test Results

Variables	**Cronbach's Alpha**	**Cronbach's Alpha Based on Standardized Items**	**N of Items**	**Results**
Financial Factors (FF)	0.907	0.911	4	Excellent
Location Factors (LF)	0.883	0.887	5	Good
Government Role (GR)	0.959	0.959	6	Excellent
Developer Role (DR)	0.949	0.950	6	Excellent
Lifestyle (LS)	0.935	0.935	5	Excellent

Note. Adapted from this research

Table 26 & 27 presents Cronbach's Alpha reliability test results for five variables: Financial Factors (FF), Location Factors (LF), Government Role (GR), Developer Role (DR), and Lifestyle (LS). All variables exhibit strong internal consistency, with Cronbach's Alpha values ranging from 0.883 (Good for LF) to 0.959 (Excellent for GR). The standardized Alpha values are nearly identical to the unstandardized ones. The number of items for each variable varies between 4 and 6, and the

reliability results for FF, GR, DR, and LS are classified as Excellent, while LF is classified as Good.

4.6 Descriptive Analysis with Mean and Standard Deviation

The mean scores of all variables were determined by descriptive analysis of the means and standard deviations of the dependent and independent variables. All results were assessed by seven categories in a seven - point Likert Scale. According to Pimentel (2019), the mean scores were interpreted as per table below:

Table 28: Seven Point Likert Scale

Likert Scale	Interval	Difference	Description
1	1.00 - 1.85	0.85	Strongly Disagree
2	1.86 - 2.71	0.85	Disagree
3	2.72 - 3.57	0.85	Moderate Disagree
4	3.58 - 4.43	0.85	Neutral
5	4.44 - 5.29	0.85	Moderate Agree
6	5.30 - 6.15	0.85	Agree
7	6.16 - 7.00	0.84	Strongly Agree

Note. Adapted from Pimentel, J. L. (2019). Some Biases in Likert Scaling Usage and its Correction. International Journal of Sciences: Basic and Applied Research (IJSBAR), 45(1), 183–191.

Table 29: Results of Mean and Standard Deviation

Financial Factors (FF)		Mean	Standard Deviation	Interpreted
FF1	The current housing prices in my preferred area are affordable and reasonable for the value offered based on my financial situation.	6.04	1.654	Agree
FF2	I find the available mortgage loan options flexible and suitable, and I am confident in my ability to manage monthly mortgage payments over the loan period.	6.02	1.325	Agree
FF3	The payment terms for housing loans offered by banks are reasonable, and I prefer longer-term mortgage loans to reduce my monthly payment burden.	6.25	1.165	Strongly Agree

FF4	The down payment required for purchasing a home is manageable, and I feel financially prepared to invest in real estate properties soon.	6.03	1.374	Agree
Location Factors (LF)				
LF1	The location of my home allows for an easy commute to my workplace, which significantly impacts my quality of life, even if it comes with higher living costs.	6.20	1.058	Strongly Agree
LF2	My home is conveniently located near essential services such as healthcare facilities, schools, grocery stores, and shopping centers.	6.47	0.808	Strongly Agree
LF3	The area I live in has accessible recreational facilities, such as parks, gyms, and sports centers.	6.35	0.846	Strongly Agree
LF4	My home provides easy access to major roads, highways, and public transportation options, ensuring convenient travel.	6.37	0.816	Strongly Agree
LF5	The infrastructure in my neighborhood, including water supply, electricity, and internet services, is reliable and well-maintained.	6.37	0.849	Strongly Agree
Government Role (GR)				
GR1	The government's housing loan schemes are easily accessible, with affordable and fair interest rates that improve homeownership opportunities for all income groups.	6.07	1.311	Agree
GR2	Government affordable housing schemes effectively meet the needs	6.14	1.302	Agree

	of low- and middle-income families, with a simple and transparent application process.			
GR3	The government provides adequate support for individuals seeking affordable housing.	6.13	1.324	Agree
GR4	Government property assessments are conducted fairly, accurately, and provide clear, understandable information.	6.10	1.340	Agree
GR5	The current property assessment system effectively determines property values, and the property tax rates set by the government are reasonable and affordable.	6.01	1.338	Agree
GR6	The government's use of property tax revenue is transparent and beneficial to the community, with adequate exemptions or reductions offered to those in need.	6.06	1.378	Agree
Developer Role (DR)				
DR1	I believe that developers in my area are trustworthy, deliver quality housing projects, and adhere to building regulations and safety standards.	6.15	1.221	Agree
DR2	Developers in the housing market have a good reputation for completing projects on time.	6.23	1.153	Strongly Agree
DR3	I am confident that developers set reasonable construction costs that reflect market conditions, though rising costs have made it difficult to afford a new home.	6.13	1.215	Agree
DR4	I believe that developers offer housing options at fair and	6.01	1.484	Agree

	affordable prices for the average buyer.			
DR5	Developers are transparent about the Bumiputera housing quota in their projects.	6.08	1.362	Agree
DR6	The Bumiputera quota in housing projects is beneficial in promoting equitable home ownership.	6.16	1.289	Strongly Agree
Lifestyle (LS)				
LS1	My neighborhood offers amenities, recreational activities, and social events that align with my lifestyle and create a sense of community.	6.28	1.039	Strongly Agree
LS2	I am satisfied with the social and recreational facilities (e.g., parks, gyms, community centers) and public services (e.g., schools, healthcare, transportation) in my area.	6.30	1.035	Strongly Agree
LS3	The housing and surrounding environment contribute positively to my mental and physical well-being, enhancing my overall quality of life.	6.34	0.989	Strongly Agree
LS4	I feel safe and secure in my neighborhood due to the low crime rate, effective local authorities, and community initiatives aimed at maintaining safety.	6.25	1.038	Strongly Agree
LS5	Crime prevention measures, such as surveillance, patrolling, and neighborhood watch programs, are adequate in ensuring a secure living environment.	6.25	1.036	Strongly Agree

Note. Adapted from this research

The data highlights key factors influencing homeownership in Kuala Lumpur, as assessed by 145 respondents. The variables are categorized into financial, location, government role, developer role, and lifestyle. Each variable is measured on a scale with provided means and standard deviations, indicating respondents' agreement levels. In Table 29, it shows the means of each question for each factor being studied in this research. The higher mean of financial was “The payment terms for housing loans offered by banks are reasonable, and I prefer longer-term mortgage loans to reduce my monthly payment burden” which equals 6.28. This suggests that respondents prioritize affordable and flexible mortgage terms. The highest mean of location was “My home is conveniently located near essential services such as healthcare facilities, schools, grocery stores, and shopping centers.” which equals 6.47. The proximity to essential services is a critical determinant for homeowners. The highest means of government role was “Government affordable housing schemes effectively meet the needs of low- and middle-income families, with a simple and transparent application process.” which equals 6.14. This reflects the perceived importance of accessible and efficient government housing programs. The highest mean of developer role was “Developers in the housing market have a good reputation for completing projects on time.” which equals 6.23 Timely project completion by developers significantly influences buyer confidence. The highest of mean of lifestyle was “The housing and surrounding environment contribute positively to my mental and physical well-being, enhancing my overall quality of life.” which equals 6.34. A supportive living environment plays a vital role in enhancing homeowners' quality of life.

4.7 Conclusion

Five main factors have been identified influencing homeownership in liveable city, Kuala Lumpur namely financial, location, government role, developer role and lifestyle. The data is collected by using a questionnaire survey method which uses the 7-point Likert scale and answered only by respondents who is living in the Kuala Lumpur area. The study showed that the five main factors conveyed a high significance influence homeownership in liveable city, Kuala Lumpur. The findings revealed that all five factors significantly impact homeownership decisions. Among these, the role of the developer emerged as the most influential factor, while location ranked the lowest in terms of its effect on homeownership in Kuala Lumpur.

CHAPTER 5: CONCLUSION

This chapter will conclude the study by summarizing its key findings. It will also address the study's limitations, propose directions for future research, and provide final recommendations.

5.1 Discussion on Results

Based on the results concluded, the findings suggest that the five main factors have a relationship that influences homeownership in liveable city, Kuala Lumpur.

5.1.1 Demographics

The demographic analysis of the respondents revealed that the majority were female, accounting for 90 out of 145 participants. Most respondents (59) fell within the 26–35 age group. In terms of monthly income, 66 respondents earned between RM2,501 and RM5,000. The largest ethnic group was of Chinese descent, comprising 92 respondents. Educational attainment showed that 83 respondents held undergraduate degrees, and 98 were employed. Additionally, 79 respondents were married, and 82 reported having 1–3 members in their household.

5.1.2 Financial and Homeownership

Financial factors influencing homeownership in Kuala Lumpur are significant, with affordability ranking second in terms of impact. Current housing prices in the preferred area are both reasonable and aligned with the value offered, making homeownership financially viable. The available mortgage options are flexible, allowing for manageable monthly payments over the loan period, especially when opting for longer-term loans to reduce the payment burden. Additionally, the required down payment is within a manageable range, enhancing the overall readiness to invest in

real estate. These factors collectively indicate a strong financial preparedness and confidence in pursuing homeownership, suggesting that Kuala Lumpur offers a conducive environment for affordable and sustainable real estate investment.

5.1.3 Location and Homeownership

The location of my home plays a pivotal role in enhancing my overall quality of life, despite its relatively lower ranking in terms of influencing homeownership in a livable city like Kuala Lumpur. The strategic proximity to my workplace, along with easy access to essential services such as healthcare, schools, grocery stores, and shopping centers, significantly contributes to daily convenience and well-being. Moreover, the neighborhood offers a range of recreational facilities like parks, gyms, and sports centers, which further enrich my living experience. The area's connectivity through major roads, highways, and public transportation options, coupled with reliable infrastructure for water supply, electricity, and internet services, ensures seamless daily living. These factors collectively make the location of my home a key determinant of my satisfaction with my living environment.

5.1.4 Government Role and Homeownership

Government plays a crucial role in promoting homeownership in Kuala Lumpur, ranking as the fourth most influential factor in creating a livable city. The accessibility of housing loan schemes with fair interest rates significantly enhances opportunities for individuals across various income groups. Government-led affordable housing initiatives effectively address the needs of low- and middle-income families through a straightforward and transparent application process. Additionally, property assessments are conducted fairly and accurately, ensuring property values and tax rates remain reasonable and comprehensible. The transparent utilization of property tax revenue further benefits the community, with appropriate exemptions provided for those in need. Collectively, these measures underscore the government's commitment to fostering equitable and sustainable homeownership, thereby contributing to Kuala Lumpur's overall livability.

5.1.5 Developer Role and Homeownership

The developer role factor significantly influences homeownership in a liveable city like Kuala Lumpur, with developers playing a crucial part in the housing market's integrity and accessibility. Trustworthy developers are recognized for delivering quality projects, adhering to building regulations, and ensuring safety standards. Their reputation for completing projects on time further enhances consumer confidence. Although rising construction costs pose challenges, developers are seen as setting reasonable prices that align with market conditions. Additionally, the transparency regarding the Bumiputera housing quota in projects and the positive impact it has on promoting equitable homeownership further strengthens developers' role in fostering a more inclusive housing market. Overall, developers are viewed as essential players in providing fair and affordable housing for the average buyer while contributing to the community's overall well-being.

5.1.6 Lifestyle and Homeownership

The lifestyle factor plays a significant role in influencing homeownership in Kuala Lumpur, particularly in neighborhoods that offer a variety of amenities, recreational activities, and social events that align with the residents' lifestyles. These elements foster a strong sense of community and contribute to a high quality of life. The presence of well-maintained social and recreational facilities, such as parks, gyms, and community centers, along with reliable public services like schools, healthcare, and transportation, positively impacts residents' well-being. Additionally, the low crime rate, effective local authorities, and proactive crime prevention measures, such as surveillance and neighborhood watch programs, ensure a safe and secure living environment. Overall, the combination of these factors significantly enhances both the mental and physical well-being of homeowners, making the neighborhood a desirable and sustainable place to live.

5.2 Implications of the Study

The findings of this study have significant implications for urban planners, policymakers, developers, and prospective homeowners in Kuala Lumpur. By identifying key factors such as financial considerations, location, government policies, developer roles, and lifestyle preferences, the study highlights the multifaceted nature of homeownership's contribution to creating a more liveable city. Policymakers can leverage these insights to develop targeted housing policies that address affordability and accessibility, while urban planners can enhance city design to prioritize well-connected, sustainable neighborhoods. Developers can use the findings to tailor housing projects that align with residents' needs, ensuring a balance between quality and affordability. Additionally, understanding lifestyle preferences can help promote community-oriented living environments that foster social cohesion and well-being, ultimately enhancing Kuala Lumpur's status as a liveable city.

5.3 Limitations of the study

Throughout the study, there are several limitations to this study. First, the reliance on questionnaires as the sole data collection method may introduce bias due to respondents' subjective perceptions, limited understanding of the questions, or potential non-response. The sample size and demographic diversity may also affect the generalizability of the findings, as it may not fully represent the broader population of Kuala Lumpur. Additionally, the study focuses on five specific factors—financial, location, government role, developer role, and lifestyle—potentially overlooking other significant variables that influence homeownership and liveability. Furthermore, the cross-sectional nature of the data limits the ability to capture changes over time, and external factors such as economic shifts or policy changes may not be adequately addressed. Finally, the findings are context-specific and may not be applicable to other cities with different socio-economic and cultural conditions.

5.4 Recommendation for Future Research

For future research, it is recommended to expand the scope by exploring additional factors influencing homeownership in liveable cities beyond the five identified—financial, location, government role, developer role, and lifestyle. Factors such as environmental sustainability, community engagement, and technological integration (e.g., smart city initiatives) could provide deeper insights into how homeownership contributes to urban liveability. Additionally, future studies could adopt mixed-method approaches, including qualitative methods such as interviews or focus groups, to complement the quantitative data collected through questionnaires. Comparative studies involving other cities, both within Malaysia and internationally, could also enhance understanding by highlighting diverse strategies and policies that foster homeownership in liveable urban environments. Such research would provide a more comprehensive framework for

5.5 Conclusion

In conclusion, this study has shown that all five main factors play a significant role in influencing homeownership in liveable city, Kuala Lumpur. All five factors have been analyzed and they rank from the top, developer role, government role, lifestyle, financial and location.

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Appendix 1: Survey Questionnaire

UNIVERSITI TUNKU ABDUL RAHMAN

FACULTY OF ACCOUNTANCY AND MANAGEMENT

MASTER OF BUSINESS ADMINISTRATION (MBA)

Dear Respondents,

I am a student from University Tunku Abdul Rahman (UTAR), Faculty of Accountancy and Management, pursuing a Master of Business Administration (Building Management). I am currently conducting a study on "CONTRIBUTION OF HOMEONWERSHIP TOWARDS LIVEABLE CITY: A CASE STUDY OF KUALA LUMPUR" for the research project. The purpose of this survey is to examine the relationship of financial factors, property location, corporate image and property attributes towards purchase decision in buying a residential property in Klang Valley.

I would like to thank you for your willingness to participate in this survey. Your answer will be kept PRIVATE and CONFIDENTIAL and used solely for academic purposes. This questionnaire will only take approximately 10 – 15 minutes to complete. Thank you for your participation.

Yours sincerely,
Thank you.

For inquires, you may contact the following:

Name: Jong Suk Lee

UTAR Student ID: 21UKM06463

Email: suklee.jong@1utar.my

SECTION A: Demographic Data

1. Gender
    - ☐ Male
    - ☐ Female

2. Age Group
    - ☐ 18-25
    - ☐ 26-35
    - ☐ 36-45
    - ☐ 45-55
    - ☐ 56 and above
3. Ethnicity:
    - ☐ Malay
    - ☐ Chinese
    - ☐ India
    - ☐ Others (Please Specify: _____)

4. Occupation
    - ☐ Employed (Full-time)
    - ☐ Employed (Part-time)
    - ☐ Self-employed
    - ☐ Unemployed
    - ☐ Student
    - ☐ Retired
5. Income Level (Monthly)
    - ☐ Below RM 2,500
    - ☐ RM 2,501 – RM 5,000
    - ☐ RM 5,001 – RM 10,000
    - ☐ RM 10,001 – RM 15,000
    - ☐ Above RM 15,000

6. Level of Education
    - ☐ Primary school
    - ☐ Secondary school
    - ☐ Diploma/Certificate
    - ☐ Bachelor's degree
    - ☐ Master's degree
    - ☐ PhD/Doctorate
7. Marital Status
    - ☐ Single
    - ☐ Married
    - ☐ Divorced
    - ☐ Widowed
8. No. of household
    - ☐ 1 – 3 persons
    - ☐ 4 – 6 persons
    - ☐ 7 persons and above

SECTION B: Homeownership Status

9. Do you currently own a home?
    - ☐ Yes
    - ☐ No
10. If yes, how long have you owned your home?
    - ☐ Less than 1 year
    - ☐ 1-5 years
    - ☐ 6-10 years
    - ☐ More than 10 years
11. If no, are you planning to buy a home in the near future?
    - ☐ Yes, within 1-2 years.
    - ☐ Yes, within 3-5 years.
    - ☐ No, not soon.

☐ Not sure

12. What type of home do you own or plan to own?

☐ Apartment/Condominium

☐ Terrace house

☐ Semi-detached house

☐ Detached house

☐ Other (Please specify): _____

13. What is the main reason for choosing to own a home?

☐ Investment

☐ Stability for family

☐ Independence

☐ Social status

☐ Other (Please specify):

SECTION C: Factors influencing homeownership in liveable city, Kuala Lumpur.

In this section, you are required to indicate the extent of agreement on each of the following statements based on 7-Likert scales. Please choose the number that best matches the degree to which you agree or disagree with the statement. [1 - Strongly disagree, 2 - Disagree, 3 - Moderately disagree, 4 - Neutral, 5 – Moderately Agree, 6 – Agree, 7- Strongly Agree]

	Strongly Disagree	Disagree	Moderately Disagree	Neutral	Moderately Agree	Agree	Strongly Agree
A. Financial Factor							
The current housing prices in my preferred area are affordable and reasonable for the value offered based on my financial situation.	1	2	3	4	5	6	7
I find the available mortgage loan options flexible and suitable, and I am confident in	1	2	3	4	5	6	7

my ability to manage monthly mortgage payments over the loan period.							
The payment terms for housing loans offered by banks are reasonable, and I prefer longer-term mortgage loans to reduce my monthly payment burden.	1	2	3	4	5	6	7
The down payment required for purchasing a home is manageable, and I feel financially prepared to invest in real estate properties soon.	1	2	3	4	5	6	7
B. Location Factor							
The location of my home allows for an easy commute to my workplace, which significantly impacts my quality of life, even if it comes with higher living costs.	1	2	3	4	5	6	7
My home is conveniently located near essential services such as healthcare facilities, schools, grocery stores, and shopping centers.	1	2	3	4	5	6	7
The area I live in has accessible recreational facilities, such as parks, gyms, and sports centers.	1	2	3	4	5	6	7
My home provides easy access to major roads, highways, and public transportation options, ensuring convenient travel.	1	2	3	4	5	6	7
The infrastructure in my neighborhood, including water supply, electricity, and internet services, is reliable and well-maintained.	1	2	3	4	5	6	7
C. Government Role							
The government's housing loan schemes are easily accessible, with affordable and fair interest rates that improve homeownership opportunities for all income groups.	1	2	3	4	5	6	7

Government affordable housing schemes effectively meet the needs of low- and middle-income families, with a simple and transparent application process.	1	2	3	4	5	6	7
The government provides adequate support for individuals seeking affordable housing.	1	2	3	4	5	6	7
Government property assessments are conducted fairly, accurately, and provide clear, understandable information.	1	2	3	4	5	6	7
The current property assessment system effectively determines property values, and the property tax rates set by the government are reasonable and affordable.	1	2	3	4	5	6	7
The government's use of property tax revenue is transparent and beneficial to the community, with adequate exemptions or reductions offered to those in need.	1	2	3	4	5	6	7
D. Developer Role Factor							
I believe that developers in my area are trustworthy, deliver quality housing projects, and adhere to building regulations and safety standards.	1	2	3	4	5	6	7
Developers in the housing market have a good reputation for completing projects on time.	1	2	3	4	5	6	7
I am confident that developers set reasonable construction costs that reflect market conditions, though rising costs have made it difficult to afford a new home.	1	2	3	4	5	6	7
I believe that developers offer housing options at fair and affordable prices for the average buyer.	1	2	3	4	5	6	7
Developers are transparent about the Bumiputera housing quota in their projects.	1	2	3	4	5	6	7

The Bumiputera quota in housing projects is beneficial in promoting equitable home ownership.	1	2	3	4	5	6	7
E. Lifestyle							
My neighborhood offers amenities, recreational activities, and social events that align with my lifestyle and create a sense of community.	1	2	3	4	5	6	7
I am satisfied with the social and recreational facilities (e.g., parks, gyms, community centers) and public services (e.g., schools, healthcare, transportation) in my area.	1	2	3	4	5	6	7
The housing and surrounding environment contribute positively to my mental and physical well-being, enhancing my overall quality of life.	1	2	3	4	5	6	7
I feel safe and secure in my neighborhood due to the low crime rate, effective local authorities, and community initiatives aimed at maintaining safety.	1	2	3	4	5	6	7
Crime prevention measures, such as surveillance, patrolling, and neighborhood watch programs, are adequate in ensuring a secure living environment.	1	2	3	4	5	6	7

- Thank you for completing this questionnaire -

Appendix 2: Personal Data Protection Statement

PERSONAL DATA PROTECTION STATEMENT

Please be informed that in accordance with Personal Data Protection Act 2010 ("PDPA") which came into force on 15 November 2013, University Tunku Abdul Rahman ("UTAR") is hereby bound to make notice and require consent in relation to collection, recording, storage, usage and retention of personal information.

Notice:

1. The purposes for which your personal data may be used are inclusive but not limited to: -
   - For assessment of any application to UTAR
   - For processing any benefits and services
   - For communication purposes
   - For advertorial and news
   - For general administration and record purposes
   - For enhancing the value of education
   - For educational and related purposes consequential to UTAR
   - For the purpose of our corporate governance
   - For consideration as a guarantor for UTAR staff/ student applying for his/her scholarship/ study loan

2. Your personal data may be transferred and/or disclosed to third party and/or UTAR collaborative partners including but not limited to the respective and appointed outsourcing agents for purpose of fulfilling our obligations to you in respect of the purposes and all such other purposes that are related to the purposes and also in providing integrated services, maintaining and storing records. Your data may be shared when required by laws and when disclosure is necessary to comply with applicable laws.

3. Any personal information retained by UTAR shall be destroyed and/or deleted in accordance with our retention policy applicable for us in the event such information is no longer required.

4. UTAR is committed in ensuring the confidentiality, protection, security and accuracy of your personal information made available to us and it has been our ongoing strict policy to ensure that your personal information is accurate, complete, not misleading and updated. UTAR would also ensure that your personal data shall not be used for political and commercial purposes.

Consent:

1. By submitting this form you hereby authorise and consent to us processing (including disclosing) your personal data and any updates of your information, for the purposes and/or for any other purposes related to the purpose.

2. If you do not consent or subsequently withdraw your consent to the processing and disclosure of your personal data, UTAR will not be able to fulfil our obligations or to contact you or to assist you in respect of the purposes and/or for any other purposes related to the purpose.

3. You may access and update your personal data by writing to us at _____.

Acknowledgment of Notice

[ ] I have been notified by you and that I hereby understood, consented and agreed per UTAR above notice.

[ ] I disagree, my personal data will not be processed.

……

Name:

Date:

Note:

The guidelines stated in this research project manual are subject to change. Students shall be notified in advance of any changes.