RETIREMENT VILLAGES IN KLANG VALLEY, MALAYSIA: ACCEPTANCE, BARRIERS, AND STRATEGIES

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A project report submitted in partial fulfilment of the requirements for the award of Bachelor of Science (Honours) Quantity Surveying

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DECLARATION

I hereby declare that this project report is based on my original work except for citations and quotations which have been duly acknowledged. I also declare that it has not been previously and concurrently submitted for any other degree or award at UTAR or other institutions.

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ABSTRACT

Malaysia's ageing population has increased the demand for alternative senior housing, such as Retirement Villages (RVs), which emphasise independence, security, and social engagement. While RVs have been extensively studied in Western countries, their acceptance in Malaysia remains relatively underexplored, indicating the need for further investigation. This study aims to assess (i) the level of acceptance of RVs, (ii) key barriers to acceptance, and (iii) strategies to enhance the acceptance. A review of existing literature revealed that RV acceptance is generally higher in Western countries compared to Asian contexts. Five key barriers were identified from literature—cultural, social, financial, legal and technical, and the living environment—alongside four strategic areas for improvement: cultural and social adaptation, financial feasibility, legal and technical frameworks, and living environment enhancements. A quantitative research method was employed, involving the distribution of structured questionnaires to individuals aged 30 and above who are nearing retirement or are involved in elder care decision-making. A total of 142 responses were collected and analysed using Cronbach's Alpha reliability test, frequency distribution, arithmetic mean, Mann-Whitney U test, Kruskal-Wallis test, and Spearman's correlation The findings indicated a cautious but increasing acceptance of RVs in Malaysia. While 36.6% of respondents reported moderate familiarity with the concept, 60% viewed RVs as a viable elderly care option and would likely recommend them to others. Additionally, the study highlighted that affordability concerns were the top barrier to RV acceptance, while enhancing accessibility and design was identified as the most effective strategy to improve acceptance. The Mann-Whitney U and Kruskal-Wallis tests revealed significant differences in acceptance levels across various social demographics, including gender, marital status, ethnicity, education level, household income, and number of children. Spearman's correlation test showed the strongest moderate correlation between poor environmental quality and optimal location and accessibility. These findings provide valuable guidance for policymakers and stakeholders in improving elderly care infrastructure and promoting RVs as a viable retirement option, aligning with the Malaysia Madani vision under the "Housing for the Rakyat" initiative.

Keywords: retirement villages, acceptance, barriers, strategies, ageing population

Subject Area: HQ1060-1064 Aged. Gerontology (Social aspects). Retirement

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n	sample size
z	z-scores of the desired confidence level
p	estimated proportion of the population with attributes in study
q	1 – p
e	margin of error
ρ	Spearman's rank correlation coefficient

RVs	Retirement Villages
PS	Pondok System
SRVs	Smart Retirement Villages
12MP	12th Malaysia Plan
NGO's	Non-Governmental Organisations
EPF	Employees Provident Fund
HCBS	Home and Community-Based Services
PPPs	Public-private partnerships
ARL	Active Retired Living
MHLG	Ministry of Housing and Local Government
PR1MA	Perumahan Rakyat 1Malaysia
HVAC	Heating, Ventilation, and Air Conditioning
SPSS	Statistical Practices for the Social Sciences
NEP	New Economic Policy
DOSM	Department of Statistics Malaysia

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CHAPTER 1

INTRODUCTION

1.1 Introduction

This chapter covers the study's background, problem statement, aims, objectives, research methodology, scope, and outlines of the chapters.

1.2 Background of the Study

In recent decades, Malaysia's demographic shift toward and ageing society has become evident. The percentage of the population aged 65 and above expected to increase from around 7.9% in 2010 to 15% in 2030 and further to 16.3% by 2040, indicating a transition to an ageing society (Ramli and Nazir Kamaludin, 2021). This ongoing demographic trend, known as the population ageing, is expected to boost the demand for senior housing (Ossokina *et al*., 2020), emphasizing safety, socialisation and health-related support services in the coming decades (Yeung *et al*., 2017). Elders represent a vulnerable social group requiring comprehensive care and support due to increased susceptibility to health issues, social isolation, and financial insecurity as they age.

In response, Malaysia has introduced several initiatives, such as the 12th Malaysia Plan (12MP), which focuses on improving housing infrastructure and enhancing healthcare services for the elderly. The Madani Inclusive Housing Project targets the development of Retirement Villages (RVs) in major cities (Ibrahim, 2023). However, the demographic shift still presents challenges, including insufficient elderly care facilities, limited healthcare access, and unregulated elderly care services, which have led to the emergence of RVs to address these evolving needs (Robert, Chan and Trinh, 2019).

RVs provide a viable solution housing with comprehensive services designed to promote independence and well-being among seniors. These communities help address concerns such as social isolation and financial strain while fostering a supportive environment for active ageing (Wong, Li and Wang, 2024). Unlike traditional nursing homes, RVs prioritize privacy, security, and an active lifestyle for relatively independent seniors (Lim *et al*., 2022; Hassan and Tan, 2017). Thus, RVs represent a contemporary relocation choice that

fulfils the requirements of the elderly population by providing affordable and comfortable homes (Lim *et al*., 2022).

In western countries, RVs are a popular choice, with many seniors moving due to health concerns, proximity to family, or financial reasons (Xia *et a*l., 2015). For instance, in Australia, approximately 5.7% of individuals aged 65 and above, and 10% of those aged 75 and older, currently reside in RVs, with this figure expected to rise (Xia *et al*., 2021). In contrast, in Asian communities, RVs in Thailand are typically government-run, non-profit facilities for neglected or impoverished elderly individuals, which are often viewed with reluctance by families (Leartbuasin and Potisarattana, 2015).

In Malaysia, elders often live with their families due to traditions rooted in filial piety and religion (Ismail and Zamry, 2020). Although this cultural expectation persists, economic pressures and increased social mobility have resulted in a growing number of "empty nesters," prompting families to explore alternative care options, such as RVs (Li and Wu, 2022). However, the existing healthcare facilities, old folk’s homes, and other retirement options, both government and private, are insufficient to meet all their demands (Lim, Ng and Basha, 2019). Furthermore, awareness of ageing-related issues and the necessary infrastructure remains limited in Malaysia (Tobi, Fathi and Amaratunga, 2017). As a result, the intention of this research is dedicated to the concept of RVs in response to Malaysia's ageing demographic.

1.3 Problem Statement

Over the years, numerous studies on RVs have been conducted worldwide, with significantly more research and development in Western countries compared to Asian nations. This has led to notable differences in the focus and findings of RV-related studies between these regions. In Western contexts, research has largely centred on the experiences and well-being of RV residents, as well as the operational and financial models that support these communities. For instance, Malta, Williams and Batchelor (2018) examined resident satisfaction and conflict resolution in Australian RVs, while Gilbert *et al*. (2024) investigated the lived experiences of Australian RV residents during the Covid-19 pandemic. Similarly, Bloomfield *et al*. (2023) analysed post-relocation trends among RV residents in New Zealand, finding minimal differences in

lifestyle before and after relocation. Additionally, Xia *et al*. (2021) explored the development of sustainable RVs in Australia and their role in enhancing the well-being of older adults.

In contrast, research on RVs in Malaysia is still in its infancy, primarily focusing on cultural, social, and environmental considerations. Studies have examined Islamic-based RV models, such as the Elderly Pondok Village (Ismail *et al*., 2021), as well as factors influencing relocation decisions (Sarwar *et al*., 2021) and the intention of Malaysians towards the concept of RVs (Lim, Ng and Basha, 2019). Furthermore, Ismail *et al*. (2023) investigated generational preferences for RV features, while Ejau *et al*. (2021) explored sustainable RV practices aimed at enhancing retirees' quality of life. Julaihi *et al*. (2022) identified key motivations for elderly Malaysians choosing RVs in their later years. Additionally, Latif and Samsudin (2022) explored new business models for developing RVs in Malaysia, while Samsudin *et al*. (2023) analysed strategies for establishing effective RVs in the country. These studies primarily focus on the conceptual framework, push factors, and business models of RVs.

As Malaysia experiences demographic shifts and an increasingly ageing population, understanding the acceptance of RVs among Malaysians is crucial. Despite growing interest, the extent to which Malaysians are willing to embrace RV living remains unclear. Malaysia is a country profoundly influenced by Asian culture and society; research related to the concept of RVs in Malaysia is still in the introductory phase compared to that in Western countries (Julaihi *et al*., 2022). Given the limited research on RV acceptance—where few studies have been conducted, and recent research on this topic is scarce—this study aims to bridge this gap by examining the level of acceptance of the RV concept among Malaysians. By doing this, this research will provide valuable insights for policymakers and relevant stakeholders, enabling well-informed decisions that lead to significant improvements in elder care and community development within RVs.

1.4 Research Aim

This research aims to uncover the concept of retirement villages in Malaysia.

1.5 Research Objectives

To achieve the aforementioned research aim, three objectives are formulated.

i. To evaluate the level of acceptance on the concept of retirement villages.
ii. To analyse the barriers that hinder the acceptance of retirement villages.
iii. To propose relevant strategies for enhancing the acceptance of retirement villages.

1.6 Research Methodology

This study employed a quantitative approach, distributing a questionnaire survey via Google Forms to individuals aged 30 and above in the Klang Valley through online channels. A total of 142 valid responses were collected. The data were analysed using six statistical methods: Cronbach's Alpha Reliability Test, Frequency Distribution, Arithmetic Mean Test, Mann-Whitney U Test, Kruskal-Wallis Test, and Spearman's Correlation Test.

1.7 Research Scope

This research aims to explore the viewpoints of individuals aged 30 and above in Klang Valley, Malaysia, who are either nearing retirement age or actively engaged in elder care decisions. By conducting the study in Klang Valley, it seeks to gather a diverse range of responses from urban and suburban environments, representing various socio-economic backgrounds and lifestyles typical of Malaysia's largest metropolitan area. This approach is designed to collect thorough data that can contribute to enhancing and developing elder care services within this dynamic urban setting.

1.8 Chapter Outline

This research is organized into five chapters. Chapter 1 lays the foundation by providing background information on retirement villages, identifying gaps in the current literature, and defining the study's objectives, scope, and justification. Chapter 2 offers a review of literature on retirement villages in Klang Valley, Malaysia, with a focus on the barriers to acceptance and effective strategies, drawing from both primary and secondary sources.

Chapter 3 explains the research methodology, outlining the design and rationale behind the questionnaires used in the online survey and describing the

quantitative approach for collecting data on perceptions and experiences related to RVs. Chapter 4 presents the findings, highlighting acceptance levels, barriers, and strategies, supported by statistical analyses and visual aids. Lastly, Chapter 5 concludes by summarizing the key findings, discussing the limitations of the study, and providing recommendations for future research to improve the understanding and acceptance of RVs in Malaysia.

1.9 Chapter Summary

In short, this study identified a research gap regarding the acceptance levels of RVs in Malaysia, as outlined in the problem statement. The research aims and objectives were subsequently developed to address this significant gap within the existing research landscape. Furthermore, this chapter describes research methodology and scope, including the adopted method and the targeted respondents chosen to ensure the collection of reliable data.

CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

This chapter begins with an explanation of the definition and concept of RVs, followed by an examination and assessment of the barriers hindering their acceptance and strategies to improve it.

2.2 Retirement Villages

The subsections outline the concept and explore the differences in Western and Asian perceptions of RVs.

2.2.1 Concept of Retirement Villages

Due to the rapid expansion of the ageing population, Malaysia is witnessing significant growth in elderly healthcare, lifestyle services, and facilities like retirement homes, villages, and aged care homes (Tan *et al*., 2021; Mandič, 2016). According to Mohd Aini, Murni and Wan Abd Azi (2016), housing options for the elderly can be grouped into four main categories: family homes (ageing in place), elderly care, medical facilities, and RVs. Elderly care facilities in Malaysia cater to diverse needs and preferences, offering different levels of support and amenities. RVs or continuing care retirement communities (Julaihi *et al*., 2024), offer a combination of independent living, medical support, and communal activities specifically for those aged 55 and above (Peri *et al*., 2020).

RVs are defined in various ways. Hu *et al*. (2018) describes RVs are age-specific communities designed to offer a variety of services and amenities that cater to residents' unique needs in their later years. Similarly, Lim *et al*. (2022), defines RVs as modern living options where spaces, services, activities, and facilities are ergonomically designed for older adults (Chum *et al*., 2020). In summary, these definitions converge on the idea that RVs are designed to provide housing for seniors, prioritizing their quality of life through specialized services and amenities tailored to their needs. In western countries like Australia and the United Kingdom, RVs provide seniors with innovative housing options such as apartments, villas, or cottages. This concept mirrors the Pondok System

(PS) in Malaysia, which offers in-house religious education for specific elderly groups (Sufian and Mohamad, 2013). RVs are privately managed and funded by residents (Julaihi *et al*., 2022), unlike elderly care institutions, and are considered part of private residences (U'Ren, 2013). They combine independent living with medical services and social activities to meet retirees' the diverse needs (Osei-Kyei *et al*., 2022). RVs offer services like food, room maintenance, security, transport, and visiting medical practitioners, enhancing social interaction, privacy, security, and independence (Hu *et al*., 2017). These villages typically provide community halls, fitness centres, swimming pools, libraries, game rooms, and medical clinics—facilities essential for fostering social activities and relationships, which are critical to the well-being of older adults (Xia *et al*., 2015). As Yeung *et al*. (2017) indicated, living in RVs enhances individuality, well-being, social connectivity, and satisfaction with the living arrangements, contrasting with care homes where staff oversee the elderly.

In Malaysia, elderly homes are managed by the Department of Social Welfare, Non-Governmental Organisations (NGO's), and private providers, regulated by the Care Centres Act 1993 (Abdul Mutalib and Alias, 2021). However, these homes differ from RVs in terms of operations and services. Old age homes, for example, provide essential support and services like recreational activities, medical care, and spiritual support though quality varies between paid and free homes (Haider and Rahaman, 2022). The industry remains largely unregulated, with minimal standards, making many homes inaccessible to the poor (Kumar *et al*., 2023). On the other hand, wellness centres focus on holistic health by offering fitness classes, health screenings, nutritional advice, mental health support, and spa treatments to promote overall well-being through preventive care (Knežević, Gajić and Vukolić, 2024). Nonetheless, nursing homes provide rehabilitation and end-of-life care for ageing residents with chronic diseases, offering 24/7 nursing supervision and advanced care planning to ensure dignity in medical preferences (Bauer *et al*., 2024). Furthermore, assisted living facilities provide personalized care and support in a home-like environment, focusing on residents' well-being and independence by assisting with daily tasks (Alomari and Steinke, 2024). Conversely, recreational centres are community hubs that promote physical activity and social interaction,

offering amenities like outdoor sports facilities, though they do not provide living accommodations or medical services (Wong *et al*., 2019).

In summary, RVs provide a holistic living experience for seniors by integrating independent living with medical services, wellness programs, and social engagement (Osei-Kyei *et al*., 2022), They create a secure, contemporary environment that fosters independence and well-being through communal spaces, recreational activities, and healthcare services (Hu *et al*., 2017). As awareness increases in Malaysia and success stories emerge, RVs are anticipated to gain popularity among seniors seeking community and security in their golden years, ensuring suitable living arrangements as their needs evolve.

2.2.2 Acceptance of Retirement Villages in Western Vs Asian Country

Western and Asian RVs differ significantly due to distinct cultural, economic, and societal values influencing retirement planning and eldercare. In Western countries, where individualism and financial independence are prioritized, retirees tend to prefer independent living with community-based care over institutional settings (Liu, Hao and Zhang, 2016; Lim *et al*.,2022). In countries like the United States of America and New Zealand, the elderly are encouraged to rely on personal savings and maintain independence, reflecting Western cultural ideals (Ng *et al*., 2020). As a result, Western RVs emphasize privacy and personal fulfilment, offering high-end amenities such as golf courses, fitness centres, and luxurious recreational options within private apartments or villas. (Xia *et al*., 2015; Connolly *et al*., 2021; Peri *et al*., 2020; Hu *et al*., 2017). This model, which integrates comprehensive healthcare and higher costs, supports a lifestyle centred around Western values of relaxation and self-reliance.

In Eastern nations, retirement and eldercare are strongly shaped by filial piety and collectivist values, where children are expected to care for ageing parents (Ng *et al*., 2020, Qureshi and Simons, 2023; Ibrahim *et al*., 2018). Accordingly, Asian RVs emphasize community-oriented services like shared dining, group activities, and spaces for intergenerational interaction, focusing on familial and communal support over individual independence (Pazhoothundathil *et al*., 2022; Bohle *et al*., 2013). These facilities blend traditional and modern healthcare, supporting multigenerational living and

collective well-being, with communal spaces that foster social interaction (Bohle *et al*., 2013). Compared to Western RVs, Asian RVs generally offer more affordable options, aligning with local economic conditions and societal norms.

In Malaysia, where eldercare traditionally relies on family support networks, retirement planning is still closely linked to familial and communal ties, with congregated living often viewed as a last resort (Areff and Lyndon, 2018; Wong *et al*., 2024; He and Jia, 2021). The RV concept is emerging, though still in an introductory phase, with only a few notable facilities such as Green Acres in Ipoh, The Green Leaf in Sepang, Eden-on-the Park in Kuching and Millennia Village in Seremban (Julaihi *et al*., 2022; Millennia Village, 2024). These communities offer varied living options, balancing independence with care needs through amenities such as gyms, movie theatres, and healthcare services (Abdul Mutalib and Alias, 2021). For instance, Green Acres emphasize community bonds, while Millennia Village offers both independent and assisted living with a focus on social engagement and well-being, providing Malaysian retirees with comfort and support (Abdul Mutalib and Alias, 2021; Millennia Village, 2024).

Additionally, Muslim-oriented retirement facilities, known as "Pondok Warga Emas," offer an environment centred on Islamic values, differing from typical RVs by emphasizing cultural and religious practices (Abdul Mutalib and Alias, 2021). Originally founded as educational institutions, these facilities now also serve elderly individuals seeking to deepen their Islamic faith (Areff and Lyndon, 2018). For instance, Kompleks Yayasan Al-Jenderami include religious spaces, such as mosques, and prioritize spiritual engagement over traditional leisure activities, presenting an alternative that integrates Islamic values with communal care (Abdul Mutalib and Alias, 2021; Jumadi *et al*., 2019). In short, cultural differences significantly shape RVs offerings. Western facilities often emphasizing healthcare, recreational activities, and personalized care that support individual and social lifestyles (Hu *et al*., 2017; Hu *et al*., 2018).

In contrast, Asian RVs focus on holistic wellness programs, cultural activities, and multigenerational living arrangements reflecting traditional values of respect for elders and family unity. (Zhang and Wu., 2021; Lim, Ng and Basha, 2019, Osei-Kyei *et al*., 2022). Although both Western and Asian

RVs strive to enhance seniors' quality of life, their designs, amenities, and communal structures are shaped by distinct cultural values and societal norms surrounding ageing.

2.3 Barriers that Hinder the Acceptance of Retirement Villages

The acceptance levels of RVs are affected by several barriers which can be categorized into cultural, social, financial, legal and technical, and living environment aspects. Table 2.1 tabulated the previous studies on the key barriers that hindering the RV acceptance.

2.3.1 Cultural Barriers

Culture, encompassing shared knowledge, values, attitudes, meanings, artefacts, and norms of a specific society or group, significantly influences individual beliefs and behaviours. In Malaysia, its multicultural, multireligious, and multilingual demographics contribute to cultural barriers that hinder the acceptance of RVs as a mainstream option for elderly care.

2.3.1.1 Traditional Family Values and Perceptions

In Malaysia’s multiracial society, aged care must reflect diverse cultural preferences (Mohd Aini, Murni and Wan Abd Aziz, 2016). Cultural values such as filial piety and family-centred care, ingrained across religious stress that children should support elderly parents (Ibrahim *et al*., 2018). This value often clashes with the concept of RVs, which carry a stigma due to perceptions of abandonment and institutional care (Hu *et al*., 2019). RVs are frequently viewed as places for the “fragile" or neglected, (Xia *et al*., 2021), deterring many elderly individuals due to community judgement and concerns over family image (Julaihi *et al*., 2022).

Additionally, Malaysians often favour multigenerational living, where elderly family members live with their children and grandchildren, fostering family bonds and mutual support (He and Jia, 2021). This preference for family-based care model over RVs means that RVs may be seen as a threat to family unity, impacting their acceptance of RVs in Malaysia and highlighting the need to consider RVs from an Eastern cultural perspective.

2.3.1.2 Cultural and Religious Concerns

Culture profoundly impacts economic choices and preferences (Hiller, Wu and Zhang, 2023), shaping retirees' decisions regarding RVs. Historically, peaceful coexistence between diverse cultural groups has been rare, often leading to reduced trust and social capital (Evan and Holý, 2023). Retirees tend to prefer culturally homogeneous environments, seeking communities that respect and align with their cultural values.

In Malaysia, where Islam is the official religion practiced by 61% of the population, alongside Buddhism, Christianity, and Hinduism, potential residents are concerned about RVs' ability to meet their specific cultural and religious needs, such as dietary restrictions and prayer facilities (Kawaguchi-Suzuki *et al*., 2019). For instance, halal dietary requirements for Muslims and vegetarianism for Chinese and Hindus are key considerations for retirees (Ahmad *et al*., 2018; Darmalinggam and Kaliannan, 2020).

2.3.1.3 Language Barriers and Communication Issues

Malaysia is a multilingual nation comprising Bumiputera (70%), Chinese (23%), and Indians (7%) and Others (1%) (DOSM, 2024). Malaysians widely speak Malay (Bahasa Malaysia), English, Chinese, Tamil, and other languages (Kawaguchi-Suzuki *et al*., 2019), with Malay and English being primary communication channels among ethnic groups (Ibrahim *et al*., 2018). For retirees who primarily speak local languages or dialects, communication barriers in RVs may lead to misunderstandings with staff and healthcare providers, impacting their participation in community activities, access to services, medical care quality, while also undermining trust.

2.3.2 Social Barriers

Barrier in terms of social aspects refer to the influence of relationships, communities, and societal expectations on individuals' behaviours and decisions, which significantly impact the acceptance of RVs.

2.3.2.1 Lack of Awareness and Understanding

In Malaysia and other Asian countries, where RVs are relatively new (Julaihi *et al*., 2024), a lack of familiarity and understanding leads to misconceptions.

People often confuse RVs with nursing homes, fearing they may lose independence and social connections. Limited knowledge about services, care quality, living conditions, and financial aspects negatively affects perceptions, compounded by the common view that RVs are similar to old folks' homes (Samsudin *et al*., 2023). Without successful examples or role models, acceptance remains low.

In contrast, developed countries like New Zealand, Australia, and the United Kingdom have higher acceptance rates due to strategic planning, effective information dissemination, and greater public awareness over the past 30 years (Julaihi *et al*., 2022; Lim *et al*., 2022; Holland *et al*., 2017; Hu *et al*., 2017; Xia *et al*., 2015). Bridging the acceptance gap for RVs in Malaysia requires strategic efforts to educate the public, address misconceptions, and highlight successful examples to foster greater understanding and trust.

2.3.2.2 Isolation and Loneliness

Social isolation, characterized by limited social interaction and a lack of meaningful relationships, can have severe health impacts on older adults, including increased morbidity, mortality, and dementia risk (Lin *et al*., 2024). Many older individuals worry that moving to a RV may lead to isolation and loneliness, especially if the RV is far from family or familiar neighborhoods (Jamdade *et al*., 2023). This fear of being separated from loved ones and traditional support networks deters seniors from choosing RVs as they fear losing close family connections.

2.3.2.3 Losing Independence

As older adults' need for social support increases with age, there is a growing demand for living environments that promote social interaction, independence, safety, and a sense of community (Hu *et al*., 2020). Despite these intentions, many elderly individuals fear that RVs may limit their independence and autonomy. Concerns often focus on the structured nature of RVs, where imposed social norms could restrict their control over daily routines, privacy, and lifestyle choices (Hu *et al*., 2020). Although RVs are designed to offer supportive and socially enriching settings, some seniors perceive communal living as a loss of personal freedom, which may negatively affect their

willingness to make the transition. Van Doorene (2018) further noted that the transition to RV living is influenced by personal and relational factors such as personality traits, attachment styles, and marital status, with marital relationships and gender differences playing a significant role in shaping the adjustment experience.

2.3.3 Financial Barriers

Financial barriers pertain to the economic resources and monetary considerations that impact decision-making and behaviour, directly affecting whether individuals are willing to choose RVs as a viable living option.

2.3.3.1 Lack of Retirement Financial Planning

Retirement planning encompasses financial and non-financial preparations to ensure a secure and fulfilling life after retirement, with early planning linked to better quality of life and greater openness to RV living (Lim, Ng and Basha, 2019). In Malaysia, the mandatory retirement age is 65, but many Malaysians struggle with insufficient retirement savings (Estrada *et al*., 2021), often relying solely on Employees Provident Fund (EPF) savings (Ramli and Mohamad Shariff, 2023), which are typically inadequate to cover the costs of RVs, including accommodation, healthcare, and essential services (Wong, Li and Wang, 2024). Without proper financial planning, many elderly Malaysians prefer to stay with their families to avoid the financial burden of RV living.

2.3.3.2 Affordability Concerns

Affordability is a major concern for elderly Malaysians considering RVs, as high living costs often exceed their financial resources, especially for those with limited savings after ceasing full-time employment (Xia *et al*., 2021). RVs are often seen as catering primarily to wealthier individuals due to high entry fees and unclear fee structures which contribute to financial stress and deter potential residents (Liddle *et al*., 2014; Liu *et al*., 2018). For instance, the Green Leaf project in Selangor, with units priced between RM980,000 and RM2.68 million, is financially inaccessible to many retirees, (Samsudin *et al*., 2023), prompting them to remain in their current homes to avoid economic strain.

2.3.3.3 Family Financial Constraint

According to Wong *et al*. (2024), elderly individuals primarily rely on financial support from government pensions and social welfare, family contributions or private sources like retirement funds, personal assets and savings, and income from continued employment. However, families within the "sandwich generation" are simultaneously responsible for supporting their ageing parents and raising their own children (Chen and Zhou, 2022). This dual burden strains their financial, time, and emotional resources, as rising costs for education, housing, and healthcare reduce their disposable income (Wang, Gilroy and Law, 2023). The additional financial pressure of caring for elderly parents further limits their ability to afford RV living. As a result, many Malaysians perceive RVs as an unaffordable luxury, contributing to their low acceptance due to the prioritization of immediate family needs.

2.3.3.4 Economic Uncertainty

Economic conditions in Malaysia, such as economic uncertainty and inflation (Aubry and Quinby, 2024), greatly affect retirees' acceptance of RVs. These factors reduce incomes and savings for retirees and their families, limiting the financial resources available for RVs expenses. High inflation also erodes the value of retirees' annuities (Park, 2024), complicating their financial decisions and making it harder to allocate funds for long-term commitments like RV fees. Rising living costs add to this financial strain, contributing to hesitations about affording such accommodations (Park, 2024).

2.3.3.5 Lack of Flexible Payment Options

RV contracts typically follow a three-tiered payment structure (Hu *et al*.2017). This includes an upfront entry fee, usually a lump sum (often funded by selling one’s home), which grants residency rights; ongoing fees to cover daily operating expenses; and exit fees, commonly in the form of deferred management fees, which are deducted from the resale price upon exit and are typically capped at around 30% after 5–10 years (Li, 2023; Hu *et al*., 2017). This rigid, high-cost structure, without flexible payment options such as installment plans, makes RVs financially inaccessible to many retirees, especially those with limited savings or fixed incomes, thereby reducing overall

acceptance and positioning RVs as a viable option mainly for wealthier individuals (Lim *et al*., 2019).

2.3.4 Legal and Technical Barriers

Legal aspects refer to laws, regulations, and policies that govern RVs, such as property laws, healthcare standards, and elder care policies. A lack of clear regulations may discourage trust in these communities. While technical aspects include the infrastructure and technology used in RVs, such as accessibility features, healthcare systems, and safety technologies, which directly impact the liveability and comfort of RVs.

2.3.4.1 Unclear Regulatory Framework

The development of RVs in Malaysia has been significantly hindered by the lack of a clear legal and technical framework, creating uncertainty for both potential residents and investors. Currently, Malaysia does not have a dedicated legal act or comprehensive regulatory system specifically governing RVs. As noted by Abdul Mutalib and Alias (2021), the absence of such a framework presents challenges for both policymakers and developers. Similarly, Ejau *et al*. (2021) highlighted that the concept of RVs remains vague due to the lack of formal legal and technical definitions, further complicating recognition and regulation.

In contrast, New Zealand has had a Retirement Villages Act in place since 2003. However, Marshall-Mead (2019) notes that even with this long-established legal foundation, further policy interventions are necessary to enhance regulatory protections, ensuring that residents' rights are safeguarded while also considering the operational needs of service providers. These findings emphasize the urgent need for a structured and comprehensive legal framework to support the effective development and oversight of RVs in Malaysia.

2.3.4.2 Insufficient Government Involvement and Policy Support

Government involvement and policy support are essential for overcoming societal barriers and shifting cultural attitudes toward RVs. For example, initiatives like the United Kingdom’s Lifetime Neighbourhood, which promotes

age-friendly communities, can serve as valuable models for Malaysia to encourage positive perceptions of ageing and elderly care, ultimately fostering RV acceptance (Hu *et al*., 2019).

Furthermore, policy support is crucial in addressing RV affordability challenges. In Australia, limited policy backing, and land use competition drive up costs, creating financial burdens for pension-reliant residents (Hu *et al*., 2017). Similarly, developing countries like Malaysia face challenges due to limited government commitment and a lack of supportive policies for RV development.

2.3.4.3 Outdated or Insufficient Technology

As technology becomes increasingly integrated into enhancing daily life, digital tools like touch screens, smartphones, robotics, and emergency response systems are now expected in RVs to support health, safety, and social connectivity. For instance, Australian RVs commonly employ emergency call systems, providing residents with peace of mind and enhancing safety (Hu *et al*., 2017).

Additionally, assistive technologies, such as personal alarms and remote-control systems, support older adults in maintaining independence and participating fully in social life, which is essential for their overall well-being (Bogataj, Emerlahu and Rogelj, 2022). However, the lack of modern technologies in RVs makes them seem outdated to tech-savvy retirees seeking secure, connected living options, reinforcing the perception of RVs as a last-resort choice rather than a desirable, progressive housing solution for older adults.

2.3.5 Living Environment Barriers

Environmental features in living environments, such as accessibility, safety, and social spaces, influence the acceptance of RVs by determining their suitability, comfort, and appeal to older adults.

2.3.5.1 Impact of Location and Accessibility

According to Mulliner, Riley and Maliene (2020), older adults prefer living in towns or villages rather than city centres or rural areas. However, it is crucial

that these preferred locations are well-connected to essential amenities and facilities. Access to transportation is particularly important for independent living, as its absence can negatively impact older adults' health (Maresova *et al*., 2023). In areas like Perak, where public transportation options are limited (Bachok *et al*., 2014), geographically isolated RVs with poor transportation options are less likely to be accepted by potential residents. Proximity to healthcare, amenities, and family support also plays a significant role in their decision-making, with RVs near family members being more attractive (Hu *et al*., 2018).

In addition to accessibility, the selection of a village location is ideal for the residents' independent living (Hu *et al*., 2018). In Malaysia, the safety of residential areas is a major concern due to persistent crime, which can affect the overall living environment and negatively impact the mental and physical health of older adults (Ali, Tarmidi and Nor, 2020; Hew *et al*., 2020; Tan, 2022). High crime rates and poor infrastructure can reduce neighbourhood satisfaction and deter seniors and their families from choosing such locations (Tan, 2022). Therefore, prioritize safety of RV to ensure their acceptance among older residents.

2.3.5.2 Inadequate Facilities

As older adults' physical and mental health decline with age, they require more comfortable, functional, and convenient living environments (Zheng *et al*., 2024). The functionality of essential residential facilities, such as reliable water, gas, electricity, and well-maintained sanitary amenities, is often more important than the size of the living space, as these support physical activity and daily life convenience (Li *et al*., 2022; Li and Zhou, 2020; Zheng *et al*., 2024). Many older adults prefer key amenities, such as shops, care facilities, and public transport, to be within walking distance (Mulliner, Riley and Maliene, 2020).

Mulliner, Riley and Maliene (2020) also noted that in Sweden, some older adults show less interest in proximity to public transport. Easy access to essential services is critical for maintaining independence and well-being. Hence, RVs lacking amenities like recreational areas, medical services, or social activities may lead to boredom, isolation, and reduced community engagement, failing to meet residents' expectations.

2.3.5.3 Healthcare Support Concerns

As the ageing population increases, so does the demand for housing and healthcare, with older adults experiencing greater healthcare needs due to declining mobility (August, 2021; Yu *et al*., 2020). Unlike long-term care facilities, RVs typically operate outside the health system and are not directly involved with health authorities, except when residents require home-based support (Broad *et al*., 2020). A study by Broad *et al*. (2020) found that many older adults in Australia expect caregiving assistance to be available in RVs, highlighting a gap between resident expectations and management policies. As such, the availability of health and support services is a key barrier in the decision-making process for both older adults and their families when considering RV living.

2.3.5.4 Poor Management and Staffing

Poor practices, inadequate training, and high turnover can lead to inconsistent service, longer response times, and a lack of personalized care, which may erode resident trust in RVs in Malaysia. For example, in the United States, about 40% of nursing home employees leave within the first year, causing disruptions in healthcare services, delays in medical assistance, and concerns over continuity of care (Shin, 2019; Shin and Hyun, 2015). Such issues can raise doubts about a RV's ability to provide reliable healthcare, ultimately affecting its acceptance among elderly Malaysians.

2.3.5.5 Poor Environmental Quality

The surrounding environment—including air quality, noise levels, and cleanliness—plays a crucial role in the desirability of RVs (Fuks, 2019). Poor environmental conditions, such as high noise levels from traffic, can disrupt sleep and impair cognitive functioning in elderly residents (Gao, Wang and Rao, 2022). In urban areas like Kuala Lumpur and Penang, air and noise pollution from traffic and industry pose serious challenges to the health and overall well-being of older adults. Given that the elderly spend most of their time indoors, providing a comfortable, well-ventilated indoor environment is essential to ensure their health and comfort (Hu *et al*., 2020). As older individuals become

more vulnerable to environmental stressors, their living environment significantly influences their physical, social, and psychological well-being.

Yu, Ma and Jiang (2017) highlighted that the elderly depend heavily on their living environment for overall quality of life, and those in poorly maintained nursing homes often experience dissatisfaction and related health issues. Likewise, Judd *et al*. (2015) observed that some elderly residents regretted moving into RVs due to high noise levels. These findings suggest that without a proper and supportive environment, RVs may be perceived as unsuitable or undesirable by older adults.

Table 2.1: Previous Studies on Barriers Hindered the Acceptance Level of Retirement Villages.

No.	Barriers	Previous Studies
	Cultural	
1.	Traditional Family Values and Perceptions	Mohd Aini, Murni and Wan Abd Aziz (2016); Ibrahim *et al*. (2018); Hu *et al*. (2019); Xia *et al*. (2021); Julaihi *et al*. (2022); He and Jia (2021); Ng *et al*. (2020); Nor and Ghazali (2022); Ng *et al*. (2019); Cheung and Kwan (2009); Kending (2023)
2.	Cultural and Religious Concerns	Hiller, Wu and Zhang (2023); Evan and Holý (2023); Kawaguchi-Suzuki *et al*. (2019); Ahmad *et al*. (2018); Darmalinggam and Kaliannan (2020); Abdul Majid, Hamidi and Denan (2018)
3.	Language Barriers and Communication Issues	Kawaguchi-Suzuki *et al*. (2019); Ibrahim *et al*. (2018)
	Social	
4.	Lack of Awareness and Understanding	Julaihi *et al*. (2024); Samsudin *et al*. (2023); Julaihi *et al*. (2022); Lim *et al*. (2022); Holland, *et al*. (2017); Hu *et al*. (2017); Xia *et al*. (2015)
5.	Isolation and Loneliness	Lin *et al*. (2024); Jamdade *et al*. (2023)
6.	Losing Independence	Hu *et al*. (2020), Adana *et al*. (2022); Van Doorene (2018); Iamtrakul and Chayphong (2022); Meng *et al*. (2017)
	Financial	
7.	Lack of Retirement Financial Planning	Lim, Ng and Basha (2019); Estrada *et al*. (2021); Ramli and Mohamad Shariff (2023); Wong, Li and Wang (2024); Abdul Mutalib and Alias (2021)
8.	Affordability Concerns	Xia *et al*. (2021); Liddle *et al*. (2014); Liu *et al*. (2018); Samsudin *et al*. (2023); Hu *et al*. (2019); Coibion *et al*. (2024);
9.	Family Financial Constraint	Chen and Zhou (2022); Wang, Gilroy and Law (2023); Wong *et al*. (2024); Liu, Eggleston and Min (2017); Nor and Ghazali (2022); Khalid and Yang (2021)
10.	Economic Uncertainty	Aubry and Quinby (2024); Park (2024)
11.	Lack of Flexible Payment Options	Hu *et al*. (2017); Li (2023); Lim *et al*. (2019)

Table 2.1 (Cont'd)

No.	Barriers	Previous Studies
	Legal and Technical	
12.	Unclear Regulatory Framework	Sritharan *et al*. (2019); Samsudin *et al*. (2023); Petersen, Tilse and Cockburn (2017)
13.	Insufficient Government Involvement and Policy Support	Hu *et al*. (2019); Hu *et al*. (2017)
14.	Outdated or Insufficient Technology	Hu *et al*. (2017); Bogataj, Emerlahu and Rogelj (2022); Gopal, Kumar and Garg (2023)
	Living Environment	
15.	Impact of Location and Accessibility	Mulliner, Riley and Maliene (2020); Maresova *et al*. (2023); Bachok *et al*. (2014); Hu *et al*. (2018); Ali, Tarmidi and Nor (2020); Hew *et al*. (2020); Tan (2022); Chum *et al*. (2022); Crisp *et al*. (2013); Fuks (2019)
16.	Inadequate Facilities	Zheng *et al*. (2024); Li *et al*. (2022); Li and Zhou (2020); Mulliner, Riley and Maliene (2020);
17.	Healthcare Support Concerns	August (2021); Yu *et al*. (2020); Broad *et al*. (2020); Chum *et al*. (2022)
18.	Poor Management and Staffing	Shin (2019); Shin and Hyun (2015)
19.	Poor Environmental Quality	Hu *et al*. (2020); Gao, Wang and Rao (2022); Judd *et al*. (2015); Yu, Ma and Jiang (2017); Ejau *et al*. (2021); Xia *et al*. (2021); Bohari *et al*. (2024); Trotter *et al*. (2022)

2.4 Strategies to Enhance the Acceptance of Retirement Villages

To improve the acceptance of RVs in Malaysia and overcome barriers, a multifaceted strategy is needed. This includes enhancing approaches in cultural and social understanding, financial affordability, legal and technical inclusivity, and the quality of the living environment. Table 2.2 tabulated the previous studies on the effective strategies for enhancing the RV acceptance.

2.4.1 Cultural and Social Strategies

Cultural and social strategies in RVs focus on fostering community engagement, addressing cultural norms, and creating inclusive environments to enhance residents' quality of life by promoting flexibility, comfort, safety, security, and opportunities for social interaction.

2.4.1.1 Integrating Cultural Practices

Religion and culture hold significant importance in the lives of many Malaysians, and RVs must be designed with sensitivity to these values. This includes integrating practices such as providing halal food, setting-up prayer rooms, and celebrating major religious festivals. The environment should also prioritize spiritual well-being with spaces for religious instruction and social interaction (Ismail and Zamry, 2020).

Additionally, RVs should integrate local cultural traditions by offering diverse food options and training staff in cultural sensitivity (Syed *et al*., 2021). This includes respecting cultural norms around touch, humour, illness, and loss (Ting-Toomey and Dorjee, 2018). Incorporating traditional food, music, and media in residents' languages can improve satisfaction and reduce caregiver stress (Cabote *et al*., 2023).

2.4.1.2 Social Support and Community Engagement

Public and open spaces in residential areas are crucial for seniors, fostering daily activities, social interactions, and relationships (Tan, 2022). In RVs, community engagement through events and activities can improve mental health, boost self-worth, and reduce depressive symptoms (Yeung *et al*., 2017; Hu *et al*., 2017; Julaihi *et al*., 2024). Promoting social interaction through diverse programs, like community centre activities and regular event updates, creates a vibrant

environment, reducing isolation and enhancing seniors' sense of belonging (Hu *et al*., 2018).

Moreover, involving older adults in mentorship programs or community activities further improves social sustainability and gives them opportunities to contribute meaningfully to society (Lim *et al*., 2022). These opportunities help fulfil their self-actualization needs, boosting the acceptance and appeal of RVs.

2.4.1.3 Addressing Stigma and Misconceptions

To combat the social stigma surrounding RVs, implementing support and counselling programs for families, along with positive resident testimonials, are effective strategies. In this regard, educational sessions organized by government agencies and senior living operators can further inform potential residents about senior housing options and the benefits of RV living. (Chaulagain *et al*., 2021). Additionally, open house events, especially those incorporating culturally sensitive design elements like feng shui, allow the public to experience the village environment firsthand, helping to dispel myths and reduce stigma (Zuo and Qiyu, 2021; Lim *et al*., 2022).

Yeung *et al*. (2017) reported that positive resident experiences, such as a sense of security, support, companionship, and privacy, are essential for creating a worry-free environment in RVs. Consequently, existing research suggests that RVs are a practical model for enhancing the well-being of older adults by fostering independence, social connections, and access to care services, all while allowing residents to remain in their own homes.

2.4.1.4 Family-Inclusive Policies

Family members and friends play a vital role in the acceptance of RVs by influencing relocation decisions and providing essential social support (Hu *et al.,* 2015). Strong connections with loved ones improve the well-being of older adults, reducing loneliness and isolation (Hu *et al*., 2017; Hu *et al*., 2018). To enhance the acceptance of RVs, encouraging family involvement through initiatives like family days, flexible visiting hours, and accommodations for family visits can foster stronger family bonds and increase residents' comfort, ultimately boosting the appeal of RV living. For instance, an RV in Australia

permits family members to visit and stay with residents for up to 30 days, which helps strengthen family bonds and improve residents' comfort and satisfaction (Hu *et al*., 2018).

2.4.1.5 Public Awareness Campaigns

Increasing awareness of RVs is essential for dispelling the misconception that they are merely old folks' homes. By promoting them as places where seniors can enjoy a high quality of life, both the elderly and society benefit, allowing seniors to contribute meaningfully to their communities (Abdul Mutalib and Alias, 2021). Engaging local and religious leaders, along with public relations campaigns, can significantly improve public perception by emphasizing the safety, convenience, and benefits of RVs (Tan *et al*., 2021).

Additionally, showcasing financial aid options and well-designed amenities, such as swimming pools, fitness centres, and community events, can further increase the appeal and acceptance of RVs. For example, in Australia, RVs with these features have seen high acceptance rates due to greater community awareness (Xia *et al*., 2015).

2.4.2 Financial Strategies

Financial strategies involve a set of plans and actions to manage costs effectively, setting affordable pricing, offering financial planning support, and providing incentives to ensure long-term sustainability and attract residents.

2.4.2.1 Financial Planning Support and Incentives

To support a smooth transition to RV living, providing robust financial planning assistance such as consultations and literacy programs focused on budgeting, savings, and investments, can help seniors manage costs and understand long-term benefits. For instance, the Retirement Planning Council in Ireland connects various sectors and provides practical courses and seminars for future residents on managing retirement funds and planning for expenses (Scagnetti *et al*., 2015).

Furthermore, offering discounts or incentives for early commitments or long-term leases can make RVs more attractive (Lundman, 2020). In the United States, states with a high number of nursing facility beds are motivated to lower institutional care costs by expanding Home and Community-Based

Services (HCBS), aligning with resident preferences and reducing expenses (Beauregard and Miller, 2020). Together, these strategies improve affordability and appeal, making RVs a more viable option for a larger segment of the elderly population.

2.4.2.2 Flexible Payment and Ownership Plans

Chaulagain *et al*. (2021) noted that offering flexible payment and ownership plans, such as rent, lease, or purchase options with varying price packages, can increase the acceptance of RVs among seniors, regardless of their economic background. For example, Malaysia's Eden-on-the-Park, the first integrated active retired living (ARL) community, provides lease options for 5, 10, and 15 years, along with flexible payment schemes for those unable to purchase units outright. Most RVs favour the lease model, which allows units to be rented, on-sold, or transferred, catering to a wider range of financial preferences (Bohari, *et al*., 2024).

Similarly, in India, RVs employ three main models: sale, rent, and lease. The lease model requires a high upfront deposit and lower ongoing rent, with the deposit refunded upon cancellation or death (Samsudin *et al*., 2023). By adopting diverse payment plans and enabling seniors to retain ownership of their family homes, RVs in Malaysia can better accommodate the financial needs of prospective residents and enhance their appeal.

2.4.2.3 Different Pricing Tiers

Retirement-age seniors on fixed incomes require affordable housing combined with personal welfare services, as financial constraints significantly influence their property purchase decisions (Hassan, Ahmad and Hashim, 2021). A sliding scale fee structure based on income can improve the accessibility of RVs. For instance, in Australia, RVs provide a variety of accommodation options, ranging from affordable independent living units to higher-end serviced apartments, enabling residents to choose according to their financial circumstances (Hu *et al*., 2020). This tiered pricing model enhances affordability, fosters acceptance, and promotes community diversity within RVs.

2.4.2.4 Transparent Cost Structures

Transparent financial arrangements are essential for promoting trust and acceptance of RVs. Xia *et al*. (2020) emphasized that unclear or ambiguous contracts often lead to legal disputes between residents and developers, highlighting the need for greater clarity. Providing detailed and easily understood pricing structures allows potential residents and their families to make informed decisions and understand the true costs involved, including complex components such as entry charges, ongoing service fees, exit fees, and optional add-ons (Petersen, Tilse and Cockburn, 2017).

Travers *et al*. (2022) further stressed that transparent fee structures are a crucial element of a sustainable RV framework, as overly complex or unclear pricing models can create confusion and discourage prospective residents. Transparency not only enhances confidence in the decision-making process but also reduces concerns about hidden or unexpected costs.

2.4.2.5 Optimizing Cost Efficiency and Value

While retirees value environmentally friendly living, cost remains a significant barrier in their housing decisions (Lim *et al*., 2019). Highlighting the financial benefits of RVs, such as savings on utilities, maintenance, and other living expenses compared to private homes, can improve their appeal. Many RVs operate on a lease model with regular maintenance fees, covering services like lawn care and minor repairs, reducing direct responsibilities and overall costs for residents (Bohari *et al*., 2024).

Affordability is crucial, as many older adults face declining financial resources after retirement (Julaihi *et al*., 2024). Although higher costs can be justified by the lifestyle and amenities offered (Lim *et al*., 2022), unforeseen expenses like urgent healthcare needs and mobility aids remain concerns (Bohari *et al*., 2024). Clear communication of the benefits, including healthcare services, safety, and social opportunities, can help justify the costs and enhance the acceptance of RV living.

2.4.3 Legal and Technical Strategies

Legal strategies ensure safety, quality, and fairness in RVs by enforcing regulations, policies, and contracts to protect residents' rights and maintain

living standards. Whereas technical strategies utilise design, technology, and engineering to create safe, comfortable, and functional environments tailored to elderly residents' needs.

2.4.3.1 Comprehensive Legal Framework

RVs should cater to healthy retirees with minimal care needs, distinguishing them from care homes for the disabled elderly (Hassan and Tan, 2017). According to Abdul Mutalib and Alias (2021), legal ambiguities regarding the registration, recognition, and rights of RV residents highlight the need for a comprehensive legal framework in Malaysia. This framework should address issues such as land status, building specifications, and the protection of residents' rights, including lease and ownership models (Abdul Mutalib and Alias, 2021). By learning from established models in countries like Australia and the United Kingdom, Malaysia can develop a legal framework that ensures residents' protection, legal recognition for operators, and greater societal acceptance (Osei-Kyei *et al*., 2019).

2.4.3.2 Leverage Government Support and Policy

RV living can be expensive, but affordability can be improved through policies that benefit residents without significantly raising costs (Zuo *et al*., 2014). Bohari *et al*. (2024) noted that Malaysia's National Policy for Older Persons (2010–2015) has supported the development of RVs by focusing on age-friendly services and environments. Countries like Australia, the United Kingdom, the United States, and New Zealand have established social policies that meet retirees' healthcare and housing needs, contributing to the success of their RV markets (Osei-Kyei *et al*., 2020).

Additionally, working with policymakers to create favourable regulations, such as pooling capital gains, can further enhance affordability by increasing the value of resident's homes upon sale (Hu *et al*., 2015; Julaihi *et al*., 2024). These government-supported mechanisms can make RVs more financially attractive and accessible.

2.4.3.3 Public-Private Partnerships

Government intervention and financial institutions play a key role in implementing best practices for RVs (Bohari *et al*., 2024). To improve affordability and availability, governments in developing countries should increase funding for research and explore models like public-private partnerships (PPPs) (Osei-Kyei *et al*., 2020). Globally, PPPs are increasingly used to address challenges in RV development, with countries such as Australia, the United Kingdom, China, Canada, and the United States adopting them to meet the growing demand from older populations (Osei-Kyei *et al*., 2020; Osei-Kyei *et al*., 2022).

In Malaysia, the Ministry of Housing and Local Government (MHLG) has introduced a PPP model for RVs, inspired by the 1Malaysia Housing Programme or Perumahan Rakyat 1Malaysia (PR1MA), offering affordable units with monthly rental costs ranging from RM400 to RM600 (Samsudin *et al*., 2023). This model can make RV living more financially accessible by allowing residents to manage costs through monthly rentals rather than life leases or outright sales. Hence, more PPPs can be introduced to address the challenges in RV development.

2.4.3.4 Digital Technology Adoption

As people age, health, safety, and mobility become significant concerns (Tan *et al*., 2021). The adoption of technology in ageing focuses on themes such as independence, social networks, and the physical environment, with factors like social ties and physical performance playing a key role in elderly life quality (Lučan, Pokmajević and Kunčič, 2024). Integrating digital technology into healthcare, communication, lifestyle, and operations enables RVs to meet modern expectations, effectively address resident needs, and enhance acceptance levels.

Smart Retirement Villages (SRVs) exemplify this integration by combining traditional retirement living features with advanced digital systems to enhance quality of life, independence, and convenience. SRVs prioritize eco-friendly materials and technologies to create healthy living environments for seniors. (Mulliner, Riley and Maliene, 2020). Additionally, supported by ambient intelligence, SRVs offer 24/7 monitoring and automated systems to

manage daily activities, improve comfort, and ensure security (Bogataj, Emerlahu and Rogelj, 2022). Assistive technologies like personal alarms and remote-control systems promote well-being, social participation, and independence (Bogataj, Emerlahu and Rogelj, 2022). According to Tan *et al*. (2021), elderly residents prioritize smart emergency contact systems, safety and security devices, and smart displays in SRVs, reflecting their needs and preferences through open innovation.

2.4.4 Living Environment Strategies

Living environment strategies focus on creating a supportive, safe, and engaging atmosphere within RVs by enhancing facilities, providing quality amenities, ensuring accessibility, and fostering a sense of community to improve residents' overall quality of life.

2.4.4.1 Optimal Location and Accessibility

Senior citizens prefer housing in central locations or small towns, close to amenities like shops, care facilities, and public transport, as they value convenience for leisure activities and social engagement (Zhou, Yuan and Yang, 2020; Horner *et al*., 2015). RVs located strategically with good public transport and access to essential services, such as hospitals, shopping areas, and recreational facilities, enhance residents' daily lives and independence (Hu *et al*., 2018).

In addition to location, improving accessibility in RVs involves collaborating with local authorities to enhance transport routes and partnering with nearby healthcare providers for special services or discounts. For example, in the United States, programs like "Enhanced Mobility of Seniors & Individuals with Disabilities" expand transportation options and removes barriers, while initiatives such as bus passes promote community involvement (Remillard *et al*., 2022; Laverty and Millett, 2015). On-site healthcare services and transportation options like village shuttles ensure residents can access essential services and facilities easily. In Geelong, RVs are designed to ensure equal access to on-site facilities for all residents (Zhang *et al*., 2020).

2.4.4.2 Enhancing Accessibility and Design Standards

As Malaysia's elderly population grows, senior homes must comply with the MS 1184:2014 universal design and accessibility guidelines to ensure safety and comfort (Shahril and Zahari, 2023). Key features such as ramps, wide doorways, elevators, grab rails, non-slip flooring, and accessible electrical switches are essential to support varying mobility levels and foster independence. (Hu *et al*., 2020; Tan, 2022).

Additionally, pedestrian access, bicycle links, and well-organized public transportation improve neighbourhood permeability (Tan, 2022). On the other hand, well-designed bathrooms can alleviate mental health issues, while overall effective housing design helps seniors live independently (Tan, 2022; Ismail, Nordin and Abidin, 2020). Hence, RVs must incorporate these universal design standards and accessibility features to enhance seniors' quality of life and improve acceptance.

2.4.4.3 High-Standard Services and Facilities

The growing demand for medical, recreational, and supportive senior living options reflects a broader effort to enhance the quality of life for older adults by promoting independence through comprehensive services and facilities (Shahril and Zahari, 2023; Schoene *et al*., 2019; Bohari *et al*., 2024). RVs address these needs by providing community support, healthcare programmes, wellbeing centres, and social activities, fostering a vibrant and inclusive living environment (Zhang *et al*., 2020). Studies show that RV residents report higher satisfaction than those in nursing or family homes, largely due to accessible amenities such as community centres, libraries, and tailored care services (Hu *et al*., 2017). To improve acceptance, RVs should prioritise high-quality healthcare, modern amenities, wellness initiatives, and varied recreational programmes.

For example, China’s Care Villages demonstrate a high standard of supportive infrastructure, including facilities for daily living, Heating, Ventilation, and Air Conditioning (HVAC) systems, and improved water and drainage services. These villages also elevate service quality by offering health testing, housekeeping, private doctors, wheelchair rentals, and personal grooming services such as hairdressers (Lou and Zhao, 2025). These features

highlight the potential of RVs to meet diverse ageing needs and serve as global benchmarks for best practices.

2.4.4.4 Professional Management and Adequate Staffing

As RVs transition from nursing homes to lifestyle-focused communities, they are becoming the preferred choice for seniors (Losekoot and Theresa, 2018). In countries like the United States and Korea, administrators in nursing homes must pass exams or hold relevant certifications, such as a social work certificate, which are crucial for management and community engagement (Shin, 2019).

To support ageing in place and ensure adequate healthcare, RV administrators must have the right qualifications, along with skilled operational staff (Losekoot and Theresa, 2018; Osei–Kyei, Tam and Ma, 2021). Specialized training programs, including dementia education and regulatory knowledge, should be introduced to help staff meet residents' needs and navigate the regulatory environment effectively (Osei–Kyei *et al*., 2021). Professional management practices and sufficient staffing levels are essential for maintaining high-quality care and meeting community needs.

2.4.4.5 Enhance Environmental Sustainability

Sustainable RVs prioritise eco-friendly materials and practices to promote healthy living environments for seniors. Key features include green spaces, natural ventilation, waste reduction, energy efficiency, and the use of renewable resources, all aimed at improving quality of life and mitigating environmental risks (Mulliner, Riley and Maliene, 2020; Julaihi *et al*., 2024; Hu, 2021). A case study in South Australia demonstrated that integrating green designs, thermal-efficient materials, and water and waste management systems can make RVs both affordable and environmentally sustainable (Zuo *et al*., 2014).

A clean, healthy environment—characterised by good air quality, noise control, and greenery—is vital to residents' well-being. Measures such as air purifiers, soundproofing, sustainable landscaping, and well-maintained facilities contribute to hygiene, self-esteem, and mental health (Chen *et al*., 2016; Zheng *et al*., 2024). Thus, sustainable RVs support both environmental and personal well-being, increasing their overall acceptance.

Table 2.2: Previous Studies on Strategies to Enhance the Acceptance Level of Retirement Villages.

No.	Strategies	Previous Studies
	Cultural and Social	
1.	Integrating Cultural Practices	Ismail and Zamry (2020); Syed *et al*. (2021); Ting-Toomey and Dorjee (2018); Cabote *et al*. (2023); Khodabakhsh and Ong (2021); Abdul Majid, Hamidi and Denan (2018); Mutalib *et al*. (2025)
2.	Social Support and Community Engagement	Tan (2022); Yeung *et al*. (2017); Hu *et al*. (2017); Julaihi *et al*. (2024); Hu *et al*. (2018); Lim *et al*. (2022); Hossen, Pauzi and Salleh (2023)
3.	Addressing Stigma and Misconceptions	Chaulagain *et al*. (2021); Zuo and Qiyu (2021); Lim *et al*. (2022); Yeung *et al*. (2017)
4.	Family-Inclusive Policies	Hu *et al*. (2015); Hu *et al*. (2017); Hu *et al*. (2018); Hu *et al*. (2020);
5.	Public Awareness Campaigns	Abdul Mutalib and Alias (2021); Tan *et al*. (2021); Xia *et al*. (2015); Julaihi *et al*. (2022)
	Financial	
6.	Financial Planning Support and Incentives	Scagnetti *et al*. (2015); Beauregard and Miller (2020); Mishra (2015); Wong *et al*. (2024); García Mata (2021); Ayu Yunanda and Noor (2024);
7.	Flexible Payment and Ownership Plans	Chaulagain *et al*. (2021); Bohari *et al*. (2024); Samsudin *et al*. (2023)
8.	Different Pricing Tiers	Hassan, Ahmad and Hashim (2021); Hu *et al*. (2020)
9.	Transparent Cost Structures	Xia *et al*. (2020); Petersen, Tilse and Cockburn (2017); Travers *et al*. (2022)
10.	Optimizing Cost Efficiency and Value	Lim *et al*. (2019); Bohari *et al*. (2024); Julaihi *et al*. (2024); Lim *et al*. (2022)

Table 2.2 (Cont'd)

No.	Strategies	Previous Studies
	Legal and Technical	
11.	Comprehensive Legal Framework	Hassan and Tan (2017); Abdul Mutalib and Alias (2021); Osei-Kyei *et al*. (2019); Bogataj, Emerlahu and Rogelj (2022); Ab Hamid *et al*. (2021); Julaihi *et al*. (2022)
12.	Leverage Government Support and Policy	Zuo *et al*. (2014); Bohari *et al*. (2024); Osei-Kyei *et al*. (2020); Hu *et al*. (2015); Julaihi *et al*. (2024)
13.	Public-Private Partnerships	Bohari *et al*. (2024); Osei-Kyei *et al*. (2020); Osei-Kyei *et al*. (2022); Samsudin *et al*. (2023); Alpass *et al*. (2016); Liu *et al*. (2018)
14.	Digital Technology Adoption	Tan *et al*. (2021); Lučan, Pokmajević and Kunčič (2024); Mulliner, Riley and Maliene (2020); Bogataj, Emerlahu and Rogelj (2022); Yeung *et al*. (2017); Liddle *et al*. (2014); Liu *et al*. (2018)
	Living Environment	
15.	Optimal Location and Accessibility	Zhou, Yuan and Yang (2020); Horner *et al*. (2015), Hu *et al*. (2018); Remillard *et al*. (2022); Laverty and Millett (2015); Zhang *et al*. (2020); Xia *et al*. (2021); Yeung *et al*. (2017)
16.	Enhancing Accessibility and Design Standards	Shahril and Zahari (2023); Hu *et al*. (2020); Tan, (2022); Ismail, Nordin and Abidin (2020); Samsudin *et al*. (2023)
17.	High-Standard Services and Facilities	Shahril and Zahari (2023); Schoene *et al*. (2019); Bohari *et al*. (2024); Zhang *et al*. (2020); Hu *et al*. (2017); Lou and Zhao (2025)
18.	Professional Management and Adequate Staffing	Losekoot and Theresa (2018); Shin (2019); Osei–Kyei, Tam and Ma (2021)
19.	Enhance Environmental Sustainability	Mulliner, Riley and Maliene (2020); Julaihi *et al*. (2024); Hu (2021); Zuo *et al*. (2014); Chen *et al*. (2016); Zheng *et al*. (2024); Lim *et al*. (2019)

2.5 Summary of Findings from Literature Review

Figure 2.1 presents the research conceptual framework, illustrating the barriers influencing the acceptance level of RVs. The acceptance level of RVs is influenced by various barriers that potential RV's occupants perceive. By identifying the specific barriers faced by each group, targeted strategies can be developed to address these issues effectively. Thus, understanding the relationship between the perceived barriers and the strategies to overcome them is essential to increasing the acceptance of RVs. The implementation of these strategies should aim to mitigate barriers, thereby fostering a more positive view of RVs and ultimately improving their acceptance levels across various demographic groups.

Figure 2.2 illustrates a summary of the findings from the literature review. Firstly, this research aims to determine the acceptance level of RVs in Malaysia. The acceptance levels are hindered by different barriers which can be classified into cultural, social, financial, legal and technical aspects, along with the living environment. To overcome these barriers and improve acceptance level, this research identified several strategies that can be categorised into cultural and social, financial, legal and technical, and living environment.

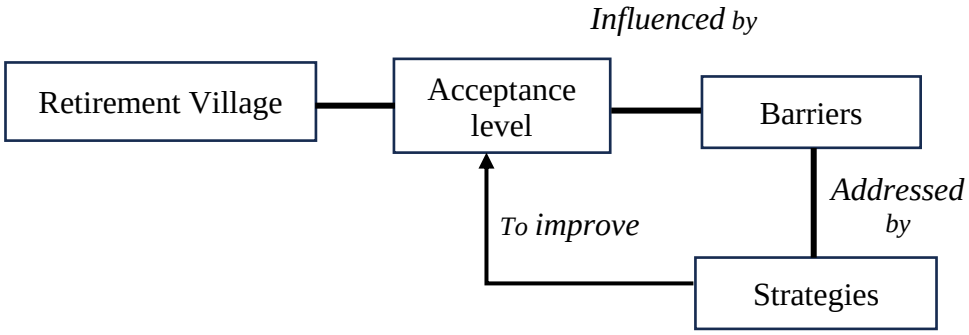

Figure 2.1: Research Conceptual Framework.

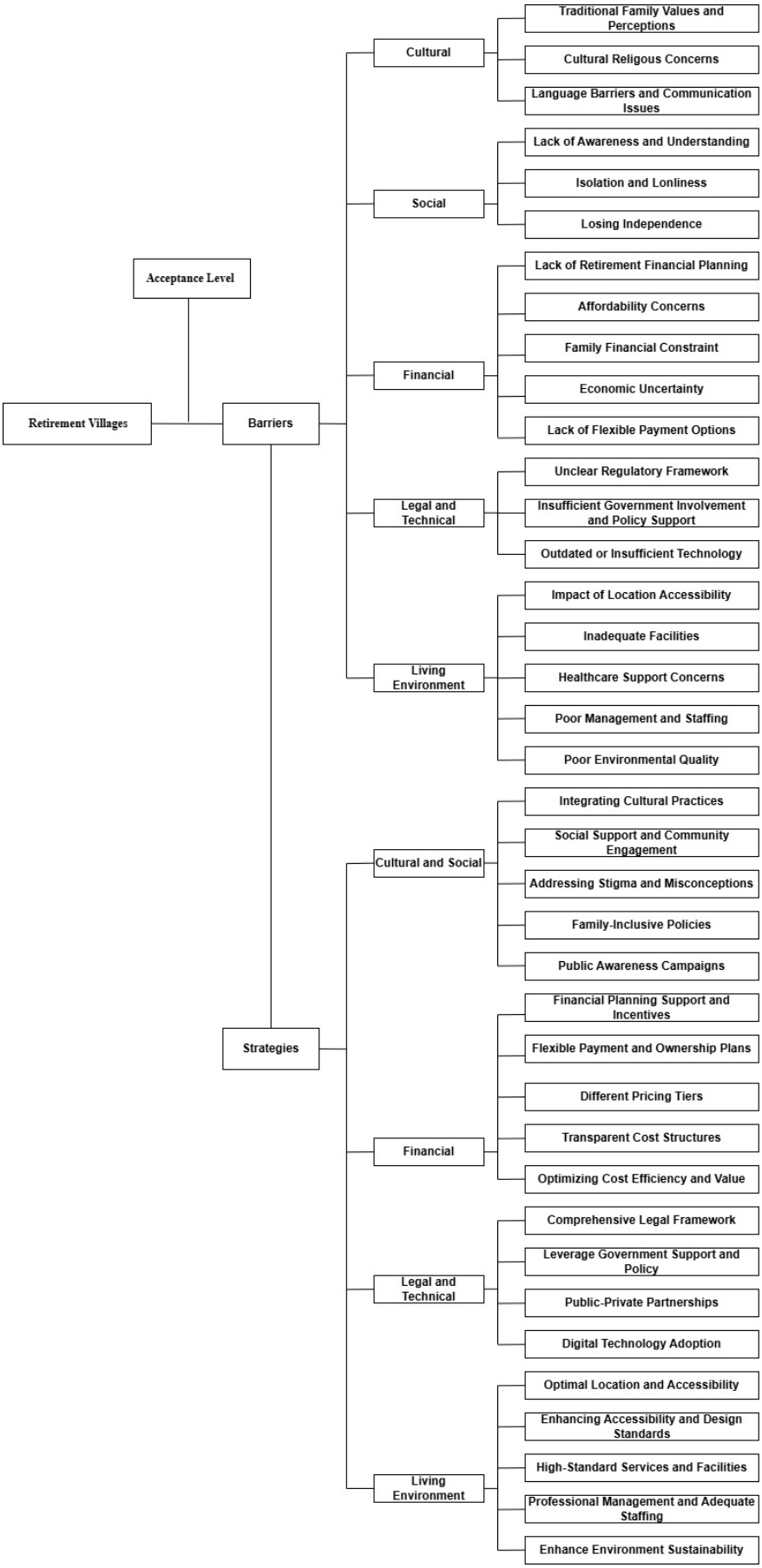

Figure 2.2: Summary of Findings from Literature Review.

2.6 Summary of Chapter

To sum up, this chapter has defined RVs and distinguished them from other elderly care facilities. It provides insights into the critical barriers affecting retirees' perceptions and acceptance of RVs, offering guidance for future development and improvement strategies. The chapter concludes with a summary of key findings from the literature review, determining the acceptance level and outlining potential barriers and strategies for enhancing the acceptance of RVs.

CHAPTER 3
METHODOLOGY AND WORK PLAN

3.1 Introduction

This chapter presents the research methodology adopted for the study, outlining the approach used to achieve the research objectives. It discusses the selection and justification of the research design, including both qualitative and quantitative methods. Additionally, it details the processes of literature review, data collection, questionnaire design, sampling techniques, and distribution. The chapter also highlights the statistical tests employed for data analysis, ensuring the validity and reliability of the findings

3.2 Research Method

Research methodology is a systematic approach to designing, conducting, and analysing a study. Creswell and Creswell (2018) define research methods as steps from hypothesis formulation to data collection and interpretation. The three main methods—quantitative, qualitative, and mixed—differ in characteristics, philosophies, and techniques, chosen based on research objectives and available resources (Kumar, Talib and Ramayah, 2012).

3.2.1 Quantitative Method

Quantitative research is a structured approach that collects and analyses numerical data to identify patterns, relationships, and trends. It utilizes systematic methods such as surveys, experiments, and statistical analysis to ensure objectivity and replicability (Creswell and Creswell, 2018). Additionally, it is commonly applied in fields such as economics, social sciences, and healthcare, where it emphasizes generalizability through large sample sizes and standardized instruments (Bryman, 2016). Unlike qualitative research, which explores experiences and meanings, quantitative research relies on statistical techniques such as regression analysis and hypothesis testing to produce empirical evidence for decision-making (Cooper and Schindler, 2014).

Quantitative research is preferred for its ability to generate objective, reliable, and generalizable results. Its structured methodology ensures consistency and minimizes researcher bias, making it suitable for large-scale

studies requiring statistical validation (Neuman, 2014; Creswell and Creswell, 2018). The precise measurement of variables allows for identifying correlations, trends, and causal relationships, which is essential in policymaking, business, and healthcare (Bryman, 2016). Furthermore, its efficiency in processing large datasets facilitates rapid data analysis and broad applicability across different populations (Cooper and Schindler, 2014). However, while it effectively quantifies relationships, it may not fully capture complex social interactions or deeper contextual meanings (Creswell, 2012).

3.2.2 Qualitative Method

Qualitative research is an interpretive approach that explores individuals' experiences, meanings, and perceptions of social phenomena. It relies on methods such as in-depth interviews, focus groups, and observations to examine behaviors, beliefs, and cultural contexts in natural settings (Hennink, Hutter and Bailey, 2020). Drawing from anthropology, sociology, and psychology, it employs techniques like ethnography and open-ended questionnaires to uncover deep-seated attitudes and perspectives (Cooper and Schindler, 2014; Sekaran and Bougie, 2016). Unlike quantitative research, it prioritizes depth over statistical representation, using textual data to interpret participant viewpoints and analyze social influences (Neuman, 2014).

This method is particularly useful for exploring new or complex topics where numerical data alone is insufficient. Its flexible nature allows researchers to refine their approach based on emerging patterns, ensuring a more comprehensive understanding (Creswell and Poth, 2016; Bryman, 2016). By emphasizing participant interactions, it captures authentic insights, making it valuable for psychology, sociology, and market research (Denzin and Lincoln, 2018). On the other hand, qualitative research supports an inductive approach, identifying key themes when existing theories are inadequate (Neuman, 2014). With smaller sample sizes, it enables quicker results, creative analysis, and is well-suited for studies on social justice, community engagement, and unfamiliar social dynamics (Cooper and Schindler, 2014).

3.3 Justification of Selection

Quantitative research methodology was selected for this study to assess the acceptance level of RVs in Klang Valley, Malaysia, as it effectively addresses all three research objectives by providing measurable, generalisable, and statistically valid results. This method enables the efficient data collection from a wide pool of respondents through structured questionnaires, ensuring comprehensive coverage of diverse socio-economic groups. By employing closed-ended questions and Likert-scale measurements, the study systematically evaluates acceptance levels, ranks key influencing barriers, and quantifies strategies to promote broader adoption. As RV acceptance is shaped by various socio-economic and demographic variables, a quantitative approach allows for objective comparisons, trend identification, and correlation analysis. Furthermore, it enhances objectivity by minimising researcher bias, given its reliance on numerical data and standardised interpretation. Due to time constraints and the need for large-scale representation, the quantitative approach is also preferred for its efficiency, cost-effectiveness, and scalability.

In contrast, qualitative methods are less suitable as they focus on in-depth personal insights rather than statistical generalisation, limiting their applicability to policy and planning discussions. Since the target respondents are aged 30 and above, representing diverse demographic and socio-economic backgrounds, qualitative research may result in biased or unrepresentative findings due to its smaller sample size and subjective nature of data interpretation. Additionally, open-ended interviews and focus groups are time-consuming and resource-intensive, making them impractical for large-scale studies. Moreover, qualitative methods lack the structured framework necessary to rank key barriers and identify correlations essential for evaluating RV acceptance. Therefore, the quantitative approach ensures reliable, objective findings that can inform policy-making and strategic initiatives to enhance the acceptance of RVs in Malaysia.

3.4 Literature Review

A literature review is a critical assessment of existing research, theories, and findings on a specific topic, helping to identify gaps, establish a theoretical framework, and provide context for a study (Creswell, 2018). It involves

selecting credible sources, evaluating their relevance, and synthesizing key insights to support research objectives (Bryman, 2016). By situating a study within a broader academic context, it refines research goals, justifies the study's significance, and allows comparisons with previous findings (Sekaran and Bougie, 2016).

In this research, the literature review process followed six key steps. First, the purpose was defined, focusing on barriers hindering RV acceptance, identifying barriers, and exploring improvement strategies. Next, key terms such as "retirement villages," "elderly housing," and "ageing populations" were identified to guide the search for relevant literature. Sources were gathered from credible databases, including Google Scholar, ScienceDirect, Emerald, and ResearchGate, prioritizing peer-reviewed journal articles, books, and reports. The collected materials were then assessed for relevance, with particular attention given to studies from Malaysia and international contexts for comparison. A critical analysis identified similarities, differences, and research gaps, focusing on the concept, benefits, and barriers of RVs while comparing Malaysia's model with successful international case studies. Finally, the findings were synthesized and structured to highlight key strategies and research gaps, providing a comprehensive overview that aligns with the study's objectives, as illustrated in the literature map in Figure 2.2.

3.5 Quantitative Data Collection

In this study, a quantitative approach was adopted to collect primary data through questionnaires, ensuring efficient data collection from a large sample for credible and objective analysis.

3.5.1 Questionnaire Design

The questionnaire for this study was structured into four sections, each designed to collect data relevant to the research objectives. To ensure a shared understanding of the topic, a concise definition of the term "Retirement Village" was provided at the beginning of the survey. Section A collected demographic information, including age group, gender, marital status, ethnicity, cultural background, household income, and education level. Section B assessed respondents' acceptance of RVs in the Klang Valley, requiring them to rate their

acceptance based on their current level of awareness. Sections C and D explored respondents' perceptions of five key barriers to RV acceptance and four proposed strategies to enhance acceptance. These sections employed a five-point Likert scale ranging from Strongly Disagree to Strongly Agree to measure respondents' levels of agreement. A summary of the questionnaire structure is presented in Table 3.1, and a full version of the questionnaire is provided in the Appendix.

Table 3.1: Summary of Sections in the Questionnaire.

Section	**A**	**B**	**C**	**D**
Section Title	Demographic background	Acceptance level of RVs	Barriers to the acceptance level	Strategies to enhance the acceptance level
Type of Question	Closed-ended	Closed-ended	5-points Likert scale	5-points Likert scale
No. of Question	9	12	20	19
Scale	Nominal scale	Ordinal scale	Ordinal scale	Ordinal scale
Purpose	To collect demographic information of the respondents	To achieve objective 1	To achieve objective 2	To achieve objective 3

3.5.2 Sampling Determination

Due to time and resource constraints, collecting data from an entire population is often impractical. Therefore, sampling provides a strategic approach to gather data that can be generalized to the larger population. According to Sekaran and Bougie (2016), sampling is a strategic approach used to collect data from a representative subset of a larger population, making research more feasible and efficient. It enables researchers to infer characteristics of the entire population while managing resources and reducing errors (Creswell and Creswell, 2018).

Sampling determination involves selecting an appropriate sample size and technique to ensure reliable and generalizable results by considering factors like population size, confidence level, and margin of error (Cochran, 1977). This method enhances research validity by minimizing bias and ensuring accurate findings (Saunders, Lewis and Thornhill, 2019). In this study, individuals aged 30 and above in Klang Valley were chosen as the target population.

The sampling strategy was designed to ensure that respondents aged 30 and above in the Klang Valley accurately represent the study's target population. Given the impracticality of surveying every individual in this group, Cochran's formula was employed to determine an appropriate sample size. Researchers typically accept a margin of error between 4% and 6%, with a 95% confidence level considered standard (Kosar, Bohra and Mernik, 2018). A smaller margin of error increases the likelihood that the sample findings reliably reflect the broader population. At a 95% confidence level, a z-score of 1.96 was used in the calculation. According to the Department of Statistics Malaysia (2024), the Klang Valley has an estimated population of 5,477,400 individuals aged 30 and above, out of a total population of 9,430,900. Applying Cochran's formula, the required sample size for this study was calculated to be 374 respondents. The formula used for this determination is based on the method outlined by Sathyanarayana et al. (2024):

$$n = \frac{z^2 pq}{e^2} \tag{3.1}$$

Where,

n = sample size

z = the z-scores at 95% confidence level, 1.96

p = the proportion of the population with attributes understudy, (5,477,400/9,430,900) = 0.5808

q = 1 – p

e = Margin of error, 5%

$$n = \frac{1.96^2(0.5808)(1-0.5808)}{0.05^2} = 374$$

Moreover, the study employed two non-probability sampling techniques such as convenience sampling and snowball sampling. Convenience sampling selects participants based on availability and willingness to participate, making it a quick and cost-effective method, especially for exploratory research (Creswell and Creswell, 2018). It involved gathering data from readily accessible individuals, such as family and friends (Sekaran and Bougie, 2016). Snowball sampling, on the other hand, relies on existing participants to recruit others from their network, gradually expanding the sample (Babbie, 2020). In this study, initial respondents referred others aged 30 and above in Klang Valley, Malaysia, until a sufficient number of responses were obtained to support the research objectives.

3.5.3 Questionnaire Distribution

The questionnaire was developed using Google Forms and distributed electronically via WhatsApp, Facebook, and Instagram, targeting individuals aged 30 and above in Klang Valley, Malaysia. The data collection process lasted six weeks, covering both online and offline methods.

3.6 Data Analysis

The data collected in this study was analysed using IBM Statistical Practices for the Social Sciences (SPSS) software, employing six statistical tests such as Cronbach's Alpha Reliability Test, Frequency Distribution, Arithmetic Mean Test, Mann-Whitney U Test, Kruskal-Wallis Test and Spearman's Correlation Test. This analysis aimed to systematically describe, evaluate, and establish relationships within the data to produce meaningful survey results.

3.6.1 Cronbach's Alpha Reliability Test

Cronbach's alpha is a widely used measure of internal consistency that assesses whether questionnaire items reliably evaluate the same construct (Sekaran and Bougie, 2010). It generates a coefficient ranging from 0 to 1; the closer Cronbach's alpha is to 1, the higher the internal consistency reliability. Values above 0.7 indicate acceptable reliability, while values above 0.8 signify strong consistency. Scores below 0.6 suggest poor reliability, necessitating revisions to questionnaire items for improved accuracy (Saunders, Lewis and Thornhill,

2019). This test is essential for validating measurement tools, enhancing data reliability, and ensuring meaningful statistical analysis. In this study, Cronbach's alpha was applied to evaluate the reliability of Likert scale-based questions in Sections C and D of the questionnaire.

3.6.2 Frequency Distribution

Frequency distribution is a statistical method used to organize and summarize categorical data, allowing researchers to identify patterns and trends within a dataset (Saunders, Lewis and Thornhill, 2019). It assists in comparing different groups and understanding how demographic factors influence responses.

In this study, frequency distribution was applied to assess responses from Section B of the questionnaire survey, which aimed to determine the acceptance of RVs in Malaysia. Twelve survey questions were used to evaluate familiarity with RVs, perceptions of their viability, willingness to consider them, cultural influences, and the likelihood of recommending RVs. The analysis was conducted across various demographic groups, including age, gender, ethnicity, education level, and household income.

3.6.3 Arithmetic Mean Test

The arithmetic mean, commonly known as the average, is a fundamental statistical measure used to determine the central tendency of a dataset by summing all values and dividing by the total number of observations (Mann, 2010). It provides a representative value, making it useful for comparing different groups or assessing overall trends (Brase and Brase, 2009).

In this study, the arithmetic mean is applied to analyse responses in Sections C, and D of the questionnaire survey. Specifically, it is used to determine the average acceptance level of RVs in Klang Valley, identify the most significant barriers affecting acceptance, and assess the effectiveness of various proposed strategies. This analysis provides valuable insights into improving the perception and feasibility of RVs in Malaysia.

3.6.4 Mann-Whitney U Test

The Mann-Whitney U test is a non-parametric statistical method used to compare differences between two independent groups when the data is not

normally distributed (Pallant, 2005). It evaluates whether one group tends to have higher or lower values than the other by ranking all observations and calculating a U statistic, making it a suitable alternative to the independent t-test for ordinal or skewed data (Nachar, 2008). This test determines significant differences in rankings without assuming a normal distribution.

In this study, the Mann-Whitney U test was applied to examine how demographic factors influence the perceived barriers and strategies related to the acceptance of RVs in the Klang Valley, Malaysia. The dependent variables include the "barriers influencing the acceptance level of retirement villages" and the "strategies that enhance the acceptance level of retirement villages," while the independent variable examined is the demographic profile of respondents, specifically "gender". The following hypotheses were tested in the study:

Null Hypothesis (H_0): There is no significant difference in the barriers of RVs across different social demographics of individuals aged over 30.
Alternative Hypothesis (H_1): There is a significant difference in the barriers of RVs across different social demographics of individuals aged over 30.

3.6.5 Kruskal-Wallis Test

The Kruskal-Wallis test is a non-parametric statistical method used to assess significant differences among three or more independent groups when data is not normally distributed (Morgan *et al*., 2011). As an extension of the Mann-Whitney U test, it ranks all data points before comparing their distributions across groups (Pallant, 2005). Instead of analysing means, it evaluates median ranks, making it particularly useful for ordinal or skewed data (Field, 2018).

In this study, the Kruskal-Wallis test is applied to evaluate perceived barriers and strategies related to the acceptance of RVs in the Klang Valley, Malaysia. The analysis considers independent variables such as "age", "marital status", "ethnicity", "religion", "education level", "occupation", "household income" and "number of children", with the barriers and strategies as the dependent variables. The test compares the H-value from the Kruskal-Wallis analysis with the critical Chi-square value. If the H-value is greater, the null hypothesis (H_0) is rejected, indicating significant differences between groups. Conversely, if the critical Chi-square value is higher, the null hypothesis is not

rejected. This method effectively evaluates whether demographic factors influence RV acceptance in the Klang Valley.

Null Hypothesis (H_0): There is no significant difference in barriers of RVs across different social demographics of individuals aged over 30.
Alternative Hypothesis (H_1): There is a significant difference in barriers of RVs across different social demographics of individuals aged over 30.

3.6.6 Spearman's Correlation Test

Spearman's correlation test is a non-parametric method used to assess the strength and direction of a monotonic relationship between two ranked variables (Pallant, 2005). Unlike Pearson's correlation, it does not require normally distributed data, making it suitable for ordinal and non-linear variables (Nachar, 2008). The test produces a Spearman's rank correlation coefficient (ρ), ranging from -1 to 1, where values closer to 1 or -1 indicate stronger positive or negative correlations, respectively, and values near 0 suggest no correlation (Morgan et al., 2011).

In this study, Spearman's correlation test is applied to examine the relationship between barriers affecting the acceptance of RVs and strategies aimed at enhancing their acceptance in Klang Valley, Malaysia. Correlation strength was interpreted using standard thresholds, with coefficients above 0.60 considered strong and those below 0.20 regarded as very weak (Dancey and Reidy, 2011).

3.7 Summary of Chapter

In summary, this chapter outlined the research methodology, which employed a quantitative approach to systematically collect and analyze data. An online questionnaire was distributed to individuals aged 30 and above in Klang Valley, using convenience and snowball sampling techniques. The sample size was determined using Cochran's formula. Data were analyzed using SPSS, applying various statistical methods—including Cronbach's Alpha, Frequency Distribution, Arithmetic Mean Test, Mann-Whitney U Test, Kruskal-Wallis Test, and Spearman's Correlation—to ensure a thorough evaluation of the research objectives.

CHAPTER 4

RESULTS AND DISCUSSION

4.1 Introduction

This chapter presents and analyses the data collected from individuals aged 30 years and above in the Klang Valley. It begins with a summary of respondents' demographic backgrounds, followed by a reliability assessment using Cronbach's Alpha. The acceptance level of RVs is then examined through Frequency Distribution analysis. Arithmetic Mean, Mann-Whitney U, and Kruskal-Wallis tests are employed to identify significant differences in perceived barriers and strategies across demographic groups. Finally, Spearman's Correlation is conducted to explore the relationship between the identified barriers and the strategies proposed to enhance acceptance.

4.2 Demographics Background of Respondents

In this study, a total of 154 responses were collected. However, 12 responses were excluded as the respondents were below the age of 30. Consequently, 142 valid responses were included in the final analysis. The demographic characteristics of the respondents are presented in Table 4.1 using frequencies and percentages.

Table 4.1: Summary of Respondent's Demographics.

Demographic	Frequency (n)	Percentage (%)
Gender		
Male	64	45.1
Female	78	54.9
Age Group		
30 – 39 years old	37	26.1
40 – 50 years old	38	26.8
51 – 60 years old	30	21.1
61 years old and above	37	26.1

Table 4.1: (Cont'd)

Demographic	Frequency (n)	Percentage (%)
Marital Status		
Single	21	14.8
Married	99	69.7
Widowed	11	7.7
Divorced/Separated	11	7.7
Ethnicity		
Malay	43	30.3
Chinese	68	47.9
Indian	31	21.8
Religion		
Islam	42	29.6
Buddhism	51	35.9
Christianity	24	16.9
Hinduism	24	16.9
Others	1	0.7
Occupation		
Employed	81	57.0
Self-employed	33	23.2
Retired	25	17.6
Unemployed	3	2.1
Education Level		
High School	38	26.8
Pre-University	4	2.8
Diploma	11	7.7
Bachelor's Degree	62	43.7
Master's Degree	18	12.7
Doctorate	9	6.3
Household Income		
RM5,249 and below (B40)	35	24.5
RM5,250 to RM11,819 (M40)	76	53.6
RM11,820 and above (T20)	31	21.9

Table 4.1: (Cont'd)

Demographic	Frequency (n)	Percentage (%)
Number of Children		
0	26	18.3
1	13	9.2
2	44	31.0
3	24	16.9
4	14	9.9
5	10	7.0
6	7	4.9
7	2	1.4
8	2	1.4

As shown in Table 4.1, the gender distribution of the respondents consists of 45.1% male and 54.9% female. In terms of age, 26.1% of the respondents are between 30 and 39 years old, followed closely by 26.8% who are between 40 and 50 years old. Additionally, 21.1% fall within the 51 to 60 age range, while another 26.1% are aged 61 and above. Regarding marital status, 14.8% of the respondents are single, while 69.7% are married. Meanwhile, 7.7% are widowed, and another 7.7% are divorced or separated.

In terms of ethnicity, 30.3% of respondents are Malay, 47.9% are Chinese, and 21.8% are Indian. As for religious affiliation, 29.6% identify as Muslim, 35.9% as Buddhist, and 16.9% each as Christian and Hindu. A small portion, 0.7%, follow other religions.

As for occupation, 57.0% of respondents are employed, 23.2% are self-employed. Meanwhile, 17.6% are retired and 2.1% are currently unemployed. Regarding education levels, 26.8% of respondents have a high school certificate, 2.8% completed pre-university studies, 7.7% hold a diploma, 43.7% have a bachelor's degree, 12.7% possess a master's degree, and 6.3% have obtained a doctorate.

In terms of household income distribution, 24.5% of respondents fall into the B40 category, earning RM 5,249 and below per month. The majority, 53.6%, are in the M40 category, earning between RM 5,250 and RM 11,819.

Meanwhile, 21.9% belong to the T20 category, with a monthly income of RM 11,820 and above.

Lastly, regarding the number of children, 26 respondents have no children, 13 have one child, and 44 have two children. Additionally, 24 respondents have three children, 14 have four, 10 have five, 7 have six children, and two respondents each reported having seven and eight children, respectively.

4.3 Cronbach's Alpha Reliability Test

In this research, a Cronbach's Alpha reliability test was conducted to assess the internal consistency of the data collected in Section C and Section D of the questionnaire survey, which involved 142 individuals aged 30 and above from the Klang Valley. As shown in Table 4.2, the Cronbach's Alpha values for Section C and Section D were 0.899 and 0.912, respectively. These values exceed the commonly accepted threshold of 0.700 (Saunders, Lewis and Thornhill, 2019), indicating that the data collected is highly reliable. Therefore, it can be concluded that the responses in both sections are suitable for further analysis in this research.

Table 4.2: Reliability Statistics.

Section	Cronbach's Alpha	Cronbach's Alpha Based on Standardised Items	N of Items
Section C: Barriers to the Acceptance of Retirement Villages	0.899	0.901	20
Section D: Strategies to Enhance the Acceptance Level of Retirement Villages	0.912	0.915	19

4.4 Frequency Distribution

The frequency distribution analysis was conducted in Section B which to determine the acceptance level to RVs in Klang Valley to categorize responses to twelve key questions (AL1 to AL12) from the survey, which assessed various

aspects of respondents' awareness, acceptance, and perceptions of RVs. Each question was analysed across demographic groups, including age, gender, ethnicity, education level, and household income. This enabled the identification of trends and patterns in how different segments of the population view RVs.

4.4.1 AL1: Familiarity with the Concept of Retirement Villages

Table 4.3 illustrates the overall frequency distribution of varying levels of familiarity with RVs across different age groups, gender, ethnicity, education level and household income level, where AL1 measures: “How familiar are you with the concept of retirement villages as a living arrangement for seniors?”

Overall, respondents exhibited mixed levels of familiarity with RVs. Referring to Table 4.3, while a significant portion, 36.6% reported being somewhat familiar, nearly an equal proportion fell into the neutral or somewhat unfamiliar categories, at 19.7% and 28.9% respectively. Notably, none of the respondents indicated being very familiar, while a small but distinct group, 14.8%, were not familiar at all. These findings suggest that while awareness of RVs exists among the population, it remains relatively superficial, with a significant portion still uncertain or unaware of the concept. This trend is consistent with previous studies, such as Julaihi *et al*. (2024), who observed that societal acceptance of RVs in Malaysia is still in its formative stages.

4.4.1.1 Age Group

Table 4.3 reveals critical age-based disparities in RV familiarity, reflecting Malaysia’s unique cultural and socioeconomic context. Respondents aged 40–50 showed the highest familiarity with the concept of RVs, with 44.7% being somewhat familiar—a trend likely driven by their proximity to retirement age and active engagement in elder care planning (Julaihi *et al*., 2024). In stark contrast, respondents aged 61 and above displayed the lowest familiarity, with 32.4% not familiar at all, underscoring the persistence of cultural norms like filial piety (Ng *et al*., 2020) and a preference for ageing in place, as well as perceptions of RVs as a last resort (Areff and Lyndon, 2018). Meanwhile, younger respondents in the 30–39 age group exhibited polarized awareness: 40.5% were somewhat familiar, while 43.2% were somewhat unfamiliar. This

mirrors Malaysia's transitional RV market, where Western models emphasizing independence (Xia *et al*., 2015) conflict with Asian preferences for communal living (Pazhoothundathil *et al*., 2022). Furthermore, the complete absence of very familiar responses across all age groups signals systemic barriers, including unaddressed cultural mismatches and limited public awareness.

4.4.1.2 Gender

Gender-based analysis revealed minimal differences in familiarity with RVs. As shown in Table 4.3, female respondents recorded a slightly higher proportion of being somewhat familiar at 37.2%, compared to 35.9% of male respondents. Similarly, a higher proportion of male respondents at 34.4% were somewhat unfamiliar, compared to 24.4% of female respondents. However, the overall patterns indicate that gender did not significantly influence familiarity levels. This finding aligns with Wong *et al*. (2024), who reported that gender differences have minimal impact on awareness and acceptance of alternative elderly living options in Malaysia.

4.4.1.3 Ethnicity

Table 4.3 reveals distinct ethnic patterns in RV familiarity. Chinese respondents showed the highest familiarity levels, with 47.1% reporting being somewhat familiar, followed by Malay respondents at 27.9% and Indian respondents at 25.8%. This pattern aligns with existing studies highlighting the Chinese community's greater exposure to alternative retirement models (Zhang and Wu, 2021) and higher acceptance of private senior housing solutions (Lim *et al*., 2022). Additionally, Indian respondents presented a transitional profile, with 41.9% being somewhat unfamiliar, compared to 25.8% who were somewhat familiar. In contrast, Malay respondents exhibited the highest unfamiliarity rates, with 25.6% reporting no familiarity at all. This likely reflects cultural preferences for multigenerational living arrangements and Islamic caregiving traditions (Ng *et al*., 2020).

4.4.1.4 Education Level

Education-based analysis revealed notable differences in familiarity with RVs. As shown in Table 4.3, respondents with higher education levels recorded the

highest proportion of being somewhat familiar at 85.2%, significantly exceeding the medium-educated (degree level) group at 23.0% and the lower-educated (below degree level) group at 20.8%. Meanwhile, unfamiliarity was more pronounced among lower-educated respondents, with 31.7% reporting being not familiar at all. These findings strongly support Yeung *et al*. (2017), who concluded that educational attainment is closely linked to greater exposure to alternative retirement options. Similarly, Julaihi *et al*. (2024) emphasized that higher education facilitates better access to international retirement living trends.

4.4.1.5 Household Income Level

Table 4.3 reveals pronounced income-related patterns in RV familiarity. T20 (high-income) respondents showed the strongest familiarity, with 58.1% being somewhat familiar, substantially exceeding M40 (middle-income) at 31.6% and B40 (low-income) groups at 28.6%. This finding strongly supports Hu *et al*.'s (2017) conclusion that financial capacity directly enables consideration of premium retirement options, while Osei-Kyei *et al*. (2022) similarly emphasize income level's role in accessing retirement information.

B40 respondents exhibited the highest unfamiliarity rates, with 40.0% being not familiar at all with the RV concept. This aligns with Abdul Mutalib and Alias's (2021) findings regarding socioeconomic barriers to retirement planning. M40 groups showed transitional familiarity, with 34.2% being somewhat unfamiliar versus 25.0% neutral, consistent with Xia *et al*.'s (2015) observations about middle-class Malaysians' evolving retirement expectations.

Table 4.3: Overall Frequency Distributed on the AL1.

Demographic		Not Familiar at All		Somewhat Unfamiliar		Neutral		Somewhat Familiar		Very Familiar		Total	
		N	(%)	N	(%)	N	(%)	N	(%)	N	(%)	N	(%)
Age	30-39	2	5.4%	16	43.2%	4	10.8%	15	40.5%	0	0.0%	37	26.1%
	40-50	3	7.9%	9	23.7%	9	23.7%	17	44.7%	0	0.0%	38	26.8%
	51-60	4	13.3%	6	20.0%	9	30.0%	11	36.7%	0	0.0%	30	21.1%
	61 and above	12	32.4%	10	27.0%	6	16.2%	9	24.3%	0	0.0%	37	26.1%
Gender	Male	7	10.9%	22	34.4%	12	18.8%	23	35.9%	0	0.0%	64	45.1%
	Female	14	17.9%	19	24.4%	16	20.5%	29	37.2%	0	0.0%	78	54.9%
Ethnicity	Malay	11	25.6%	11	25.6%	9	20.9%	12	27.9%	0	0.0%	43	30.3%
	Chinese	7	10.3%	17	25.0%	12	17.6%	32	47.1%	0	0.0%	68	47.9%
	Indian	3	9.7%	13	41.9%	7	22.6%	8	25.8%	0	0.0%	31	21.8%
Education Level	Lower-educated	20	37.7%	16	30.2%	6	11.3%	11	20.8%	0	0.0%	53	37.3%
	Medium-educated	1	1.6%	23	37.1%	20	32.3%	18	29.0%	0	0.0%	62	43.7%
	Upper-educated	0	0.0%	2	7.4%	2	7.4%	23	85.2%	0	0.0%	27	19.0%
Household Income	B40	14	40.0%	8	22.9%	3	8.6%	10	28.6%	0	0.0%	35	24.6%
	M40	7	9.2%	26	34.2%	19	25.0%	24	31.6%	0	0.0%	76	53.5%
	T20	0	0.0%	7	22.6%	6	19.4%	18	58.1%	0	0.0%	31	21.8%
Overall Total		**21**	**14.8%**	**41**	**28.9%**	**28**	**19.7%**	**52**	**36.6%**	**0**	**0.0%**	**142**	**100.0%**

4.4.2 AL2: Awareness of Differences Between Retirement Villages and Other Elderly Care Options

Table 4.4 illustrates the overall frequency distribution of responses, where AL2 measures: “How aware are you of the differences between retirement villages and other elderly care options (e.g., old folks’ homes, nursing homes, wellness centres)?” across different age groups, gender, ethnicity, education level, and household income level.

Overall, the data indicates a generally low-to-moderate level of awareness among the respondents. As shown in Table 4.4, the largest proportion, 38.7%, reported being slightly aware, followed closely by moderately aware at 34.5%. A notable 16.9% indicated they were not aware at all, while only 9.9% of respondents reported being very aware. None of the respondents reported being extremely aware of the differences. These results align with Julaihi *et al*. (2022), who emphasized that RVs are still in their introductory phase in Malaysia, and general public awareness remains limited due to cultural unfamiliarity and lack of exposure.

4.4.2.1 Age Group

Age-based analysis reveals significant variation in awareness. As shown in Table 4.4, respondents aged 40–50 years reported the highest awareness, with 23.7% indicating they were very aware of the differences between RVs and other elderly care models. This group may represent individuals actively planning for their retirement or caring for elderly parents, leading to greater awareness. In contrast, respondents aged 61 and above showed the lowest awareness, with 27% stating they were not aware at all. This is noted by Chum *et al*. (2020), which reflect a generational gap in exposure to newer care models, given that many older Malaysians are more familiar with traditional family-based elder care.

Interestingly, those aged 51–60, who are closer to retirement, predominantly reported being moderately aware at 43.3%, suggesting they are beginning to consider future housing or care options. Meanwhile, the 30–39 age group mostly indicated they were slightly aware at 45.9%, which may reflect limited current engagement with elder care planning. These trends are consistent

with past studies noting that awareness often grows as individuals near retirement age (Mandič, 2016).

4.4.2.2 Gender

Table 4.4 reveals minor gender-based differences in awareness levels. Among female respondents, awareness was more evenly distributed, with 35.1% reporting both slight and moderate awareness. This may suggest a balanced but passive exposure to RVs, potentially influenced by caregiving roles within families. In contrast, male respondents exhibited slightly lower overall awareness, with 42.2% being only slightly aware. However, the differences between genders are not stark, indicating that gender may not be a significant factor influencing awareness levels, which supports findings by Wong *et al*. (2024), who found no substantial gender disparity in attitudes toward elder care services in Malaysia.

4.4.2.3 Ethnicity

Ethnic background appeared to have limited influence on awareness, as shown in Table 4.4. Among the major ethnic groups, Indian respondents showed the highest percentage of slightly aware responses at 51.6%, while Chinese respondents were more likely to be moderately aware, at 39.7%. Malay respondents reported slightly lower moderate awareness at 30.2%, but slightly higher slight awareness at 39.5% compared to Chinese respondents. These small variances suggest that ethnicity does not play a major role in shaping awareness, reinforcing the conclusion by Julaihi *et al*. (2022) that awareness of RVs in Malaysia is generally low across all ethnicities due to limited public education and exposure to the concept.

4.4.2.4 Education Level

Education level shows a clear correlation with awareness, as illustrated in Table 4.4. Respondents with higher education levels demonstrated greater familiarity with RVs, with 51.9% moderately aware and 22.2% very aware. In contrast, respondents with medium education were predominantly slightly aware at 46.8%, while those with lower education levels showed the least awareness, with 37.7% not aware at all. This finding supports Yeung *et al*. (2017), who

emphasized that education influences individuals' capacity to understand and explore alternative elder care models, including RVs.

4.4.2.5 Household Income Level

Household income was another significant factor influencing awareness as shown in Table 4.4. Respondents from the T20 (high-income) group reported the highest levels of awareness, with 45.2% moderately aware and 19.4% very aware. This is likely due to greater financial literacy, access to information, and more exposure to international or modern housing models. The M40 (middle-income) group mostly reported being slightly aware at 42.1%, while the B40 (low-income) group had the highest percentage of respondents not aware at all at 37.1%. These results echo the findings of Samsudin *et al*. (2023), who noted that affordability concerns often limit lower-income groups' exposure to or consideration of retirement living options, thus affecting awareness.

Table 4.4: Overall Frequency Distributed on the AL2.

Demographic		Not Aware at All		Slightly Aware		Moderately Aware		Very Aware		Extremely Aware		Total	
		N	(%)	N	(%)	N	(%)	N	(%)	N	(%)	N	(%)
Age	30-39	5	13.5%	17	45.9%	12	32.4%	3	8.1%	0	0.0%	37	26.1%
	40-50	3	7.9%	15	39.5%	11	28.9%	9	23.7%	0	0.0%	38	26.8%
	51-60	6	20.0%	10	33.3%	13	43.3%	1	3.3%	0	0.0%	30	21.1%
	61 and above	10	27.0%	13	35.1%	13	35.1%	1	2.7%	0	0.0%	37	26.1%
Gender	Male	11	17.2%	27	42.2%	21	32.8%	5	7.8%	0	0.0%	64	45.1%
	Female	13	16.7%	28	35.9%	28	35.9%	9	11.5%	0	0.0%	78	54.9%
Ethnicity	Malay	9	20.9%	17	39.5%	13	30.2%	4	9.3%	0	0.0%	43	30.3%
	Chinese	13	19.1%	22	32.4%	27	39.7%	6	8.8%	0	0.0%	68	47.9%
	Indian	2	6.5%	16	51.6%	9	29.0%	4	12.9%	0	0.0%	31	21.8%
Education Level	Lower-educated	20	37.7%	19	35.8%	10	18.9%	4	7.5%	0	0.0%	53	37.3%
	Medium-educated	4	6.5%	29	46.8%	25	40.3%	4	6.5%	0	0.0%	62	43.7%
	Upper-educated	0	0.0%	7	25.9%	14	51.9%	6	22.2%	0	0.0%	27	19.0%
Household Income	B40	13	37.1%	12	34.3%	8	22.9%	2	5.7%	0	0.0%	35	24.6%
	M40	11	14.5%	32	42.1%	27	35.5%	6	7.9%	0	0.0%	76	53.5%
	T20	0	0.0%	11	35.5%	14	45.2%	6	19.4%	0	0.0%	31	21.8%
Overall Total		**24**	**16.9%**	**55**	**38.7%**	**49**	**34.5%**	**14**	**9.9%**	**0**	**0.0%**	**142**	**100.0%**

4.4.3 AL3: Preference for Retirement Village Living or Living with Family

Table 4.5 presents the overall distribution of responses regarding AL3: "How much do you prefer living independently in a retirement village community versus living with family under one roof after retirement?" Responses were analysed based on age group, gender, ethnicity, education level, and household income.

Overall, the data indicates that a strong cultural preference for living with family persists in Malaysia. Referring to Table 4.5, the largest share of respondents preferred living with family at 39.4%, followed by 26.8% who preferred living independently. A total of 16.9% were neutral, while 14.1% strongly preferred living with family and only 2.8% strongly preferred living independently. This reflects the prevailing collectivist and filial piety values in Malaysian society, where multigenerational cohabitation is seen as the norm (Bohle *et al*., 2013; Ismail and Zamry, 2020).

4.4.3.1 Age Group

Age-based analysis reveals clear differences in preferences for post-retirement living arrangements. As presented in Table 4.5, all age groups generally preferred living with family, with this preference ranging from 36.7% to 40.5%. However, the proportion of respondents who strongly favoured co-residing with family increased steadily with age, rising from 5.4% among those aged 30–39 to 21.6% among those aged 61 and above. This pattern is consistent with He and Jia (2021), who noted that older individuals continue to place a high value on traditional family structures and the emotional support associated with multigenerational living.

In contrast, younger respondents demonstrated a greater inclination toward independent living arrangements, particularly in RVs. For example, 35.1% of those aged 30 to 39 expressed a preference for independent living, compared to only 18.9% among those aged 61 and above. This generational shift reflects the growing prioritization of autonomy and privacy among younger Malaysians, whereas older cohorts remain influenced by cultural norms that emphasize ageing within the family home. These findings are consistent with earlier studies highlighting the influence of collectivist values and filial piety on Malaysia's

older population, where ageing alongside family members remains the expected norm (Ibrahim *et al*., 2018; Ng *et al*., 2020). Low et al. similarly reported that 60% of Malaysia's elderly population resides with their children. Nevertheless, the emerging preferences among younger generations suggest a gradual divergence from traditional expectations, signalling a shift toward independent ageing and greater exposure to globalized living models—trends that were less apparent in previous research.

4.4.3.2 Gender

Gender differences in preference were minor but insightful. As shown in Table 4.5, both male respondents at 37.5% and female respondents at 41.0% predominantly preferred living with family, suggesting a shared tendency toward multigenerational living, as supported by Bohle *et al*. (2013). However, a slightly higher proportion of males, at 31.3%, preferred independent living compared to females at 23.1%. This may reflect the influence of traditional gender roles, where cultural norms such as the "male outside, female inside" tradition position women within the household and limit their participation in major decision-making. Additionally, women's roles in caregiving and domestic responsibilities may foster a stronger attachment to the family home, leaving them with fewer opportunities to consider independent living, as noted by Yang *et al.* (2023).

4.4.3.3 Ethnicity

Ethnicity showed some differences, although the overall trend favoured family cohabitation. Table 4.5 shows that Malays had the highest preference for living with family at 51.2%, followed by Indians at 48.4% and Chinese at 37.2%. This may be attributed to the influence of traditional Islamic values and Malay cultural norms, which place strong emphasis on family caregiving and co-residence, as highlighted by Abdul Mutalib and Alias (2021). In contrast, Chinese and Indian respondents showed a higher inclination toward independent living, with 29% of Indians and 25.6% of Chinese preferring RV living, compared to 20.9% of Malays. This suggests slightly greater openness among Chinese and Indian communities, possibly due to more urban exposure

and less reliance on traditional norms—a contrast also observed by Lim *et al*. (2022) in comparisons between Asian and Western eldercare perceptions.

4.4.3.4 Education Level

Education level appeared to have minimal influence on living style preferences. According to Table 4.5, preferences for family co-residence remained dominant across all education levels, with only slight differences in the proportion preferring independent living: 25.9% among higher-educated respondents, 24.2% among those with medium education, and 30.2% among lower-educated individuals. This aligns with Qureshi and Simons (2023), who highlight that cultural values strongly shape retirement decisions, often outweighing the influence of educational exposure to alternative living arrangements.

4.4.3.5 Household Income Level

Household income revealed more distinct differences in living preferences. As shown in Table 4.5, living with family remained the most common choice across all income groups, with 45.2% for the T20 (high income) group, 36.8% for the M40 (middle income) group, and 40.0% for the B40 (low income) group. However, preference for independent living was notably higher among T20 respondents at 32.3%. This trend suggests that financial capability plays a significant role in enabling the choice of RVs, which are often perceived as expensive, as evidenced by Samsudin *et al*. (2023). Those in the T20 group may have greater autonomy and access to supportive services, making independent living more feasible and attractive. In contrast, B40 individuals are more likely to depend on family support due to limited financial resources.

Table 4.5: Overall Frequency Distributed on the AL3.

Demographic		Strongly Prefer Living with Family		Prefer Living with Family		Neutral		Prefer Living Independently		Strongly Prefer Living Independently		Total	
		N	(%)	N	(%)	N	(%)	N	(%)	N	(%)	N	(%)
Age	30-39	2	5.4%	15	40.5%	5	13.5%	13	35.1%	2	5.4%	37	26.1%
	40-50	5	13.2%	15	39.5%	7	18.4%	10	26.3%	1	2.6%	38	26.8%
	51-60	5	16.7%	11	36.7%	6	20.0%	8	26.7%	0	0.0%	30	21.1%
	61 and above	8	21.6%	15	40.5%	6	16.2%	7	18.9%	1	2.7%	37	26.1%
Gender	Male	8	12.5%	24	37.5%	11	17.2%	20	31.3%	1	1.6%	64	45.1%
	Female	12	15.4%	32	41.0%	13	16.7%	18	23.1%	3	3.8%	78	54.9%
Ethnicity	Malay	8	18.6%	22	51.2%	4	9.3%	9	20.9%	0	0.0%	43	30.3%
	Chinese	10	12.8%	29	37.2%	16	20.5%	20	25.6%	3	3.8%	78	54.9%
	Indian	2	6.5%	15	48.4%	4	12.9%	9	29.0%	1	3.2%	31	21.8%
Education Level	Lower-educated	15	28.3%	20	37.7%	1	1.9%	16	30.2%	1	1.9%	53	37.3%
	Medium-educated	2	3.2%	26	41.9%	17	27.4%	15	24.2%	2	3.2%	62	43.7%
	Upper-educated	3	11.1%	10	37.0%	6	22.2%	7	25.9%	1	3.7%	27	19.0%
Household Income	B40	11	31.4%	14	40.0%	2	5.7%	7	20.0%	1	2.9%	35	24.6%
	M40	7	9.2%	28	36.8%	17	22.4%	21	27.6%	3	3.9%	76	53.5%
	T20	2	6.5%	14	45.2%	5	16.1%	10	32.3%	0	0.0%	31	21.8%
Overall Total		**20**	**14.1%**	**56**	**39.4%**	**24**	**16.9%**	**38**	**26.8%**	**4**	**2.8%**	**142**	**100.0%**

4.4.4 AL4: Likelihood of Considering Retirement Village Living for Self or Family Members

Table 4.6 presents the overall distribution of responses regarding AL4: "How likely are you to consider a retirement village as a potential living arrangement for yourself or a family member?" Responses were analysed across age group, gender, ethnicity, education level, and household income.

Overall, the data indicates that respondents exhibited moderate openness toward RV living. According to Table 4.6, the largest share of respondents, 39.4%, were somewhat likely to consider RVs for themselves or family members, followed by 27.5% who were unlikely to consider this option. Meanwhile, 18.3% remained neutral, 11.3% were very unlikely, and only a small proportion, 3.5%, were very likely to consider RV living. This reflects that the RV concept is still relatively new in Malaysia and acceptance remains cautious, consistent with earlier findings by Julaihi *et al*. (2021) and Abdul Mutalib and Alias (2021), who observed that RVs are still at the introductory stage and face cultural resistance. Similarly, Yassin, Masram and Khim (2018) found that only one-third of respondents were willing to stay in an RV rather than their own home.

4.4.4.1 Age Group

Age-based analysis reveals clear generational differences in the likelihood of considering RV living. As shown in Table 4.6, younger respondents aged 30 to 39 were the most open, with 51.4% somewhat likely and 8.1% very likely to consider RVs, standing out as the group most receptive to this alternative. This trend could be attributed to younger generations being more exposed to modern lifestyle choices and valuing independence, aligning with Lim *et al*. (2019) and Ismail *et al*. (2023), who highlighted that globalization is influencing younger Malaysians' housing preferences.

In contrast, respondents aged 40 to 50 showed a more mixed attitude, with 34.2% somewhat likely, 26.3% neutral, and 31.6% unlikely to consider RV living. Meanwhile, those aged 51 to 60 displayed greater openness, with 43.3% somewhat likely to consider RVs. As individuals in this group approach retirement, practical concerns about future living arrangements may come into sharper focus. This shift also reflects a broader trend of older adults becoming

increasingly open-minded and modern in their outlook, as noted by Low *et al*. (2023).

Among older respondents aged 61 and above, resistance to RV living was more pronounced. In this group, 27.0% were very unlikely and 29.7% were unlikely to consider this option. This highlights the deep cultural attachment to ageing at home, where traditional values such as filial piety remain strongly embedded. Many older Malaysians may still view institutional or communal living as unfamiliar or unsuitable, consistent with observations by Hu *et al*. (2019) and Julaihi *et al*. (2022).

4.4.4.2 Gender

Gender differences in the likelihood of considering RVs were apparent. As shown in Table 4.6, 50.0% of male respondents were somewhat likely to consider RVs, compared to 30.8% of female respondents. Conversely, 32.1% of females were unlikely to consider RVs, compared to 21.9% of males. This finding is supported by Yang *et al*. (2023), who suggested that males may be slightly more open to new living concepts, potentially due to higher perceived needs for autonomy, while females may be more emotionally attached to family-based ageing, reflecting cultural gender roles in eldercare.

4.4.4.3 Ethnicity

Ethnicity also influenced the likelihood of considering RV living. According to Table 4.6, Indian respondents showed the highest openness, with 51.6% somewhat likely to consider RVs, followed by 41.2% of Chinese respondents and 27.9% of Malay respondents. Meanwhile, 18.5% of Malays were very unlikely to consider RVs, and 37.2% were unlikely, representing the highest level of resistance among the ethnic groups. This pattern reflects the findings of Julaihi *et al*. (2021) and Ismail *et al*. (2021), who observed that Malay communities, in particular, hold stronger traditional expectations regarding ageing within family homes. The consistently high percentages of respondents across all ethnicities who are very unlikely to consider RVs align with the broader cultural hesitancy toward institutional living in Malaysia.

4.4.4.4 Education Level

Educational attainment appeared to significantly influence the likelihood of considering RV living. As shown in Table 4.6, respondents with higher education (above degree level) demonstrated the greatest receptiveness, with 51.9% indicating they were somewhat likely to consider RVs. In comparison, 37.1% of respondents with medium education (degree level) and 35.8% of those with lower education (below degree level) reported being somewhat likely to consider RVs. Notably, 56.6% of lower-educated respondents were either unlikely or very unlikely to consider RVs, with this resistance distributed relatively evenly between the two categories.

This pattern supports the findings of Yeung *et al*. (2017), who identified a positive correlation between higher education levels and openness to alternative eldercare options, likely attributable to greater awareness, financial literacy, and exposure to global practices. These findings suggest that enhancing public education and raising awareness may be critical strategies for improving the acceptance of RV living in Malaysia.

4.4.4.5 Household Income Level

Household income demonstrated a strong correlation with the likelihood of considering RV living. As shown in Table 4.6, respondents from the T20 (high-income) group exhibited the highest acceptance, with 58.1% somewhat likely to consider RVs, compared to 38.2% of M40 (middle-income) respondents and only 25.7% of B40 (low-income) respondents.

Notably, within the B40 group, 28.6% were very unlikely and 31.4% were unlikely to consider RV living, indicating that cost remains a major barrier. This observation is consistent with the findings of Julaihi *et al*. (2024) and Bohari *et al*. (2024), who highlighted that affordability and financial accessibility are key challenges for RV development and acceptance in Malaysia. These findings underscore the importance of developing pricing models and government support mechanisms to enhance RV accessibility across all income groups.

Table 4.6: Overall Frequency Distributed on the AL4.

Demographic		Very Unlikely to Consider		Somewhat Unlikely to Consider		Neutral/Not sure		Somewhat Likely to Consider		Very Likely to Consider		Total	
		N	(%)	N	(%)	N	(%)	N	(%)	N	(%)	N	(%)
Age	30-39	1	2.7%	10	27.0%	4	10.8%	19	51.4%	3	8.1%	37	26.1%
	40-50	2	5.3%	12	31.6%	10	26.3%	13	34.2%	1	2.6%	38	26.8%
	51-60	3	10.0%	6	20.0%	7	23.3%	13	43.3%	1	3.3%	30	21.1%
	61 and above	10	27.0%	11	29.7%	5	13.5%	11	29.7%	0	0.0%	37	26.1%
Gender	Male	7	10.9%	14	21.9%	10	15.6%	32	50.0%	1	1.6%	64	45.1%
	Female	9	11.5%	25	32.1%	16	20.5%	24	30.8%	4	5.1%	78	54.9%
Ethnicity	Malay	8	18.6%	16	37.2%	7	16.3%	12	27.9%	0	0.0%	43	30.3%
	Chinese	7	10.3%	15	22.1%	14	20.6%	28	41.2%	4	5.9%	68	47.9%
	Indian	1	3.2%	8	25.8%	5	16.1%	16	51.6%	1	3.2%	31	21.8%
Education Level	Lower-educated	15	28.3%	15	28.3%	3	5.7%	19	35.8%	1	1.9%	53	37.3%
	Medium-educated	0	0.0%	20	32.3%	17	27.4%	23	37.1%	2	3.2%	62	43.7%
	Upper-educated	1	3.7%	4	14.8%	6	22.2%	14	51.9%	2	7.4%	27	19.0%
Household Income	B40	10	28.6%	11	31.4%	4	11.4%	9	25.7%	1	2.9%	35	24.6%
	M40	5	6.6%	21	27.6%	17	22.4%	29	38.2%	4	5.3%	76	53.5%
	T20	1	3.2%	7	22.6%	5	16.1%	18	58.1%	0	0.0%	31	21.8%
Overall Total		**16**	**11.3%**	**39**	**27.5%**	**26**	**18.3%**	**56**	**39.4%**	**5**	**3.5%**	**142**	**100.0%**

4.4.5 AL5: Agreement on the Suitability of Retirement Villages Compared to Other Living Options

Table 4.7 presents the overall distribution of responses for AL5: "To what extent do you agree that retirement villages are more suitable for the elderly than other living options, such as staying at home, old folks' homes, or a family member's home?" Responses were analysed based on age group, gender, ethnicity, education level, and household income.

Overall, the data indicate a mixed sentiment. According to Table 4.7, the largest share of respondents, 36.6%, were neutral regarding the suitability of RVs compared to other living arrangements. This was followed by 33.1% who agreed that RVs are a more suitable option. Meanwhile, 24.6% disagreed, and only a small proportion, 2.8% each, either strongly agreed or strongly disagreed. This reflects the persistent uncertainty and lack of strong awareness about RVs among the Malaysian public, consistent with findings by Low *et al*. (2023) and Bohari *et al*. (2024), who noted that traditional preferences for ageing at home and cultural influences contribute to hesitation towards RVs.

4.4.5.1 Age Group

Age-based analysis reveals clear generational differences in perceptions of RV suitability. As shown in Table 4.7, younger respondents aged 30–39 years showed the highest level of agreement, with 38.8% agreeing that RVs are suitable. Similarly, respondents aged 51–60 years demonstrated a strong agreement level at 36.7%. In contrast, older respondents aged 61 years and above had the lowest level of agreement at only 21.6%, with 40.5% either disagreeing or strongly disagreeing, indicating a strong preference for ageing at home. Furthermore, respondents aged 40–50 years and those aged 61 years and above recorded the highest proportion of neutral responses at 50.0% and 37.8%, respectively, suggesting uncertainty or lack of exposure to the RV concept. This pattern aligns with previous studies by Ibrahim *et al*. (2018) and Yeung *et al*. (2017), who observed that younger generations are more open to institutionalized elder living arrangements, while older cohorts prefer traditional family-based ageing.

4.4.5.2 Gender

Gender differences in agreement levels were minimal. As shown in Table 4.7, 35.9% of female respondents agreed that RVs are suitable compared to 29.7% of male respondents. Meanwhile, disagreement levels were slightly higher among females at 28.1% compared to 21.8% among males. Interestingly, 5.1% of female respondents strongly disagreed, while no male respondents selected strong disagreement. Despite these small differences, overall gender did not significantly influence perceptions, aligning with the findings of Wong *et al*. (2024), who found that gender differences are generally negligible regarding attitudes toward elderly living arrangements.

4.4.5.3 Ethnicity

Ethnicity also played a role in shaping perceptions of RV suitability. As shown in Table 4.7, a neutral stance dominated across all major ethnic groups, reflecting a general uncertainty. However, Malay respondents recorded the highest combined levels of disagreement and strong disagreement at 34.9%, compared to Indian and Chinese respondents, who exhibited higher agreement levels, both close to 40%. This suggests that cultural attachment to multigenerational living is stronger among Malays, consistent with observations by Ismail *et al*. (2021) and Ismail and Zamry (2020), who noted that the deeply rooted Malay culture emphasizes family caregiving and ageing within the family home, leading to lower acceptance of institutional alternatives such as RVs.

4.4.5.4 Education Level

Education level appeared to significantly influence perceptions of RV suitability. As presented in Table 4.7, 51.9% of respondents with higher education (above degree level) agreed that RVs are a more suitable option. In comparison, only 32.3% of those with medium education (degree level) and 24.5% of lower-educated respondents (below degree level) agreed. Notably, a substantial 43.4% of lower-educated respondents either disagreed or strongly disagreed that RVs are suitable, reinforcing the role of education in shaping openness to new elderly living arrangements. This finding is consistent with Xia *et al*. (2015), who

reported that higher education is positively correlated with greater awareness and acceptance of non-traditional elderly care models, such as RVs.

4.4.5.5 Household Income Level

Household income demonstrated a strong correlation with the agreement on RV suitability. As shown in Table 4.7, respondents from the T20 (high-income) group exhibited the highest level of agreement, with 54.8% considering RVs a suitable option. In contrast, only 27.6% of M40 (middle-income) respondents and 25.7% of B40 (low-income) respondents agreed. Notably, 42.9% of B40 respondents either disagreed or strongly disagreed with the suitability of RVs, highlighting that affordability remains a major barrier to acceptance.

This observation is consistent with the findings of Samsudin *et al*. (2023) and Lim *et al*. (2019), who emphasized that retirees with limited savings or fixed incomes are less likely to consider RVs as viable options. Consequently, RVs are often perceived as luxury facilities accessible primarily to wealthier individuals, limiting their attractiveness among lower-income groups in Malaysia.

Table 4.7: Overall Frequency Distributed on the AL5.

Demographic		Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree		Total	
		N	(%)	N	(%)	N	(%)	N	(%)	N	(%)	N	(%)
Age	30-39	0	0.0%	12	32.4%	10	27.0%	14	37.8%	1	2.7%	37	26.1%
	40-50	0	0.0%	5	13.2%	19	50.0%	14	36.8%	0	0.0%	38	26.8%
	51-60	1	3.3%	6	20.0%	9	30.0%	11	36.7%	3	10.0%	30	21.1%
	61 and above	3	8.1%	12	32.4%	14	37.8%	8	21.6%	0	0.0%	37	26.1%
Gender	Male	0	0.0%	18	28.1%	25	39.1%	19	29.7%	2	3.1%	64	45.1%
	Female	4	5.1%	17	21.8%	27	34.6%	28	35.9%	2	2.6%	78	54.9%
Ethnicity	Malay	3	7.0%	12	27.9%	15	34.9%	13	30.2%	0	0.0%	43	30.3%
	Chinese	1	1.5%	15	22.1%	26	38.2%	23	33.8%	3	4.4%	68	47.9%
	Indian	0	0.0%	8	25.8%	11	35.5%	11	35.5%	1	3.2%	31	21.8%
Education Level	Lower-educated	3	5.7%	20	37.7%	17	32.1%	13	24.5%	0	0.0%	53	37.3%
	Medium-educated	0	0.0%	13	21.0%	26	41.9%	20	32.3%	3	4.8%	62	43.7%
	Upper-educated	1	3.7%	2	7.4%	9	33.3%	14	51.9%	1	3.7%	27	19.0%
Household Income	B40	3	8.6%	12	34.3%	10	28.6%	9	25.7%	1	2.9%	35	24.6%
	M40	1	1.3%	19	25.0%	34	44.7%	21	27.6%	1	1.3%	76	53.5%
	T20	0	0.0%	4	12.9%	8	25.8%	17	54.8%	2	6.5%	31	21.8%
Overall Total		**4**	**2.8%**	**35**	**24.6%**	**52**	**36.6%**	**47**	**33.1%**	**4**	**2.8%**	**142**	**100.0%**

4.4.6 AL6: Agreement on the Extent of Negative Perceptions of Retirement Villages Within the Malaysian Community

Table 4.8 presents the overall distribution of responses for AL6, which asked: “To what extent do you agree that the concept of retirement villages is viewed negatively by the Malaysian community?” Responses were analysed by age group, gender, ethnicity, education level, and household income.

Overall, the data revealed a mixed perception. According to Table 4.8, the largest proportion of respondents, 35.9%, were neutral regarding whether RVs are viewed negatively by Malaysians. This was followed by 32.4% who agreed, 26.1% who disagreed, 4.2% who strongly agreed, and 1.4% who strongly disagreed. These findings reflect a divided sentiment within the community, partially inconsistent with observations by Xia *et al*. (2021), who noted that RVs are often perceived as places for the "fragile" or neglected elderly. Similarly, Julaihi *et al*. (2022) indicated that many elderly individuals are deterred from considering RVs due to community judgment and concerns about family reputation. Thus, the results suggest that societal views on elder living arrangements in Malaysia remain in transition and continue to be influenced by cultural and generational factors.

4.4.6.1 Age Group

Age-based analysis revealed a varied pattern regarding perceptions of RVs. As shown in Table 4.8, all age groups predominantly selected a neutral response, ranging from 31.6% to 40.5%. However, notable differences emerged in agreement and disagreement levels. Among the 40–50 age group, a higher proportion disagreed (34.2%) compared to those who agreed (31.6%). In contrast, other age groups, such as 20–29 and 61 and above, showed slightly higher agreement than disagreement. Notably, respondents aged 61 and above recorded the highest proportion of strong agreement at 13.5% compared to other groups.

These findings suggest that older individuals may be more aware of societal stigma associated with RVs, aligning with the observations of Ismail and Zamry (2020), who noted that perceptions among older Malaysians are strongly shaped by traditional views on filial piety and ageing.

4.4.6.2 Gender

Gender differences in the perception of negative views toward RVs were minimal. As shown in Table 4.8, both male and female respondents recorded identical neutrality levels at 35.9%. Variations across the agree, strongly agree, disagree, and strongly disagree categories were also marginal, indicating no significant gender-based differences in perceptions. This finding is consistent with Wong *et al*. (2024), who reported that gender does not significantly influence attitudes toward RV living in Malaysia, suggesting that broader societal beliefs on eldercare transcend gender divisions.

4.4.6.3 Ethnicity

Ethnicity appears to influence perceptions of RVs. As shown in Table 4.8, Indian respondents reported the highest level of agreement that RVs are viewed negatively, while Chinese respondents showed the lowest total agreement at 33.8%. Malay respondents fell between these groups, with 37.3% total agreement when combining agreement and strong agreement responses. In terms of neutrality, Malays and Chinese exhibited higher levels of neutral responses at 41.9% and 36.8% respectively, compared to Indians at 25.8%.

These patterns suggest some gradual cultural shifts among Malays and Chinese, as reflected by their higher neutrality toward RV perceptions. However, the overall finding remains inconsistent with Abdul Mutalib and Alias (2021), who emphasized that traditional family-centric cultural values in Malaysia remain deeply rooted, contributing to the persistent negative perceptions of eldercare alternatives and influencing the acceptance of RVs.

4.4.6.4 Education Level

As shown in Table 4.8, respondents with higher education (above degree level) were more likely to disagree that RVs are viewed negatively, with 40.7% expressing disagreement, compared to 24.2% of those with medium education (degree level) and 24.5% of those with lower education (below degree level). Conversely, 41.5% of respondents with lower education agreed or strongly agreed that RVs are viewed negatively, compared to only 29.6% among higher-educated individuals. This trend reinforces the findings of Xia *et al*. (2015), who concluded that individuals with higher education levels tend to demonstrate

greater openness toward modern eldercare alternatives, likely due to broader exposure to global living concepts and a reduced adherence to traditional caregiving norms.

4.4.6.5 Household Income Level

Household income demonstrated a strong correlation with perceptions of negative societal views toward RVs. As shown in Table 4.8, B40 (low-income) respondents had the highest level of agreement 54.3% that RVs are viewed negatively. In contrast, only 36.8% of M40 (middle-income) and 16.1% of T20 (high-income) respondents agreed. Among the T20 group, a substantial proportion 48.4% remained neutral, while 35.5% disagreed with the notion. These findings suggest that lower-income groups may perceive RVs as socially undesirable or financially inaccessible, reflecting broader economic insecurities. This observation aligns with Samsudin *et al*. (2023) and Lim *et al*. (2019), who highlighted that perceptions of eldercare alternatives in Malaysia are heavily shaped by financial capability and social class dynamics.

Table 4.8: Overall Frequency Distributed on the AL6.

Demographic		Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree		Total	
		N	(%)	N	(%)	N	(%)	N	(%)	N	(%)	N	(%)
Age	30-39	0	0.0%	11	29.7%	12	32.4%	14	37.8%	0	0.0%	37	26.1%
	40-50	1	2.6%	13	34.2%	12	31.6%	12	31.6%	0	0.0%	38	26.8%
	51-60	1	3.3%	8	26.7%	12	40.0%	8	26.7%	1	3.3%	30	21.1%
	61 and above	0	0.0%	5	13.5%	15	40.5%	12	32.4%	5	13.5%	37	26.1%
Gender	Male	0	0.0%	18	28.1%	23	35.9%	21	32.8%	2	3.1%	64	45.1%
	Female	2	2.6%	19	24.4%	28	35.9%	25	32.1%	4	5.1%	78	54.9%
Ethnicity	Malay	1	2.3%	8	18.6%	18	41.9%	14	32.6%	2	4.7%	43	30.3%
	Chinese	0	0.0%	20	29.4%	25	36.8%	19	27.9%	4	5.9%	68	47.9%
	Indian	1	3.2%	9	29.0%	8	25.8%	13	41.9%	0	0.0%	31	21.8%
Education Level	Lower-educated	0	0.0%	13	24.5%	18	34.0%	17	32.1%	5	9.4%	53	37.3%
	Medium-educated	0	0.0%	15	24.2%	25	40.3%	22	35.5%	0	0.0%	62	43.7%
	Upper-educated	2	7.4%	9	33.3%	8	29.6%	7	25.9%	1	3.7%	27	19.0%
Household Income	B40	0	0.0%	5	14.3%	11	31.4%	14	40.0%	5	14.3%	35	24.6%
	M40	2	2.6%	21	27.6%	25	32.9%	27	35.5%	1	1.3%	76	53.5%
	T20	0	0.0%	11	35.5%	15	48.4%	5	16.1%	0	0.0%	31	21.8%
Overall Total		**2**	**1.4%**	**37**	**26.1%**	**51**	**35.9%**	**46**	**32.4%**	**6**	**4.2%**	**142**	**100.0%**

4.4.7 AL7: Agreement on the Extent to Which Retirement Village Living Conflicts with Traditional Values of Filial Piety

Table 4.9 presents the overall distribution of responses for AL7, which measured: “To what extent do you agree that moving to a retirement village conflicts with traditional values of filial piety (e.g., children supporting their elderly parents)?” Responses were analysed by age group, gender, ethnicity, education level, and household income.

Overall, the data revealed a mixed perception. According to Table 4.9, the largest proportion of respondents, 33.1%, agreed that RV living conflicts with traditional values, followed by 31.0% who were neutral and 29.6% who disagreed. A smaller proportion, 4.2%, strongly disagreed, while only 2.1% strongly agreed. These findings are consistent with previous observations by Ibrahim and Zamry (2020), who noted that traditional values continue to strongly influence eldercare expectations in Malaysia. However, they also reflect an ongoing tension between evolving eldercare models and deeply rooted filial obligations.

4.4.7.1 Age Group

Age-based analysis revealed notable differences regarding perceptions of RV living and traditional values. As shown in Table 4.9, respondents aged 61 and above reported the highest level of agreement, with 40.5% agreeing that RV living conflicts with filial piety, followed by 36.7% among those aged 51–60, 31.6% among those aged 40–50, and 24.3% among those aged 30–39. Furthermore, 8.1% of respondents aged 61 and above strongly agreed, whereas other age groups recorded 0% under the strongly agree category.

Conversely, younger respondents aged 30–39 demonstrated a higher tendency to disagree, with 35.1% disagreeing, compared to only 21.6% disagreement among those aged 61 and above. These findings are consistent with Xia *et al*. (2021) and Ibrahim *et al*. (2018), who found that older adults tend to strongly uphold traditional values of filial piety, emphasizing the expectation that children must support their elderly parents. However, Yeung *et al*. (2017) noted a generational shift, with younger Malaysians showing greater openness to alternative eldercare arrangements that promote senior independence.

4.4.7.2 Gender

Gender differences in the agreement level were also observed. According to Table 4.9, male respondents exhibited a higher level of agreement, with 40.7% either agreeing or strongly agreeing, compared to 30.8% among female respondents. However, in terms of disagreement, both genders showed relatively similar results, with 32.8% of males and 34.6% of females either disagreeing or strongly disagreeing. These findings suggest that while men may hold slightly stronger traditional expectations regarding filial obligations, overall gender differences are modest, consistent with Wong *et al*. (2024), who reported that gender plays a minor role in shaping attitudes toward the modernization of eldercare in Malaysia.

4.4.7.3 Ethnicity

Ethnic background influenced perceptions regarding RV living and traditional values. As shown in Table 4.9, Malay respondents recorded the highest level of agreement at 37.2%, followed closely by Chinese respondents at 36.7% and Indian respondents at 29.0%. In contrast, Indian respondents showed the highest level of disagreement at 38.8%, compared to Chinese respondents at 36.8% and Malay respondents at 25.6%.

These patterns suggest that although concerns about conflicts with filial piety are shared across ethnicities, the degree of concern varies, possibly reflecting different cultural emphases on eldercare norms. This finding is somewhat inconsistent with Julaihi *et al*. (2021) and Ismail *et al*. (2021), who reported that Malay communities, in particular, often view RVs as a form of abandonment and associate institutional care with fragility or neglect.

4.4.7.4 Education Level

As shown in Table 4.9, education level appeared to significantly influence views on the conflict between RV living and traditional values. Respondents with lower education (below degree level) recorded the highest level of agreement at 47.2%, compared to 30.6% among those with degree-level education and 22.2% among those with higher education (above degree level). Conversely, 55.5% of higher-educated respondents disagreed or strongly disagreed with the notion that RV living conflicts with traditional values, compared to 35.5% of degree

holders and only 20.8% of lower-educated individuals. This pattern reinforces the findings of Xia *et al*. (2015), who concluded that individuals with higher education levels tend to be more accepting of non-traditional eldercare models.

4.4.7.5 Household Income Level

Household income also demonstrated a strong association with views on RV living and traditional values. As shown in Table 4.9, respondents from the B40 (low-income) group had the highest level of agreement (45.7%) that RV living conflicts with traditional filial obligations, followed by 35.5% of M40 (middle-income) respondents, and 22.6% of T20 (high-income) respondents. In contrast, disagreement was most pronounced among T20 respondents, with 48.4% either disagreeing or strongly disagreeing, compared to 32.9% of M40 and 22.9% of B40 respondents. These findings suggest that higher-income individuals may be more flexible in interpreting filial responsibilities, aligning with observations by Samsudin et al. (2023) that socio-economic status shapes eldercare attitudes in Malaysia.

Table 4.9: Overall Frequency Distributed on the AL7.

Demographic		Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree		Total	
		N	(%)	N	(%)	N	(%)	N	(%)	N	(%)	N	(%)
Age	30-39	2	5.4%	13	35.1%	13	35.1%	9	24.3%	0	0.0%	37	26.1%
	40-50	2	5.3%	12	31.6%	12	31.6%	12	31.6%	0	0.0%	38	26.8%
	51-60	2	6.7%	9	30.0%	8	26.7%	11	36.7%	0	0.0%	30	21.1%
	61 and above	0	0.0%	8	21.6%	11	29.7%	15	40.5%	3	8.1%	37	26.1%
Gender	Male	3	4.7%	18	28.1%	17	26.6%	25	39.1%	1	1.6%	64	45.1%
	Female	3	3.8%	24	30.8%	27	34.6%	22	28.2%	2	2.6%	78	54.9%
Ethnicity	Malay	1	2.3%	10	23.3%	16	37.2%	15	34.9%	1	2.3%	43	30.3%
	Chinese	3	4.4%	22	32.4%	18	26.5%	23	33.8%	2	2.9%	68	47.9%
	Indian	2	6.5%	10	32.3%	10	32.3%	9	29.0%	0	0.0%	31	21.8%
Education Level	Lower-educated	0	0.0%	11	20.8%	17	32.1%	22	41.5%	3	5.7%	53	37.3%
	Medium-educated	2	3.2%	20	32.3%	21	33.9%	19	30.6%	0	0.0%	62	43.7%
	Upper-educated	4	14.8%	11	40.7%	6	22.2%	6	22.2%	0	0.0%	27	19.0%
Household Income	B40	1	2.9%	7	20.0%	11	31.4%	13	37.1%	3	8.6%	35	24.6%
	M40	2	2.6%	23	30.3%	24	31.6%	27	35.5%	0	0.0%	76	53.5%
	T20	3	9.7%	12	38.7%	9	29.0%	7	22.6%	0	0.0%	31	21.8%
Overall Total		**6**	**4.2%**	**42**	**29.6%**	**44**	**31.0%**	**47**	**33.1%**	**3**	**2.1%**	**142**	**100.0%**

4.4.8 AL8: Agreement on the Extent to Which Retirement Village Living Is Perceived as Abandonment of Family Members

Table 4.10 presents the overall distribution of responses for AL8, which measured: “To what extent do you agree that moving to or sending a family member to a retirement village is perceived as abandoning them?” Responses were analysed by age group, gender, ethnicity, education level, and household income.

Overall, the data revealed varied perceptions. According to Table 4.10, the largest proportion of respondents, 33.8%, disagreed with the perception that RV living equates to abandonment. This was followed by 31.0% who were neutral and 26.8% who agreed. Additionally, 4.2% strongly disagreed and another 4.2% strongly agreed. These findings are inconsistent with previous observations by Low *et al*. (2023), who found that retirement home placement in Malaysia is often considered unfilial and symbolises that older adults are being abandoned by their families. However, the current results suggest a gradual shift in societal attitudes toward alternative eldercare arrangements in Malaysia.

4.4.8.1 Age Group

Age-based analysis revealed notable differences in perceptions of abandonment related to RV living. As shown in Table 4.10, respondents aged 61 and above reported the highest level of agreement, with 48.6% agreeing or strongly agreeing that RV living is perceived as abandonment. This proportion is nearly double compared to other age groups: 26.7% among those aged 51–60, 26.3% among those aged 40–50, and 21.6% among those aged 30–39.

Conversely, younger respondents showed a stronger tendency to disagree, with 40.5% of those aged 30–39 and 42.1% of those aged 40–50 disagreeing, compared to only 21.6% disagreement among the 61 and above group. These findings are consistent with the study by Hoe, Kamarulzaman, Heang (2018), which noted that the younger generation today is better educated and more open-minded than the elder generation, and that younger generations are less likely to perceive non-traditional eldercare as abandonment.

4.4.8.2 Gender

Gender differences in agreement were also observed. According to Table 4.10, male respondents demonstrated a higher level of agreement, with 34.4% either agreeing or strongly agreeing that RV living is perceived as abandonment, compared to 28.2% among female respondents. However, both genders showed relatively similar levels of disagreement, with 36.0% of males and 39.7% of females either disagreeing or strongly disagreeing. These findings are consistent with Wong *et al*. (2024), who observed that although males may adhere more closely to traditional family care expectations, overall gender differences in perceptions remain modest.

4.4.8.3 Ethnicity

Ethnic background influenced perceptions regarding the association of RV living with abandonment. As shown in Table 4.10, Malay respondents recorded the highest level of agreement at 34.4%, followed by Chinese respondents at 30.4% and Indian respondents at 22.6%. In contrast, Indian respondents showed the highest level of disagreement at 51.7%, compared to 36.8% of Chinese and 30.2% of Malay respondents. These patterns suggest that cultural values regarding filial obligations may be more deeply ingrained among certain ethnic groups. However, this finding is somewhat inconsistent with Ismail and Zamry (2020), who found relatively uniform attitudes across ethnicities in urban Malaysian contexts.

4.4.8.4 Education Level

As shown in Table 4.10, education level appeared to significantly influence perceptions of RV living as abandonment. Respondents with lower levels of education (below degree level) recorded the highest agreement at 45.2%, compared to 30.6% among those with a middle level of education (degree level) and 22.2% among those with higher education (above degree level). Conversely, a substantial majority of respondents with higher education, 62.9%, disagreed or strongly disagreed with the notion that RV living constitutes abandonment, compared to 36.1% among degree holders and only 26.4% among lower-educated individuals. This pattern reinforces the findings of Xia *et al*. (2015),

who concluded that higher educational attainment is associated with more progressive views on eldercare models.

4.4.8.5 Household Income Level

Household income also demonstrated a strong association with perceptions. As shown in Table 4.10, respondents from the T20 (high-income) group recorded the highest level of disagreement at 54.9% that RV living is perceived as abandonment, compared to only 22.6% agreement. In contrast, the M40 (middle-income) group showed a relatively even distribution, with 30.3% agreeing, 35.5% remaining neutral, and 33.2% disagreeing. Agreement was most pronounced among B40 (low-income) respondents, with 40.0% either agreeing or strongly agreeing, compared to only 26.4% who disagreed. These findings suggest that socioeconomic status influences perceptions, with higher-income individuals less likely to equate RV living with abandonment. This observation contrasts with earlier findings by Hassan and Tan (2017), who reported that negative perceptions toward institutional eldercare persisted even among affluent groups.

Table 4.10: Overall Frequency Distributed on the AL8.

Demographic		Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree		Total	
		N	(%)	N	(%)	N	(%)	N	(%)	N	(%)	N	(%)
Age	30-39	2	5.4%	15	40.5%	12	32.4%	8	21.6%	0	0.0%	37	26.1%
	40-50	2	5.3%	16	42.1%	10	26.3%	10	26.3%	0	0.0%	38	26.8%
	51-60	2	6.7%	9	30.0%	11	36.7%	6	20.0%	2	6.7%	30	21.1%
	61 and above	0	0.0%	8	21.6%	11	29.7%	14	37.8%	4	10.8%	37	26.1%
Gender	Male	3	4.7%	20	31.3%	19	29.7%	20	31.3%	2	3.1%	64	45.1%
	Female	3	3.8%	28	35.9%	25	32.1%	18	23.1%	4	5.1%	78	54.9%
Ethnicity	Malay	1	2.3%	12	27.9%	14	32.6%	15	34.9%	1	2.3%	43	30.3%
	Chinese	3	4.4%	22	32.4%	22	32.4%	16	23.5%	5	7.4%	68	47.9%
	Indian	2	6.5%	14	45.2%	8	25.8%	7	22.6%	0	0.0%	31	21.8%
Education Level	Lower-educated	0	0.0%	14	26.4%	15	28.3%	20	37.7%	4	7.5%	53	37.3%
	Medium-educated	2	3.2%	21	33.9%	23	37.1%	14	22.6%	2	3.2%	62	43.7%
	Upper-educated	4	14.8%	13	48.1%	6	22.2%	4	14.8%	0	0.0%	27	19.0%
Household Income	B40	1	2.9%	10	28.6%	10	28.6%	10	28.6%	4	11.4%	35	24.6%
	M40	2	2.6%	24	31.6%	27	35.5%	23	30.3%	0	0.0%	76	53.5%
	T20	3	9.7%	14	45.2%	7	22.6%	5	16.1%	2	6.5%	31	21.8%
Overall Total		**6**	**4.2%**	**48**	**33.8%**	**44**	**31.0%**	**38**	**26.8%**	**6**	**4.2%**	**142**	**100.0%**

4.4.9 AL9: Agreement on the Extent to Which Retirement Villages Are Seen as Supporting Independence Without Weakening Family Bonds

Table 4.11 presents the overall distribution of responses for AL9, which measured: “To what extent do you agree that selecting a retirement village could offer a sense of independence without compromising family bonds?” Responses were analysed by age group, gender, ethnicity, education level, and household income.

Overall, the data revealed a generally positive perception. According to Table 4.11, the largest proportion of respondents, 43.0%, agreed and only 0.7% strongly agreed that selecting a RV could offer a sense of independence without weakening family bonds, followed closely by 42.3% who were neutral. Additionally, 13.4% disagreed and 0.7% strongly disagreed. These findings are consistent with those of Ismail *et al*. (2023), who suggested that RVs are increasingly seen as promoting both autonomy and family cohesion among older adults in Malaysia

4.4.9.1 Age Group

As shown in Table 4.11, age-based analysis revealed notable differences in perceptions of RVs. Across all age groups, a majority agreed that RVs offer independence without compromising family bonds, with younger respondents aged 30–39 showing the highest level of agreement at 54.1%. Respondents aged 61 and above showed the highest proportion of neutrality at 50.0%, while disagreement rates were lowest among those aged 30–39 at 8.1% and highest among those aged 40–50 at 21.1%. These findings suggest that younger generations are more open to RVs as a means of maintaining both independence and strong family ties, while older generations exhibit more ambivalence or disagreement.

However, the limited research on age-based perceptions of RVs, particularly in Malaysia, suggests that the understanding of these perceptions is still underdeveloped. This gap may be due to the relatively early stage of RV development in Malaysia. In contrast, studies by Hu *et al*. (2017) in Australia highlighted a different view, where RVs are primarily seen as promoting autonomy and social cohesion but not necessarily family bonds. Therefore, the

results reflect a generational shift in attitudes toward eldercare models, with younger generations more likely to view RVs as a solution for both autonomy and maintaining familial relationships.

4.4.9.2 Gender

Gender differences were relatively minimal. According to Table 4.11, both male and female respondents showed high levels of agreement: 43.8% of males and 43.6% of females either agreed or strongly agreed that selecting a RV could support independence without weakening family bonds. However, a slightly higher percentage of males, 17.2%, disagreed compared to females, 11.5%. Meanwhile, neutrality was marginally higher among females, 44.9%, compared to males, 39.1%. These findings align with Wong *et al.* (2024), who noted that both genders increasingly value eldercare models that promote individual autonomy without severing familial connections.

4.4.9.3 Ethnicity

Ethnic background influenced perceptions to some extent. As shown in Table 4.11, neutrality was evenly distributed across ethnic groups, with 41.9% among Malays and Indians and 42.6% among Chinese respondents. In terms of agreement, Malay respondents recorded the highest proportion (48.8%), followed by Chinese (47.1%) and Indian (29.0%) respondents. Conversely, Indian respondents exhibited the highest level of disagreement (28.9%), compared to 10.3% among Chinese and 9.3% among Malays.

These patterns suggest that ethnic values may still subtly influence perceptions, although the overall trend shows that a majority across all ethnic groups agreed that RVs support independence without compromising family bonds. This is inconsistent with the findings of Lim *et al*. (2022) and Bohari *et al*. (2023), who observed that, regardless of ethnicity, the Malaysian community culture generally perceives RVs as places that offer autonomy but at the cost of family bonds.

4.4.9.4 Education Level

Education level did not show significant differences in perceptions. As shown in Table 4.11, regardless of educational background, agreement levels were

fairly consistent, ranging from 37.0% to 49.1% across all education groups, with 37.0% to 48.4% remaining neutral. Minor differences were observed in disagreement levels. Disagreement was lowest among those with degree-level education at 9.7% and highest among higher-educated respondents at 25.9%. This pattern suggests that while educational attainment may slightly influence disagreement, the overall perception that RVs support independence remains generally positive across all education levels. However, there is limited research exploring the relationship between education level and perceptions of whether RVs offer independence without compromising family bonds

4.4.9.5 Household Income Level

Household income showed no strong correlation with perceptions. As shown in Table 4.11, respondents across all income groups demonstrated similar levels of agreement, ranging from 42.9% to 51.6%. Similarly, disagreement was distributed within a narrow range, from 11.3% to 18.5%. These findings suggest that perceptions of RVs supporting independence without weakening family ties are broadly accepted across different income groups. This supports the observations by Jamdade *et al*. (2023), who emphasized that income level is not a major factor in eldercare preferences when family relationships are prioritized.

Table 4.11: Overall Frequency Distributed on the AL9.

Demographic		Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree		Total	
		N	(%)	N	(%)	N	(%)	N	(%)	N	(%)	N	(%)
Age	30-39	0	0.0%	3	8.1%	14	37.8%	20	54.1%	0	0.0%	37	26.1%
	40-50	0	0.0%	8	21.1%	19	50.0%	11	28.9%	0	0.0%	38	26.8%
	51-60	1	3.3%	2	6.7%	13	43.3%	14	46.7%	0	0.0%	30	21.1%
	61 and above	0	0.0%	6	16.2%	14	37.8%	16	43.2%	1	2.7%	37	26.1%
Gender	Male	1	1.6%	10	15.6%	25	39.1%	27	42.2%	1	1.6%	64	45.1%
	Female	0	0.0%	9	11.5%	35	44.9%	34	43.6%	0	0.0%	78	54.9%
Ethnicity	Malay	0	0.0%	4	9.3%	18	41.9%	21	48.8%	0	0.0%	43	30.3%
	Chinese	0	0.0%	7	10.3%	29	42.6%	31	45.6%	1	1.5%	68	47.9%
	Indian	1	3.2%	8	25.8%	13	41.9%	9	29.0%	0	0.0%	31	21.8%
Education Level	Lower-educated	0	0.0%	7	13.2%	20	37.7%	25	47.2%	1	1.9%	53	37.3%
	Medium-educated	0	0.0%	6	9.7%	30	48.4%	26	41.9%	0	0.0%	62	43.7%
	Upper-educated	1	3.7%	6	22.2%	10	37.0%	10	37.0%	0	0.0%	27	19.0%
Household Income	B40	0	0.0%	3	8.6%	17	48.6%	15	42.9%	0	0.0%	35	24.6%
	M40	0	0.0%	12	15.8%	30	39.5%	33	43.4%	1	1.3%	76	53.5%
	T20	1	3.2%	4	12.9%	13	41.9%	13	41.9%	0	0.0%	31	21.8%
Overall Total		**1**	**0.7%**	**19**	**13.4%**	**60**	**42.3%**	**61**	**43.0%**	**1**	**0.7%**	**142**	**100.0%**

4.4.10 AL10: Agreement on the Extent to Which Retirement Villages Offer Benefits Compared to Living with Family

Table 4.12 presents the overall distribution of responses regarding AL10, which measured: “To what extent do you agree that retirement villages offer benefits (e.g., independence, social activities, security) compared to living with family?” Responses were analysed based on age group, gender, ethnicity, education level, and household income.

Overall, the data revealed a generally positive perception. According to Table 4.12, the largest proportion of respondents, 43.7%, agreed that RVs offer benefits compared to living with family, while 1.4% strongly agreed. This was followed closely by 40.1% who were neutral. Additionally, 14.8% disagreed, and no respondents strongly disagreed. These findings are consistent with research by Hu *et al*. (2017) and Julaihi *et al*. (2022), who discovered that RV residents are generally satisfied and agree that RVs offer benefits by fostering social interaction, privacy, security, and independence compared to living alone or living with family. The positive perception largely stems from perceived improvements in lifestyle, safety, and social engagement compared to traditional family living arrangements (Yeung *et al*., 2017).

4.4.10.1 Age Group

Age-based analysis revealed slight variations in perceptions. As shown in Table 4.12, across all age groups, agreement levels were consistently higher than neutrality and disagreement. Agreement ranged from 34.2% to 56.9%, neutrality ranged from 35.1% to 47.4%, and disagreement ranged from 8.1% to 18.9%. Importantly, no respondents across any age group strongly disagreed, indicating an overall acceptance that RVs offer benefits.

Among the age groups, younger respondents aged 30–39 demonstrated the highest level of agreement at 56.9% and the lowest level of disagreement at 8.1%. These findings are supported by Low *et al*. (2023), who noted that younger generations are more open to the concept of RVs and are more aware of the benefits RVs can offer compared to living with family.

4.4.10.2 Gender

Gender differences were relatively minimal. According to Table 4.12, both male and female respondents exhibited high levels of agreement. Female respondents recorded a slightly higher proportion agreeing or strongly agreeing at 48.7% compared to 40.7% among males. Conversely, males showed a slightly higher proportion of disagreement at 18.8% compared to 11.5% among females. These findings align with Wong *et al*. (2024), who observed that both genders show minimal differences in recognizing the benefits of RVs.

4.4.10.3 Ethnicity

Ethnic background influenced perceptions to some extent. As shown in Table 4.12, agreement and strong agreement were distributed relatively evenly across ethnic groups, with 48.6% among Chinese respondents, 46.5% among Malay respondents, and 35.5% among Indian respondents. In terms of disagreement, Indian respondents recorded the highest proportion at 25.8%, followed by Chinese respondents at 14.7% and Malay respondents at 7.0%.

These patterns suggest that while cultural barriers may influence perceptions of eldercare, where some ethnic groups remain more attached to traditional family living arrangements, the overall trend remains consistent, with most respondents across all ethnicities agreeing that RVs provide more benefits than living at home. This finding is consistent with Lim *et al*. (2022) and Hassan and Tan (2017), who noted that although awareness of the benefits of RVs is increasing, cultural values such as filial piety continue to shape attitudes toward alternative eldercare options.

4.4.10.4 Education Level

Education level did not show significant differences in perception. As shown in Table 4.12, regardless of educational background, agreement (agree and strongly agree) was consistently observed, ranging from 41.5% to 51.8%. Neutral responses ranged from 29.6% to 43.5%, while disagreement ranged from 11.3% to 18.5%. The small variation across education groups suggests that awareness of the benefits of RVs is widespread, regardless of educational attainment. However, this contrasts with Yeung *et al*. (2017), who suggested

that educational background plays a more significant role in shaping individuals' understanding and acceptance of the benefits of RVs.

4.4.10.5 Household Income Level

Household income did not show a strong correlation with perceptions. As shown in Table 4.12, respondents across all income groups demonstrated similar levels of agreement, ranging from 42.9% to 51.6%. Disagreement was also relatively evenly distributed, ranging from 11.8% to 20.0%. These findings suggest that the perceived benefits of RVs, such as independence, social activities, and security, are recognized consistently across different income levels. This is consistent with Samsudin *et al*. (2023) and Lim *et al*. (2019), who concluded that while affordability may influence decision-making, appreciation of the lifestyle benefits of RVs transcends income levels.

Table 4.12: Overall Frequency Distributed on the AL10.

Demographic		Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree		Total	
		N	(%)	N	(%)	N	(%)	N	(%)	N	(%)	N	(%)
Age	30-39	0	0.0%	3	8.1%	13	35.1%	20	54.1%	1	2.7%	37	26.1%
	40-50	0	0.0%	7	18.4%	18	47.4%	13	34.2%	0	0.0%	38	26.8%
	51-60	0	0.0%	4	13.3%	12	40.0%	14	46.7%	0	0.0%	30	21.1%
	61 and above	0	0.0%	7	18.9%	14	37.8%	15	40.5%	1	2.7%	37	26.1%
Gender	Male	0	0.0%	12	18.8%	26	40.6%	25	39.1%	1	1.6%	64	45.1%
	Female	0	0.0%	9	11.5%	31	39.7%	37	47.4%	1	1.3%	78	54.9%
Ethnicity	Malay	0	0.0%	3	7.0%	20	46.5%	19	44.2%	1	2.3%	43	30.3%
	Chinese	0	0.0%	10	14.7%	25	36.8%	32	47.1%	1	1.5%	68	47.9%
	Indian	0	0.0%	8	25.8%	12	38.7%	11	35.5%	0	0.0%	31	21.8%
Education Level	Lower-educated	0	0.0%	9	17.0%	22	41.5%	21	39.6%	1	1.9%	53	37.3%
	Medium-educated	0	0.0%	7	11.3%	27	43.5%	28	45.2%	0	0.0%	62	43.7%
	Upper-educated	0	0.0%	5	18.5%	8	29.6%	13	48.1%	1	3.7%	27	19.0%
Household Income	B40	0	0.0%	7	20.0%	13	37.1%	15	42.9%	0	0.0%	35	24.6%
	M40	0	0.0%	9	11.8%	34	44.7%	32	42.1%	1	1.3%	76	53.5%
	T20	0	0.0%	5	16.1%	10	32.3%	15	48.4%	1	3.2%	31	21.8%
Overall Total		**0**	**0.0%**	**21**	**14.8%**	**57**	**40.1%**	**62**	**43.7%**	**2**	**1.4%**	**142**	**100.0%**

4.4.11 AL11: Agreement on the Viability of Retirement Villages as an Elderly Care Option in Malaysia

Table 4.13 presents the overall distribution of responses regarding AL11, which measured: “To what extent do you agree that retirement villages are a viable option for elderly care in Malaysia?” Responses were analysed based on age group, gender, ethnicity, education level, and household income.

Overall, the data revealed a generally positive perception. According to Table 4.13, the majority of respondents, 56.3%, agreed that RVs are a viable option for elderly care in Malaysia, while 4.5% strongly agreed. This was followed by 33.1% who were neutral. Meanwhile, 6.3% disagreed, and only 0.7% strongly disagreed. These findings are consistent with the observations of Lim *et al*. (2022), who emphasized that RVs have emerged as a viable housing option for the elderly. Similarly, Ejau *et al*. (2021) also found that, based on practices in Malaysia, RVs are considered one of the viable living choices for older people.

4.4.11.1 Age Group

Age-based analysis revealed slight variations in perceptions. As shown in Table 4.13, agreement levels across all age groups were consistently higher than neutrality and disagreement. Respondents aged 30–39 demonstrated the highest agreement at 64.9%, followed closely by those aged 40–50 at 63.1% and 61 and above at 62.2%. Respondents aged 51–60 showed the lowest agreement at 46.6%. Importantly, disagreement across all age groups remained low, ranging from 2.6% to 10.0%. Only a small proportion (2.7%) of respondents aged 61 and above strongly disagreed. These findings suggest that, across generations, there is general openness towards considering RVs as a viable elderly care option. This aligns with the demographic shifts noted by Lim *et al*. (2022) and Julaihi *et al*. (2024).

4.4.11.2 Gender

Gender differences in perceptions were relatively minimal. As shown in Table 4.13, both male and female respondents demonstrated high levels of agreement, with males recording a slightly higher proportion at 62.5% compared to females at 57.7%. Disagreement levels were similarly low for both genders, with 7.8% of males and 6.4% of females expressing disagreement. The majority of the

remaining respondents were neutral. These findings are consistent with the observations of Wong *et al*. (2024), who reported that gender has a minimal impact on perceptions of alternative elderly care options when information and choices are readily accessible.

4.4.11.3 Ethnicity

Ethnic background appeared to influence perceptions to some extent. As shown in Table 4.13, Chinese respondents exhibited the highest level of agreement at 69.1%, followed by Indians at 64.6%, and Malays at 41.8%. Regarding disagreement, Malay respondents recorded the highest proportion at 14.0%, compared to 5.4% among Chinese and 3.2% among Indians. These patterns suggest that cultural preferences and traditional views on familial elderly care may affect acceptance levels. This aligns with the findings of Abdul Mutalib and Alias (2021), who highlighted those cultural values, particularly the influence of Islamic traditions, play a significant role in shaping elderly care decisions among Malay communities in Malaysia, compared to other ethnic groups.

4.4.11.4 Education Level

Education level showed noticeable differences in perceptions. As shown in Table 4.13, agreement levels (agree and strongly agree) ranged from 52.8% to 74.1%, with higher-educated respondents (above degree level) demonstrating the highest levels of agreement. In contrast, disagreement was more prominent among the lower-educated (below degree level) group, with 15.1% expressing disagreement, compared to 1.6% among the medium-educated (degree level) group and 3.7% among the higher-educated group. This pattern suggests that higher education levels may contribute to greater openness and acceptance of new elderly care models. This finding is consistent with studies by Xia *et al*. (2015) and Yeung *et al*. (2017), who found that education enhances individuals' awareness and acceptance of non-traditional care solutions.

4.4.11.5 Household Income Level

Household income showed a strong correlation with perceptions. As shown in Table 4.13, respondents from the T20 (high-income) group demonstrated the

highest level of agreement, with 80.7% agreeing or strongly agreeing, and notably, none of the respondents from this group disagreed. In contrast, respondents from the M40 (middle-income) group displayed a moderate level of agreement at 56.5%, with 6.6% expressing disagreement. The B40 (low-income) group, on the other hand, showed lower agreement levels and a higher disagreement rate of 13.3%.

These findings suggest that higher-income individuals are more likely to view RVs as a viable elderly care option, likely due to better affordability and greater exposure to lifestyle-based senior living. This is consistent with the observations of Samsudin *et al*. (2023) and Liu *et al*. (2018), who noted that wealthier individuals are more able to afford and are more inclined to consider RVs as a viable living choice for themselves or family members.

Table 4.13: Overall Frequency Distributed on the AL11.

Demographic		Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree		Total	
		N	(%)	N	(%)	N	(%)	N	(%)	N	(%)	N	(%)
Age	30-39	0	0.0%	2	5.4%	11	29.7%	21	56.8%	3	8.1%	37	26.1%
	40-50	0	0.0%	1	2.6%	13	34.2%	23	60.5%	1	2.6%	38	26.8%
	51-60	0	0.0%	3	10.0%	13	43.3%	13	43.3%	1	3.3%	30	21.1%
	61 and above	1	2.7%	3	8.1%	10	27.0%	23	62.2%	0	0.0%	37	26.1%
Gender	Male	0	0.0%	5	7.8%	19	29.7%	39	60.9%	1	1.6%	64	45.1%
	Female	1	1.3%	4	5.1%	28	35.9%	41	52.6%	4	5.1%	78	54.9%
Ethnicity	Malay	0	0.0%	6	14.0%	19	44.2%	17	39.5%	1	2.3%	43	30.3%
	Chinese	1	1.5%	2	2.9%	18	26.5%	45	66.2%	2	2.9%	68	47.9%
	Indian	0	0.0%	1	3.2%	10	32.3%	18	58.1%	2	6.5%	31	21.8%
Education Level	Lower-educated	1	1.9%	7	13.2%	17	32.1%	28	52.8%	0	0.0%	53	37.3%
	Medium-educated	0	0.0%	1	1.6%	24	38.7%	35	56.5%	2	3.2%	62	43.7%
	Upper-educated	0	0.0%	1	3.7%	6	22.2%	17	63.0%	3	11.1%	27	19.0%
Household Income	B40	1	2.9%	4	11.4%	13	37.1%	16	45.7%	1	2.9%	35	24.6%
	M40	0	0.0%	5	6.6%	28	36.8%	41	53.9%	2	2.6%	76	53.5%
	T20	0	0.0%	0	0.0%	6	19.4%	23	74.2%	2	6.5%	31	21.8%
Overall Total		**1**	**0.7%**	**9**	**6.3%**	**47**	**33.1%**	**80**	**56.3%**	**5**	**3.5%**	**142**	**100.0%**

4.4.12 AL12: Likelihood of Recommending Retirement Villages as an Alternative Living Option for Older Adults

Table 4.14 presents the overall distribution of responses regarding AL2, which measured: "How likely are you to recommend a retirement village to other older adults as an alternative living option?" Responses were analysed based on age group, gender, ethnicity, education level, and household income.

Overall, the data revealed a positive inclination towards recommending RVs. According to Table 4.14, 49.3% of respondents were likely to recommend RVs, while 9.9% were very likely to recommend them. This was followed by 24.6% who were neutral. Meanwhile, 14.8% of respondents disagreed, and only 1.4% strongly disagreed. This finding stands in stark contrast to the results of Lim *et al*. (2019), who found that most respondents were hesitant to recommend the relatively new concept of RVs as a housing option, perceiving it as too new and risky.

4.4.12.1 Age Group

Age-based analysis revealed noticeable variations. As shown in Table 4.14, the likelihood of recommending RVs was consistently higher than neutrality and disagreement across all age groups. Respondents aged 40–50 demonstrated the highest likelihood at 76.3% (very likely or likely), followed by those aged 30–39 at 59.4%, those aged 51–60 at 53.3%, and those aged 61 and above at 45.9%.

Conversely, respondents aged 61 and above recorded the highest level of unwillingness to recommend at 29.7%, compared to only 7.9% among the 40–50 age group. This indicates that individuals aged 40–50, who are often in the stage of planning for their retirement or making elder care decisions for their parents, are more proactive and positive toward the idea of RVs. This aligns with the findings of Low *et al*. (2023), who highlighted the increasing role of mid-life adults in shaping elderly care trends.

4.4.12.2 Gender

Gender differences in likelihood were relatively minimal. As shown in Table 4.14, both male and female respondents demonstrated similar levels of willingness to recommend RVs, with males recording a slightly higher proportion at 59.4% compared to females at 59.0%. Meanwhile, disagreement

levels were low for both genders, with 15.6% of males and 16.7% of females expressing disagreement. These findings align with those of Wong *et al*. (2024), who concluded that gender had little impact on people's perceptions of RVs.

4.4.12.3 Ethnicity

Ethnic background appeared to influence the likelihood of recommendation. As shown in Table 4.14, Indian respondents exhibited the highest likelihood of recommending RVs at 74.2%, followed by Chinese respondents at 60.3%, and Malays at 46.5%. In terms of disagreement, Malay respondents recorded the highest proportion at 23.3%, compared to 17.6% among Chinese and only 3.2% among Indians. These patterns suggest that cultural factors and traditional family values among Malays may contribute to greater hesitation in recommending non-family-based elderly care options, supporting the findings of Abdul Mutalib and Alias (2021).

4.4.12.4 Education Level

Education level showed a strong influence on the likelihood of recommending RVs. As shown in Table 4.14, higher-educated respondents (above degree level) demonstrated the highest likelihood of recommending RVs at 77.8%, compared to 54.8% among medium-educated (degree level) respondents and 54.7% among lower-educated (below degree level) respondents. Disagreement was more prominent among the lower-educated group, with 28.3% expressing unwillingness to recommend, compared to 13.1% among the medium-educated group and 11.1% among the higher-educated group. This pattern suggests that education enhances awareness and acceptance of new elderly care options, consistent with Yeung *et al*. (2017), who found that education plays a pivotal role in shaping positive attitudes toward alternative elderly living arrangements.

4.4.12.5 Household Income Level

Household income demonstrated a clear relationship with the likelihood of recommending RVs. As shown in Table 4.14, respondents from the T20 (high-income) group were the most likely to recommend RVs, with 77.4% expressing a strong likelihood to recommend. In contrast, respondents from the B40 (low-income) group were the least likely to recommend, at 54.7%, and also recorded

the highest level of disagreement, at 23.2%. The M40 (middle-income) group showed moderate results, with 60.6% likelihood and 13.1% disagreement. These findings suggest that affordability and financial stability influence perceptions of RVs, echoing the observations of Liu *et al*. (2018) and Liddle *et al*. (2014), who highlighted the affordability barrier faced by lower-income groups.

Table 4.14: Overall Frequency Distributed on the AL12.

Demographic		Very Unlikely		Unlikely		Neutral		Likely		Very Likely		Total	
		N	(%)	N	(%)	N	(%)	N	(%)	N	(%)	N	(%)
Age	30-39	1	2.7%	3	8.1%	11	29.7%	16	43.2%	6	16.2%	37	26.1%
	40-50	0	0.0%	3	7.9%	6	15.8%	24	63.2%	5	13.2%	38	26.8%
	51-60	0	0.0%	5	16.7%	9	30.0%	13	43.3%	3	10.0%	30	21.1%
	61 and above	1	2.7%	10	27.0%	9	24.3%	17	45.9%	0	0.0%	37	26.1%
Gender	Male	0	0.0%	10	15.6%	16	25.0%	33	51.6%	5	7.8%	64	45.1%
	Female	2	2.6%	11	14.1%	19	24.4%	37	47.4%	9	11.5%	78	54.9%
Ethnicity	Malay	1	2.3%	9	20.9%	13	30.2%	18	41.9%	2	4.7%	43	30.3%
	Chinese	1	1.5%	11	16.2%	15	22.1%	32	47.1%	9	13.2%	68	47.9%
	Indian	0	0.0%	1	3.2%	7	22.6%	20	64.5%	3	9.7%	31	21.8%
Education Level	Lower-educated	2	3.8%	13	24.5%	9	17.0%	29	54.7%	0	0.0%	53	37.3%
	Medium-educated	0	0.0%	5	8.1%	23	37.1%	26	41.9%	8	12.9%	62	43.7%
	Upper-educated	0	0.0%	3	11.1%	3	11.1%	15	55.6%	6	22.2%	27	19.0%
Household Income	B40	1	2.9%	10	28.6%	10	28.6%	12	34.3%	2	5.7%	35	24.6%
	M40	1	1.3%	9	11.8%	20	26.3%	42	55.3%	4	5.3%	76	53.5%
	T20	0	0.0%	2	6.5%	5	16.1%	16	51.6%	8	25.8%	31	21.8%
Overall Total		**2**	**1.4%**	**21**	**14.8%**	**35**	**24.6%**	**70**	**49.3%**	**14**	**9.9%**	**142**	**100.0%**

4.4.13 Overall Findings of Acceptance Level of Retirement Villages

The overall findings from the twelve acceptance-level questions (AL1–AL12) indicate that respondents in the Klang Valley remain generally cautious in their acceptance of RVs. Familiarity with the RV concept is relatively modest, with most respondents reporting only slightly to moderate awareness, and a considerable number expressing limited or no prior knowledge. This suggests that RVs are not yet widely recognized as a mainstream elder care option in Malaysia. Nonetheless, more favorable views were observed among younger individuals (aged 30–39), as well as those with higher education and income levels. Many respondents agreed that RVs offer distinct advantages over traditional family-based living arrangements, particularly in promoting independence, social interaction, and personal security. Notably, 56.3% of participants agreed that RVs represent a practical solution for elder care, indicating a gradual shift in perception. Ethnicity also influenced responses, with Chinese and Indian participants generally showing greater acceptance and willingness to recommend RVs compared to Malay respondents, whose more reserved stance may reflect cultural norms emphasizing filial piety.

Despite some emerging support, the findings reveal clear demographic variations that shape acceptance levels. Respondents from higher income groups (T20) expressed the strongest agreement on the practicality and advantages of RVs, suggesting that financial security and greater exposure to alternative housing options contribute to greater openness. In contrast, older respondents—particularly those aged 61 and above—showed lower agreement levels and were more likely to reject the concept, possibly due to unfamiliarity or cultural attachment to family-centered care. While nearly half (49.3%) indicated they would recommend RVs, overall acceptance remains limited, particularly among older, lower-income, and more culturally traditional groups. These findings underscore the importance of targeted awareness campaigns, financial incentives, and culturally sensitive communication strategies to promote broader understanding and acceptance of RVs as a sustainable solution for elderly living in Malaysia.

4.5 Arithmetic Mean Test

In this section, perceived barriers, and proposed strategies for RVs in Klang Valley, Malaysia are analysed based on the responses from 142 respondents. Each of these aspects will be discussed in detail in the following sub-sections.

4.5.1 Mean Ranking of Barriers to the Acceptance of Retirement Villages

The overall mean ranking of the five aspects of the barriers that hinder the acceptance level of RVs is tabulated in Table 4.15. The barrier with the highest mean value represents an aspect that is highly significant to individuals aged 30 and above in Klang Valley hinder their acceptance of RVs.

Table 4.15: Overall Mean Ranking of Barriers to the Acceptance of Retirement Villages in Klang Valley.

Code	Barriers	Mean	Ranking
BE	Living Environmental	3.85	1
BC	Financial	3.78	2
BB	Social	3.68	3
BA	Cultural	3.61	4
BD	Legal and Technical	3.61	4

According to Table 4.15, the "Living Environmental Barriers" (BE) received the highest mean score of 3.85, indicating that respondents are particularly concerned about the physical and environmental conditions of RVs in Malaysia. This suggests that barriers such as location, accessibility, amenities, and the overall living atmosphere are seen as major determinants of respondents' willingness to accept RVs which consistent with the previous findings (Hu *et al*., 2018; Mulliner, Riley and Maliene, 2020). A lack of suitable environments that align with seniors' expectations and needs could significantly hinder broader acceptance and adoption of RVs in the country.

The second-highest mean score was observed for "Financial Barriers" (BC), with a value of 3.78. This reflects the strong influence of affordability on decision-making related to retirement living (Samsudin *et al*., 2023). In the context of Malaysia, financial concerns are often prioritized, particularly as

many ageing individuals have limited savings or rely on minimal pension funds savings (Ramli and Mohamad Shariff, 2023). These financial constraints pose a challenge to the development and promotion of RVs as a viable housing option.

On the other hand, "Cultural Barriers" (BA) and "Legal and Technical Barriers" (BD) received the lowest mean scores, both at 3.61. This result contrasts with findings from previous studies, such as Ibrahim et al. (2018), which revealed that Malaysia's culture, deeply rooted in filial piety and traditional expectations for children to care for elderly parents, significantly influences the acceptance of RVs. However, Xia *et al*. (2021) found that elderly individuals in Australia perceived cultural barriers as less significant compared to other barriers, as Western cultural ideals prioritize individualism, self-reliance, relaxation, and personal fulfilment. In these societies, maintaining independence and prioritizing the quality of the living environment is considered more important than living together with children under one roof. Similarly, Abdul Mutalib and Alias (2021) and Ejau *et al*. (2021) observed that since RVs are still a new concept in Malaysia, people are more concerned about financial issues and the quality of the living environment rather than legal and technical barriers. This is partly due to the ongoing absence of standardized formal legal and technical definitions for RVs in Malaysia.

Table 4.16: Mean Ranking of Barriers to the Acceptance of Retirement Villages in Klang Valley.

Code	Barriers	Mean	Ranking
BC2	Affordability Concerns	3.92	1
BE5	Poor Environmental Quality	3.91	2
BB2	Lack of Awareness and Understanding	3.90	3
BE4	Poor Management and Staffing	3.88	4
BE3	Healthcare Support Concerns	3.86	5
BC1	Lack of Retirement Financial Planning	3.84	6
BC3	Family Financial Constraint	3.84	6
BE2	Inadequate Facilities	3.82	7
BD4	Outdated or Insufficient Technology	3.81	8
BE1	Impact of Location and Accessibility	3.78	9

Table 4.16: (Cont'd)

Code	Barriers	Mean	Ranking
BA1	Traditional Family Values and Perceptions	3.70	10
BC5	Lack of Flexible Payment Options	3.69	11
BC4	Economic Uncertainty	3.61	12
BB2	Isolation and Loneliness	3.58	13
BA3	Language Barriers and Communication Issues	3.58	13
BD3	Insufficient Government Policy Support	3.56	14
BA2	Cultural and Religious Concerns	3.56	14
BB3	Losing Independence	3.55	15
BD1	Unclear Regulatory Framework	3.54	16
BD2	Insufficient Government Involvement	3.52	17

Table 4.16 presents the mean scores for the 20 identified barriers affecting the acceptance level of RVs among respondents in Klang Valley, Malaysia. The mean ranking offers insight into which barriers are perceived as the most significant. Higher mean values indicate stronger agreement among respondents that a particular barrier hinders their willingness to consider RVs.

According to Table 4.16, the barrier with the highest mean score is BC2= "Affordability Concerns", categorized under "Financial Barriers", with a mean value of 3.92. This suggests that financial constraints are the most pressing concern for respondents. This finding aligns with Hu *et al*. (2019), who identified cost as a key deterrent to RV acceptance. High entry fees, unclear pricing structures, and ongoing maintenance costs make RVs appear exclusive and unaffordable to the general elderly population (Hu *et al*., 2017 and Li, 2023). Similarly, studies by Xia *et al*. (2021) found consistent results, emphasizing that affordability is often a major concern for retirees considering RVs due to reduced income and insufficient savings post-retirement. Furthermore, Samsudin *et al*. (2023) noted that developments like the Green Leaf project in Selangor, where unit prices range from RM980,000 to RM2.68 million, are financially inaccessible to most retirees. As a result, many older adults prefer to age in place to avoid financial strain.

The second-highest mean score is BE5= “Poor Environmental Quality”, under “Living Environmental Barriers”, with a value of 3.91. This indicates substantial concern regarding the physical environment of RVs, particularly in terms of air quality, noise levels, and general cleanliness. This finding is consistent with Yu, Ma and Jiang (2017), who highlighted that the elderly depend heavily on their living environment for their overall quality of life, and those residing in poorly maintained nursing homes often experience dissatisfaction and related health issues. Likewise, Judd *et al*. (2015) observed that some elderly residents regretted moving into RVs due to high noise levels. These findings suggest that without a proper and supportive environment, RVs may be perceived as unsuitable or undesirable by older adults.

At the other end of the spectrum, the barrier with the lowest mean score is BD2= “Insufficient Government Involvement”, categorized under “Legal and Technical Barriers” with a value of 3.52. Although respondents still recognize this as a barrier, it is perceived as less immediate compared to affordability and environmental concerns. This result is consistent with Hu *et al*. (2017), who noted that the main challenges in the development of RVs include affordability and inadequacies in social and physical environment settings, while the lack of government involvement and technological support was considered secondary and less prioritized. However, Hu *et al*. (2019) revealed that in the United Kingdom, government involvement was highly prioritized, contributing to the success of initiatives like the Lifetime Neighbourhood project in promoting age-friendly living environments. Similarly, Hu *et al*. (2017) showed that in Australia, the impact of inadequate government involvement and support in RV development was ranked as a highly significant barrier.

4.5.2 Mean Ranking of Strategies to Enhance the Acceptance of Retirement Villages

The overall mean ranking of the four strategic aspects to enhance the acceptance level of RVs is presented in Table 4.17. The strategy with the highest mean value represents the aspect considered most significant by individuals aged 30 and above in Klang Valley in enhancing their acceptance of RVs.

Table 4.17: Overall Mean Ranking of Strategies to Enhance the Acceptance of Retirement Villages in Klang Valley.

Code	Strategies	Mean	Ranking
SD	Living Environmental	4.00	1
SB	Financial	3.91	2
SA	Cultural and Social	3.80	3
SC	Legal and Technical Barriers	3.78	4

According to Table 4.17, the "Living Environmental Strategies" (SD) received the highest mean score of 4.00, indicating that respondents place the greatest emphasis on improving the living environment as a key approach to increasing the acceptance level of RVs. This aligns with findings by Xia *et al*. (2021), who emphasized that the quality of the RV environment plays a crucial role in enhancing older adults' quality of life. Lim *et al*. (2019) similarly noted that only when the environment of RVs is friendly and supportive will it significantly improve the elderly's intention to move into such facilities. Hu (2021) also suggested that residents with high satisfaction levels often rated the living environment as a major contributing barrier.

On the other hand, the "Legal and Technical Strategies" (SC) received the lowest mean score, at 3.78. This finding contrasts with earlier studies by Bogataj, Emerlahu and Rogelj (2022) and Osei-Kyei *et al*. (2022), which found that Malaysians prioritized legal and technical aspects when considering eldercare facilities. Similarly, Ab Hamid *et al*. (2021) observed a strong need for a well-structured legal framework. However, Julaihi *et al*. (2022) reported that Malaysians tended to prioritize affordability and financial concerns over legal and technical aspects. The current findings suggest that, particularly among lower-income (B40) individuals, legal and technical strategies are considered less critical compared to other barriers when evaluating the option of moving into RVs.

Table 4.18: Mean Ranking of Strategies to Enhance the Acceptance of Retirement Villages in Klang Valley.

Code	Strategies	Mean	Ranking
SD2	Enhancing Accessibility and Design	4.06	1
SB4	Transparent Cost Structures	4.06	1
SB3	Different Pricing Tiers	4.04	2
SA5	Public Awareness Campaigns	4.01	3
SD4	Professional Management and Adequate Staffing	4.01	3
SD5	Enhance Environmental Sustainability	4.01	3
SC4	Digital Technology Adoption	3.99	4
SD1	Optimal Location and Accessibility	3.96	5
SD3	High-Standard Services and Facilities	3.94	6
SB5	Optimizing Cost Efficiency and Value	3.89	7
SA4	Family-Inclusive Policies	3.88	8
SB2	Flexible Payment and Ownership Plans	3.85	9
SA3	Addressing Stigma and Misconceptions	3.84	10
SC1	Comprehensive Legal Framework	3.74	11
SB1	Financial Planning Support and Incentives	3.73	12
SC2	Leverage Government Support and Policy	3.70	13
SC3	Public-Private Partnerships	3.68	14
SA1	Integrating Cultural Practices	3.65	15
SA2	Social Support and Community Engagement	3.61	16

Table 4.18 presents the mean scores for the 29 identified strategies aimed at enhancing the acceptance level of RVs among respondents in Klang Valley, Malaysia. According to the table, the two strategies with the highest mean score, both at 4.06, are SD2= “Enhancing Accessibility and Design” under “Living Environmental Strategies” category and SB4= “Transparent Cost Structures” under “Financial Strategies” category. These results indicate that respondents consider improvements in physical design and financial transparency as the most influential barriers in increasing the acceptance of RVs in Klang Valley.

The high score for “Enhancing Accessibility and Design” (SD2) reflects the growing public recognition of the importance of universal design in meeting the needs of older adults. Beyond functionality, enhancing accessibility also plays a critical role in overcoming the stigma often associated with traditional old folks' homes. In Malaysia, institutional care settings are frequently viewed negatively, often associated with poor living conditions, limited autonomy, and low-quality services (Samsudin *et al*., 2023). With Malaysia’s ageing population increasing, it is crucial for senior housing developments to comply with MS 1184:2014 standards, which promote inclusive features such as ramps, elevators, grab rails, and non-slip flooring (Shahril and Zahari, 2023). This finding is consistent with Hu *et al*. (2020), who reported that older adults often rank accessibility and thoughtful design as top priorities. Therefore, RVs with modern, inclusive, and resident-centred designs can help reshape public perceptions, offering a more positive image that emphasizes comfort, dignity, and autonomy, thus distinguishing RVs from traditional institutional care settings.

Similarly, the strategy “Transparent Cost Structures” (SB4), which shares the highest mean score, highlights the importance of financial clarity in the decision-making process regarding RVs. As noted by Xia *et al*. (2020), many older adults and their families are deterred by hidden charges or unclear contractual terms, which can cause mistrust and legal concerns. Petersen *et al*. (2017) similarly found that providing detailed and upfront information on entry fees, ongoing service fees, exit costs, and optional add-ons can significantly reduce financial anxiety and increase trust in RVs. This result is also consistent with the findings of Travers *et al*. (2022), who emphasized that transparent fee structures are a crucial component of a sustainable RV framework. When potential residents have a clear understanding of the total financial commitment involved, they are more likely to perceive RVs as a secure, trustworthy, and viable living option.

Conversely, the strategy that received the lowest mean score is SA2= “Social Support and Community Engagement”, under “Cultural and Social Strategies” category, with a value of 3.61. This suggests that respondents placed less priority on promoting social support through community events and engagement activities. However, studies by Hu *et al*. (2017) have shown that

residents in RVs in Australia generally value high levels of engagement through events, activities, and mentorship programs, which contribute to meaningful societal participation and fulfil self-actualization needs. Similarly, Hossen, Pauzi and Salleh (2023) found that in elderly-friendly housing in Bangladesh, social engagement and support were highly prioritized by older adults. These contrasting findings suggest that while the current respondents recognize the practical and financial aspects of RV living, the social dimensions may still be undervalued or underappreciated at the acceptance stage.

4.6 Mann-Whitney U Test

The Mann-Whitney U test was employed to examine significant differences in the perceived barriers to acceptance and the effectiveness of strategies to enhance the acceptance level of RVs, based on gender, occupational status, and number of children. A p-value of 0.05 was set as the threshold for determining statistical significance.

4.6.1 Mann-Whitney U Test on Barriers to Retirement Villages Acceptance

The results showed no significant differences in perceived barriers to RV acceptance based on occupational status (employed and unemployed).

4.6.1.1 Mann-Whitney U Test on Gender

Two hypotheses were formulated for this test as follows:

Null Hypothesis (H_0): There is no significant difference in the barriers to the acceptance of RVs between males and females

Alternative Hypothesis (H_1): There is a significant difference in the barriers to the acceptance of RVs between males and females

Table 4.19: Mann-Whitney U Test on Gender.

Code	Barriers	Mann-Whitney U	Wilcoxon W	Z	Asymp. Sig. (2-tailed)
BB3	Losing Independence	2059.000	4139.000	-1.979	.048

Table 4.19: (Cont'd)

Code	Barriers	Mann-Whitney U	Wilcoxon W	Z	Asymp. Sig. (2-tailed)
BC3	Family Financial Constraint	2059.000	4139.000	-2.065	.039
BC5	Lack of Flexible Payment Options	2010.000	4090.000	-2.214	.027
BD1	Unclear Regulatory Framework	2050.500	4130.500	-2.065	.039

Table 4.19 presents the results of the Mann-Whitney U test based on gender differences in perceived barriers to the acceptance of RVs. The analysis revealed that four barriers had p-values less than 0.05, indicating statistically significant differences. These barriers are BB3 = "Losing Independence", BC3 = "Family Financial Constraint", BC5 = "Lack of Flexible Payment Options" and BD1 = "Unclear Regulatory Framework". The results indicate that males and females perceive these barriers significantly differently. Therefore, the null hypothesis (H_0) is rejected for these four barriers.

Table 4.20: Mean Rank of Barriers to the Acceptance across Gender.

Code	Barriers	Gender	N	Mean Rank	Sum of Ranks
BB3	Losing Independence	Male	64	64.67	4139.00
		Female	**78**	**77.10**	**6014.00**
BC3	Family Financial Constraint	Male	64	64.67	4139.00
		Female	**78**	**77.10**	**6014.00**
BC5	Lack of Flexible Payment Options	Male	64	63.91	4090.00
		Female	**78**	**77.73**	**6063.00**
BD1	Unclear Regulatory Framework	Male	64	64.54	4130.50
		Female	**78**	**77.21**	**6022.50**

Note: **Bold** indicates the highest mean rank

As shown in Table 4.20, females reported higher mean ranks than males across the identified barriers. Regarding social barriers, particularly BB3

= “Losing Independence,” Van Doorene (2018) highlighted that gender differences play a significant role in the transition to RV living. Women often develop stronger emotional attachments to the home, shaped by traditional caregiving and homemaking roles, which can make the shift to communal living more challenging. Supporting this, Adana *et al.* (2022) found that older males are generally more inclined toward independent living than females, as men are often socialized to value autonomy, self-reliance, and independence. These personal and relational influences may cause women to experience greater difficulty adjusting to RV life. This helps explain the higher mean ranks among female respondents in the current study, reflecting greater sensitivity to the perceived loss of independence associated with RVs.

In terms of financial barriers, females recorded higher mean ranks for both BC3 = “Family Financial Constraint” and BC5 = “Lack of Flexible Payment Options.” Studies by Xia *et al*. (2021), Wong *et al*. (2024), and Lim *et al.* (2019) have emphasized the significant financial burden faced by older adults in considering RV living. However, there is limited research specifically addressing gender differences in financial concerns related to RVs. While these studies highlight the overall cost-related challenges, few have explored how financial perceptions and constraints may differ between men and women. The findings of the present study suggest that females may be more financially cautious or feel greater pressure from family financial obligations, particularly in the context of caregiving roles and household responsibilities.

In terms of legal and technical barriers, females expressed greater concern about BD1 = “Unclear Regulatory Framework” surrounding RVs. However, there is also limited research specifically examining gender differences in legal or financial concerns related to RVs. This gap may be attributed to the fact that RV development in Malaysia remains at an early stage, with most existing studies focusing on the general lack of a comprehensive legal framework. However, the limited studies such as Petersen, Tilse and Cockburn (2017) found that residents prioritise financial and legal requirement while deciding on moving in but not mentioned detail in the viewed in gender different. Consequently, there has been little detailed analysis comparing how males and females perceive or respond to regulatory uncertainties. Nevertheless, the results of this study indicate that females are more likely than males to view an

unclear regulatory framework as a significant risk barrier when considering RV living.

4.6.1.2 Mann-Whitney U Test on Number of Children

The demographic data for the number of children were categorized into two groups: respondents with "0" children were classified as "Without Children," while those with 1 to 8 children were classified as "With Children." Based on this categorization, differences between the "With Children" and "Without Children" groups were investigated.

Two hypotheses were formulated for this test as follows:
Null Hypothesis (H_0): There is no significant difference in the barriers to the acceptance of RVs between with and without children
Alternative Hypothesis (H_1): There is a significant difference in the barriers to the acceptance of RVs between with and without children

Table 4.21: Mann-Whitney U Test on Number of Children.

Code	Barriers	Mann-Whitney U	Wilcoxon W	Z	Asymp. Sig. (2-tailed)
BC3	Family Financial Constraint	1121.500	1472.500	-2.349	.019
BE1	Impact of Location and Accessibility	1151.000	7937.000	-2.214	.027
BE2	Inadequate Facilities	1170.000	7956.000	-2.050	.040
BE3	Healthcare Support Concerns	1077.000	7863.000	-2.678	.007
BE4	Poor Management and Staffing	1127.000	7913.000	-2.386	.017
BE5	Poor Environmental Quality	1152.000	7938.000	-2.253	.024

According to Table 4.21, there are six barriers hinder the acceptance level of RVs that were revealed to have a p-value less than 0.05. The six barriers are BC3 = “Family Financial Constraint”, BE1 = “Impact of Location and

Accessibility", BE2 = "Inadequate Facilities", BE3 = "Healthcare Support Concerns", BE4 = "Poor Management and Staffing" and BE5 = "Poor Environmental Quality". The result has indicated that there is a significant difference between individuals from with children and without children. Hence the null hypothesis (H_0) is rejected for these six barriers.

Table 4.22: Mean Rank of Barriers to the Acceptance across Number of Children.

Code	Barriers	Gender	N	Mean Rank	Sum of Ranks
BC3	Family Financial Constraint	Without Children	26	56.63	1544.00
		With Children	**116**	**74.84**	**8680.00**
BE1	Impact of Location and Accessibility	**Without Children**	**26**	**85.23**	**2216.00**
		With Children	**116**	68.42	7937.00
BE2	Inadequate Facilities	**Without Children**	**26**	**84.50**	**2197.00**
		With Children	116	68.59	7956.00
BE3	Healthcare Support Concerns	**Without Children**	**26**	**88.08**	**2290.00**
		With Children	116	67.78	7863.00
BE4	Poor Management and Staffing	**Without Children**	**26**	**86.15**	**2240.00**
		With Children	116	68.22	7913.00
BE5	Poor Environmental Quality	**Without Children**	**26**	**85.19**	**2215.00**
		With Children	116	68.43	7938.00

Note: **Bold** indicates the highest mean rank

As presented in Table 4.22, respondents "With Children" ranked significantly higher in perceiving BC3= "Family Financial Constraint", as a barrier to the acceptance of RVs. This finding is consistent with the evidence provided by Wong *et al*. (2024), which highlights that elderly individuals often rely on financial support from their family members, particularly those belonging to the "sandwich generation" who are responsible for supporting both their children and ageing parents. Similarly, Liu, Eggleston and Min (2017)

found that older parents sometimes even provide financial assistance to their children, further reducing their own financial independence and making it less likely for them to expect support for RV living. As a result, individuals with children are more likely to experience financial burdens, heightening their sensitivity to this barrier. In contrast, individuals without children are less likely to be affected by family financial constraints. Therefore, a significant difference is observed between the two groups regarding this financial barrier.

Meanwhile, the findings revealed significant differences across all five barriers under the "Living Environmental Barriers" (BE) category, with respondents "Without Children" consistently reporting higher mean ranks than those with children. This pattern was observed across all five items, such as BE1 = "Impact of Location and Accessibility", BE2 = "Inadequate Facilities", BE3 = "Healthcare Support Concerns", BE4 = "Poor Management and Staffing" and BE5 = "Poor Environmental Quality". These results suggest that respondents "Without Children" are more sensitive to environmental and facility-related aspects when evaluating the acceptance of RVs.

This heightened sensitivity is understandable, as respondents "Without children" are more likely to prioritize their long-term living arrangements and personal quality of life, given that they may not anticipate support from family members in the future. According to Xia *et al*. (2021), selecting a suitable living environment is particularly critical for elderly individuals without children, as RVs may represent their final and most permanent living arrangement. Similarly, Bohari *et al*. (2024) emphasized that older adults increasingly value supportive environments, such as assisted living facilities offering a range of in-home support services that promote autonomy and daily functioning. In the absence of family advocates, individuals without children may also have greater concerns regarding emergency care and staff responsiveness. If these conditions are not adequately met, many older adults may prefer to age in place, consistent with Chum *et al*. (2022), who found that ageing in one's own home remains the preferred option for many seniors. Hence, these findings reinforce the notion that individuals without children are more reliant on institutional structures to meet their needs in later life, making them more likely to perceive environmental barriers as critical considerations in the decision to accept RV living.

4.6.2 Mann-Whitney U Test on Strategies to Enhance Acceptance of Retirement Villages

The results indicated that there were no significant differences in the strategies to enhance RV acceptance based on occupational status (employed versus unemployed) or number of children (with or without children).

4.6.2.1 Mann-Whitney U Test on Gender

Two hypotheses were formulated for this test as follows:

Null Hypothesis (H_0): There is no significant difference in the strategies to enhance the acceptance of RVs between with and without children

Alternative Hypothesis (H_1): There is a significant difference in the strategies to enhance the acceptance of RVs between with and without children

Table 4.23: Mann-Whitney U Test on Gender.

Code	Strategies	Mann-Whitney U	Wilcoxon W	Z	Asymp. Sig. (2-tailed)
SB1	Financial Planning Support and Incentives	2017.000	4097.000	-2.269	.023

According to Table 4.23, only one barrier item hindering the acceptance level of RVs showed significant differences across gender, which is SB1 = "Financial Planning Support and Incentives". The p-value for this perceived barrier is less than 0.05, while the p-values for the other perceived barriers are greater than 0.05. Therefore, the null hypothesis (H_0) is rejected for this barrier.

Table 4.24: Mean Rank of Strategies to Enhance Acceptance across Gender.

Code	Strategies	Gender	N	Mean Rank	Sum of Ranks
SB1	Financial Planning Support and Incentives	Male	64	64.02	4097.00
		Female	**78**	**77.64**	**6056.00**

Note: **Bold** indicates the highest mean rank

As depicted in Table 4.24, the mean rank for SB1 = “Financial Planning Support and Incentives” among female respondents is 77.64, which is higher than the mean rank for male respondents at 64.02. This indicates that females generally place greater emphasis on financial planning and support in the context of retirement living. However, this finding is inconsistent with Wong *et al*. (2024), who concluded that there were no significant gender differences in China regarding the impact of proposed strategies aimed at enhancing the intention to consider RVs as a viable living option. In contrast, Mishra (2015) suggested that gender differences do exist in financial strategies, noting that women in India often feel more intimidated by financial matters than men, but are also more inclined to engage in financial literacy initiatives, including retirement planning. Women are often more cautious and proactive in financial preparation compared to their male counterparts.

Traditionally, financial matters were largely perceived as the responsibility of males. However, societal expectations have evolved, with females now increasingly expected to contribute significantly to household finances and long-term financial security. Recent studies by García Mata (2021) and Ayu Yunanda and Noor (2024) have highlighted a noticeable shift, showing that women are increasingly active in financial decision-making and retirement planning, often demonstrating greater financial risk aversion than men. Therefore, the higher mean ranking among female respondents in this study likely reflects a growing awareness and emphasis on financial preparedness within the female community, aligning with broader global trends of increased female involvement in personal and household financial management.

4.7 Kruskal-Wallis Test

The Kruskal-Wallis test was conducted to identify significant differences in the perceived barriers to acceptance and the effectiveness of strategies to enhance the acceptance of RVs based on age group, marital status, ethnicity, religion, educational level, household income, and number of children. A p-value of 0.05 was set as the threshold for determining statistical significance.

4.7.1 Kruskal-Wallis Test on Barriers to Retirement Villages Acceptance

The results revealed that there were no significant differences in the perceived barriers to RV acceptance based on age group (aged 30-39, aged 40-50, aged 51-60, and aged 61 and above) and household income (B40, M40, and T20).

4.7.1.1 Kruskal-Wallis Test on Marital Status

The two hypotheses are as below:

Null Hypothesis (H_0): There is no significant difference in the barriers to the acceptance of RVs across the different marital status

Alternative Hypothesis (H_1): There is a significant difference in the barriers to the acceptance of RVs across the different marital status

Table 4.25: Kruskal-Wallis Test on Marital Status.

Code	Barriers	Kruskal-Wallis H	Asymp. Sig.
BA2	Cultural and Religious Concerns	6.683	.035
BB3	Losing Independence	6.837	.033
BC3	Family Financial Constraint	7.563	.023
BE1	Impact of Location and Accessibility	6.706	.035
BE3	Healthcare Support Concerns	11.672	.003
BE4	Poor Management and Staffing	7.843	.020
BE5	Poor Environmental Quality	7.699	.021

According to Table 4.25, seven barriers hindering the acceptance of RVs were found to have a p-value less than 0.05. These barriers span four categories: “Cultural Barriers (BA)”, “Social Barriers (BB)”, “Financial Barriers (BC)” and “Living Environmental Barriers (BE)”. In contrast, no significant differences were found under the “Legal and Technical Barriers (BD)” category across different marital statuses. The seven significant barriers identified are BA2 = “Cultural and Religious Concerns”, BB3 = “Losing Independence”, BC3 = “Family Financial Constraint”, BE1 = “Impact of Location and Accessibility”, BE3 = “Healthcare Support Concerns”, BE4 =

"Poor Management and Staffing" and BE5 = "Poor Environmental Quality". Therefore, the null hypothesis (H_0) is rejected for these seven barriers.

Table 4.26: Mean Rank of Barriers to the Acceptance of Retirement Villages across Marital Status.

Code	Barriers	Marital Status	N	Mean Rank
BA2	Cultural and Religious Concerns	Single	21	69.71
		Married	**99**	**75.37**
		Others	22	55.80
BB3	Losing Independence	Single	21	74.19
		Married	**99**	**75.17**
		Others	22	52.43
BC3	Family Financial Constraint	Single	21	56.86
		Married	**99**	**76.87**
		Others	22	61.32
BE1	Impact of Location and Accessibility	**Single**	**21**	**88.48**
		Married	99	69.98
		Others	22	62.14
BE3	Healthcare Support Concerns	**Single**	**21**	**93.36**
		Married	99	69.83
		Others	22	58.14
BE4	Poor Management and Staffing	**Single**	**21**	**90.98**
		Married	99	68.47
		Others	22	66.55
BE5	Poor Environmental Quality	**Single**	**21**	**90.57**
		Married	99	68.60
		Others	22	66.36

Note: **Bold** indicates the highest mean rank

According to Table 4.26, "Married" respondents perceived "Cultural Barriers (BA)", "Social Barriers (BB)", "Financial Barriers (BC)" more strongly as barriers hindering the acceptance of RVs, compared to "Single" respondents. Conversely, "Single" respondents recorded a higher mean rank in

"Living Environmental Barriers (BE)". However, this finding is inconsistent with Crisp *et al*. (2013), who reported that single or never-married individuals were less likely to view environmental barriers as discouraging relocation. This inconsistency may indicate a shifting trend, whereby environmental concerns are becoming increasingly significant for single individuals as they prioritize autonomy, accessibility, and the quality of their living environments in the absence of familial support.

Additionally, the results indicate that "Single" respondents were less concerned about BB3 = "Losing Independence" compared to "Married" respondents. This finding is consistent with Hu *et al*. (2020), who noted that married individuals often place a high value on family ties and are accustomed to the comfort and support provided by living with family members. As a result, they may be more sensitive to the perceived loss of autonomy, privacy, and control over daily routines associated with RV living (Hu *et al*., 2020). In contrast, Iamtrakul and Chayphong (2022) observed that single individuals are generally more accustomed to independent living, often participating less in external social or physical activities, which may mitigate their concerns regarding the loss of independence within a structured environment such as an RV. These findings are further supported by Van Doorn (2018), who emphasized that the transition to RV living is shaped by personal and relational barriers, with marital status playing a significant role in influencing adjustment experiences. Therefore, the observed differences between married and single respondents underscore the complex interplay between social attachment, autonomy needs, and perceptions of RV living.

4.7.1.2 Kruskal-Wallis Test on Ethnicity

The two hypotheses are as below:

Null Hypothesis (H_0): There is no significant difference in the barriers to the acceptance of RVs across the different ethnic groups

Alternative Hypothesis (H_1): There is a significant difference in the barriers to the acceptance of RVs across the different ethnic groups

Table 4.27: Kruskal-Wallis Test on Ethnicity.

Code	Barriers	Kruskal-Wallis H	Asymp. Sig.
BA1	Traditional Family Values and Perceptions	7.100	.029
BA2	Cultural and Religious Concerns	31.349	<.001
BB3	Losing Independence	6.015	.049
BC3	Family Financial Constraint	9.705	.008
BD4	Outdated or Insufficient Technology	8.339	.015

According to Table 4.27, five barriers to the acceptance of RVs were found to have a p-value less than 0.05, indicating statistically significant differences across ethnic groups. These barriers span four categories: "Cultural Barriers (BA)", "Social Barriers (BB)", "Financial Barriers (BC)" and "Legal and Technical Barriers (BD)". In contrast, no significant differences were observed under the "Living Environmental Barriers (BE)" category. The five significant barriers identified are BA1 = "Traditional Family Values and Perceptions", BA2 = "Cultural and Religious Concerns", BB3 = "Losing Independence", BC3 = "Family Financial Constraint", and BD4 = "Outdated or Insufficient Technology". Therefore, the null hypothesis (H_0) is rejected for these five barriers.

Table 4.28: Mean Rank of Barriers to the Acceptance of Retirement Villages across Ethnicity.

Code	Barriers	Ethnicity	N	Mean Rank
BA1	Traditional Family Values and Perceptions	**Malay**	**43**	**83.69**
		Chinese	68	68.12
		Indian	31	62.02
BA2	Cultural and Religious Concerns	**Malay**	**43**	**98.24**
		Chinese	68	63.60
		Indian	31	51.73

Table 4.28: (Cont'd)

Code	Barriers	Ethnicity	N	Mean Rank
BB3	Losing Independence	**Malay**	**43**	**81.12**
		Chinese	68	70.81
		Indian	31	59.68
BC3	Family Financial	**Malay**	**43**	**79.02**
	Constraint	Chinese	68	74.63
		Indian	31	54.21
BD4	Outdated or Insufficient	Malay	43	62.40
	Technology	Chinese	68	70.32
		Indian	**31**	**86.71**

Note: **Bold** indicates the highest mean rank

According to Table 4.28, "Malay" respondents perceived "Cultural Barriers (BA)", "Social Barriers (BB)", and "Financial Barriers (BC)" more strongly as barriers hindering the acceptance of RVs compared to other ethnic groups. In contrast, "Indian" ethnicity recorded the highest mean rank in Legal and Technical Barriers (BD), particularly for BD4 = "Outdated or Insufficient Technology", indicating a greater concern in this area. This finding aligns with Gopal, Kumar and Garg (2023), who emphasized that Indian communities often prioritize technology-enabled care solutions that help elderly individuals monitor their health, stay connected with caregivers, and access medical services remotely. In the Malaysian context, this suggests that Indian respondents may be especially attentive to how digital tools—such as wearable devices, telehealth, and other assistive technologies—are integrated into senior care. Addressing these concerns is essential to achieving a more comprehensive and inclusive eldercare system.

While the "Malay" ethnic group demonstrates more traditional preferences for familial care, respondents from this group expressed a higher level of concern regarding the acceptance of RVs, particularly in relation to BA1 = "Traditional Family Values and Perceptions" and BA2 = "Cultural and Religious Concerns". This likely reflects cultural preferences for multigenerational living arrangements and Islamic caregiving traditions (Ng et

al., 2020). These preferences align with previous studies, such as Abdul Majid, Hamidi and Denan (2018), which found that Malay Muslims often hesitate to place their ageing parents in elderly care facilities due to religious and cultural guidelines. Additionally, elderly care facilities catering to this group tend to have a higher proportion of non-Muslim patrons (Abdul Majid, Hamidi and Denan, 2018). Similarly, Ahmad *et al*. (2018) discovered that Malays are particularly concerned with halal dietary requirements when considering living options for the elderly.

On the other hand, the findings of this study regarding BC3 = "Family Financial Constraint" show that "Malay" respondents ranked this barrier the highest among all ethnic groups, which contradicts previous research on financial barriers. Nor and Ghazali (2022) found no significant differences across ethnic groups, suggesting that, regardless of living arrangements, children are generally expected to financially support their parents as part of filial responsibility. However, Khalid and Yang (2021) contend that while Malay income levels have improved over the years due to government initiatives such as the New Economic Policy (NEP), they remain lower than those of other ethnic groups, particularly Chinese and Indian communities. As a result, many Malays continue to face economic challenges that can hinder their ability to afford certain services for elderly care, including RVs, in comparison to other ethnic groups with higher income levels.

4.7.1.3 Kruskal-Wallis Test on Religion

The two hypotheses are as below:

Null Hypothesis (H_0): There is no significant difference in the barriers to the acceptance of RVs across the different religion

Alternative Hypothesis (H_1): There is a significant difference in the barriers to the acceptance of RVs across the different religion

Table 4.29: Kruskal-Wallis Test on Religion.

Code	Barriers	Kruskal-Wallis H	Asymp. Sig.
BA2	Cultural and Religious Concerns	34.425	<.001

Table 4.29: (Cont'd)

Code	Barriers	Kruskal-Wallis H	Asymp. Sig.
BB3	Losing Independence	8.150	.043
BC2	Affordability Concerns	8.083	.044
BC3	Family Financial Constraint	9.253	.026
BD4	Outdated or Insufficient Technology	14.495	.002

According to Table 4.29, five barriers to the acceptance of RVs were found to have a p-value less than 0.05, indicating statistically significant differences across religion groups. These barriers span four categories: "Cultural Barriers (BA)", "Social Barriers (BB)", "Financial Barriers (BC)" and "Legal and Technical Barriers (BD)". In contrast, no significant differences were observed within the "Living Environmental Barriers (BE)" category. The five significant barriers identified are BA2 = "Cultural and Religious Concerns", BB3 = "Losing Independence", BC2 = "Affordability Concerns", BC3 = "Family Financial Constraint", and BD4 = "Outdated or Insufficient Technology". Therefore, the null hypothesis (H_0) is rejected for these five barriers.

Table 4.30: Mean Rank of Barriers to the Acceptance of Retirement Villages across Religion.

Code	Barriers	Religion	N	Mean Rank
BA2	Cultural and Religious Concerns	**Islam**	**42**	**98.62**
		Buddhism	51	66.27
		Christianity	24	50.25
		Hinduism	24	53.46
BB3	Losing Independence	**Islam**	**42**	**81.18**
		Buddhism	51	72.25
		Christianity	24	66.63
		Hinduism	24	54.92
		Islam	42	73.37

Table 4.30: (Cont'd)

Code	Barriers	Religion	N	Mean Rank
BC2	Affordability Concerns	Islam	42	73.37
		Buddhism	**51**	**78.74**
		Christianity	24	54.40
		Hinduism	24	67.02
BC3	Family Financial Constraint	**Islam**	**42**	**78.52**
		Buddhism	51	76.63
		Christianity	24	59.90
		Hinduism	24	56.98
BD4	Outdated or Insufficient Technology	Islam	42	62.36
		Buddhism	51	71.63
		Christianity	24	61.44
		Hinduism	**24**	**94.35**

Note: **Bold** indicates the highest mean rank

According to Table 4.30, respondents of the "Islam" religion perceived "Cultural Barriers (BA)", and "Social Barriers (BB)" more strongly, while both "Buddhism" and "Islam" respondents perceived "Financial Barriers (BC)" more strongly more strongly compared to other religious groups. In contrast, respondents of the "Hinduism" religion recorded the highest mean rank for "Legal and Technical Barriers" (BD). Within the "Financial Barriers (BC)" category, "Buddhism" respondents ranked highest for BC2 = "Affordability Concerns", whereas "Islam" respondents ranked highest for BC3 = "Family Financial Constraint". This suggests that financial considerations are a common barrier across religions in Malaysia, albeit for different reasons.

Although Muslims generally have lower average income levels, affordability may not rank as highly due to a relatively lower inclination toward institutional eldercare, which is influenced by Islamic caregiving values and religious expectations of family-based support. This finding is consistent with Ng *et al*. (2019) and Nor and Ghazali (2022), who observed that Muslim elderly individuals are less likely to consider RVs, as they prefer to reside with their

children under the same roof, adhering to the cultural and religious belief that children are duty-bound to care for their ageing parents.

In contrast, Buddhists may be more receptive to the concept of RVs and thus place greater emphasis on affordability as a practical barrier. In many Buddhist communities, filial piety is expressed through respect, emotional support, and financial assistance, without necessitating co-residence (Ng *et al*., 2019). As a result, placing elderly parents in RVs is not perceived as neglectful, but rather as a viable form of eldercare, provided it meets financial and quality standards (Ng *et al*., 2019).

4.7.1.4 Kruskal-Wallis Test on Education Level

The demographic data for education level were categorized into three groups: "Lower-educated" (High School, Pre-University, Diploma), "Medium-educated" (Bachelor's Degree), and "Upper-educated" (Master's Degree or Doctorate). Significant differences among these groups were then examined.

The two hypotheses are as below:

Null Hypothesis (H_0): There is no significant difference in the barriers to the acceptance of RVs across the different educational levels

Alternative Hypothesis (H_1): There is a significant difference in the barriers to the acceptance of RVs across the different educational levels

Table 4.31: Kruskal-Wallis Test on Education Level.

Code	Barriers	Kruskal-Wallis H	Asymp. Sig.
BE1	Impact of Location and Accessibility	11.025	.004
BE2	Inadequate Facilities	12.340	.002
BE3	Healthcare Support Concerns	6.575	.037
BE4	Poor Management and Staffing	12.643	.002
BE5	Poor Environmental Quality	11.070	.004

According to Table 4.31, five barriers hindering the acceptance of RVs were found to have a p-value less than 0.05, indicating statistically significant differences. These barriers all fall under a single category: "Living

Environmental Barriers (BE)". The five significant barriers identified are BE1 = "Impact of Location and Accessibility", BE2 = "Inadequate Facilities", BE3 = "Healthcare Support Concerns", BE4 = "Poor Management and Staffing", and BE5 = "Poor Environmental Quality". These results indicate that perceptions of environmental barriers vary significantly across different educational level groups. Therefore, the null hypothesis (H_0) is rejected for these barriers.

Table 4.32: Mean Rank of Barriers to the Acceptance of Retirement Villages across Education Level.

Code	Barriers	Education Level	N	Mean Rank
BE1	Impact of Location and Accessibility	Lower-educated	53	60.70
		Medium-educated	62	73.72
		Upper-educated	**27**	**87.61**
BE2	Inadequate Facilities	Lower-educated	53	65.30
		Medium-educated	62	67.35
		Upper-educated	**27**	**93.19**
BE3	Healthcare Support Concerns	Lower-educated	53	66.61
		Medium-educated	62	68.99
		Upper-educated	**27**	**86.85**
BE4	Poor Management and Staffing	Lower-educated	53	70.49
		Medium-educated	62	63.51
BE5	Poor Environmental Quality	Lower-educated	53	66.95
		Medium-educated	62	66.78
		Upper-educated	**27**	**91.26**

Note: **Bold** indicates the highest mean rank

As depicted in Table 4.32, "Upper-educated" respondents ranked significantly higher across all "Living Environmental Barriers (BE)", suggesting that educational level influences sensitivity to environmental and facility-related concerns when evaluating the acceptance of RVs. This finding is consistent with Trotter *et al.* (2022), who identified a positive correlation between education and the perceived importance of environmental and infrastructural barriers in housing and healthcare decisions. Similarly, Li *et al.*

(2022) noted that individuals with higher education levels tend to prioritize quality, comfort, and standards in their living environments. Mulliner, Riley and Maliene (2020) further observed that those with lower educational attainment may have limited awareness or capacity to critically assess such barriers, resulting in reduced sensitivity to environmental considerations. Hence, this suggests that "Upper-educated" individuals exhibit heightened expectations regarding the quality of eldercare environments, contributing to greater concern for living standards in RV settings.

4.7.1.5 Kruskal-Wallis Test on Number of Children

The demographic data for the number of children were categorized into three groups: "0-1", "2-4", and "5-8". Based on this categorization, differences between these groups were investigated.

Two hypotheses were formulated for this test as follows:
Null Hypothesis (H_0): There is no significant difference in the barriers to the acceptance of RVs based on the number of children
Alternative Hypothesis (H_1): There is a significant difference in the barriers to the acceptance of RVs based on the number of children

Table 4.33: Kruskal-Wallis Test on Number of Children.

Code	Barriers	Kruskal-Wallis H	Asymp. Sig.
BA1	Traditional Family Values and Perceptions	6.111	.047
BB3	Losing Independence	6.204	.045
BC2	Affordability Concerns	6.822	.033

According to Table 4.33, three barriers to the acceptance of RVs were found to have a p-value less than 0.05, indicating statistically significant differences across the groups based on the number of children. These barriers span three categories: "Cultural Barriers (BA)", "Social Barriers (BB)", and "Financial Barriers (BC)". The three significant barriers identified are BA1 = "Traditional Family Values and Perceptions", BB3 = "Losing Independence",

and BC2 = “Affordability Concerns”. Therefore, the null hypothesis (H_0) is rejected for these three barriers.

Table 4.34: Mean Rank of Barriers to the Acceptance of Retirement Villages across Number of Children.

Code	Barriers	Number of Children	N	Mean Rank
BA1	Traditional Family Values and Perceptions	0-1	39	64.33
		2-4	82	70.41
		5-8	**21**	**89.05**
BB3	Losing Independence	0-1	39	69.09
		2-4	82	67.87
		5-8	**21**	**90.14**
BC2	Affordability Concerns	0-1	39	61.10
		2-4	82	72.73
		5-8	**21**	**86.02**

Note: **Bold** indicates the highest mean rank

As depicted in Table 4.34, respondents with a larger number of children “5-8” ranked significantly higher in perceiving three major significant barriers to the acceptance of RVs including BA1 = “Traditional Family Values and Perceptions”, BB3 = “Losing Independence”, and BC2 = “Affordability Concerns”.

In terms of cultural barriers, the results indicate that respondents with a larger number of children were more likely to perceive BA1 = “Traditional Family Values and Perceptions” as a barrier to the acceptance of RVs. Larger families are often more deeply rooted in traditional norms, where elder care is viewed as a moral and familial obligation, reinforcing the expectation that ageing parents should be cared for at home. However, this finding contrasts with Cheung and Kwan (2009), who noted that in larger families, caregiving responsibilities may become diluted, leading to reduced individual financial contributions and a potential erosion of filial piety. Similarly, Kending (2023) found that larger family size does not necessarily translate to stronger elder support, especially in modern, urbanized societies where traditional caregiving

norms are evolving. Moreover, He and Jia (2021) observed no significant difference in preferences for multigenerational living based on the number of children in Malaysian families, suggesting that strong family bonds may persist regardless of family size. This divergence from previous findings may reflect the persistence of cultural expectations in certain family structures or local contexts, where RVs are still seen as culturally inappropriate, despite the practical challenges of elder care in larger households.

In terms of social barriers, the results indicate that respondents with a larger number of children were more likely to perceive BB3 = "Losing Independence", as a barrier to the acceptance of RVs. However, this finding contrasts with Hu *et al*. (2020), who reported that concerns over the loss of independence in RVs were prevalent among older adults, regardless of the number of children. Nevertheless, Meng *et al.* (2017) further investigated how the availability of children influences living arrangement preferences, and their findings suggested that having more children impacts concerns about losing independence, highlighting that larger families may be more sensitive to this issue.

In terms of financial barriers, affordability emerged as a significant consideration. The results indicate that respondents with a larger number of children were more likely to perceive BC2 = "Affordability Concerns" as a barrier to the acceptance of RVs. This is consistent with Coibion *et al*. (2024), who revealed that families with more children typically face higher household expenses (e.g., education, food, housing), limiting their capacity to afford additional services such as RV placement. Similarly, Liu *et al*. (2018) and Wong *et al*. (2024) noted that high entry fees and unclear fee structures in RVs contribute to financial stress for families who are already supporting multiple children. Even when the elderly consider RVs, affordability becomes a more pressing concern due to competing financial priorities.

4.7.2 Kruskal-Wallis Test on Strategies to Enhance Acceptance of Retirement Villages

The results indicated that there were no significant differences in the strategies to enhance RV acceptance based on age group (aged 30-39, aged 40-50, aged 51-60, and aged 61 and above).

4.7.2.1 Kruskal-Wallis Test on Marital Status

The two hypotheses are as below:

Null Hypothesis (H_0): There is no significant difference in the strategies to enhance the acceptance of RVs across the different marital status

Alternative Hypothesis (H_1): There is a significant difference in the strategies to enhance the acceptance of RVs across the different marital status

Table 4.35: Kruskal-Wallis Test on Marital Status.

Code	Strategies	Kruskal-Wallis H	Asymp. Sig.
SA1	Integrating Cultural Practices	7.597	.022
SA2	Social Support and Community Engagement	9.576	.008
SA3	Addressing Stigma and Misconceptions	11.695	.003
SA4	Family-Inclusive Policies	10.070	.007
SB1	Financial Planning Support and Incentives	13.501	.001
SC1	Comprehensive Legal Framework	8.968	.011
SD1	Optimal Location and Accessibility	8.080	.018
SD2	Enhancing Accessibility and Design	6.386	.041

According to Table 4.35, eight proposed strategies aimed at enhancing the acceptance of RVs were found to have a p-value less than 0.05, indicating statistically significant differences across marital status. These strategies span all four categories: “Cultural and Social Strategies (SA)”, “Financial Strategies (SB)”, “Legal and Technical Strategies (SC)” and “Living Environmental Strategies (SD)”. The eight significant strategies identified include SA1 = “Integrating Cultural Practices”, SA2 = “Social Support and Community Engagement”, SA3 = “Addressing Stigma and Misconceptions”, SA4 = “Family-Inclusive Policies”, SB1 = “Financial Planning Support and Incentives”, SC1 = “Comprehensive Legal Framework”, SD1 = “Optimal Location and Accessibility”, and SD2 = “Enhancing Accessibility and Design”. Therefore, the null hypothesis (H_0) is rejected for these eight strategies.

Table 4.36: Mean Rank of Strategies to Enhance the Acceptance of Retirement Villages across Marital Status.

Code	Strategies	Marital Status	N	Mean Rank
SA1	Integrating Cultural Practices	Single	21	64.57
		Married	**99**	**76.81**
		Others	22	54.23
SA2	Social Support and Community Engagement	Single	21	60.02
		Married	**99**	**77.74**
		Others	22	54.36
SA3	Addressing Stigma and Misconceptions	Single	21	69.81
		Married	**99**	**76.81**
		Others	22	49.23
SA4	Family-Inclusive Policies	**Single**	**21**	**72.71**
		Married	99	76.19
		Others	22	49.25
SB1	Financial Planning Support and Incentives	**Single**	**21**	**71.36**
		Married	99	76.38
		Others	22	49.68
SC1	Comprehensive Legal Framework	**Single**	**21**	**82.19**
		Married	99	73.45
		Others	22	52.52
SD1	Optimal Location and Accessibility	**Single**	**21**	**85.33**
		Married	99	71.79
		Others	22	56.98
SD2	Enhancing Accessibility and Design	**Single**	**21**	**76.43**
		Married	99	73.83
		Others	22	56.30

Note: **Bold** indicates the highest mean rank

According to Table 4.36, “Married” respondents perceived the “Cultural and Social Strategies (SA)” as more effective in enhancing the acceptance of RVs compared to “Single” respondents. Conversely, “Single” respondents recorded with higher average preference across all strategies

categories, suggesting that they may place greater overall importance on a broader range of enhancements to RVs. The greater emphasis placed by married individuals on cultural and social strategies aligns with their stronger orientation toward family cohesion and interdependence in later life. Strategies such as Integrating Cultural Practices (SA1), Family-Inclusive Policies (SA4), and fostering Social Support and Community Engagement (SA2) resonate more deeply with married respondents, as these measures support the preservation of familial and social continuity during the transition to RV living. This finding is consistent with Hu *et al*. (2020), who noted that older adults with strong family ties are more concerned with maintaining their roles and routines within the family structure. Furthermore, Khodabakhsh and Ong (2021) observed that cultural norms in societies like Malaysia often reinforce the expectation of ageing alongside a spouse or within a family setting, further explaining the higher sensitivity among married individuals toward strategies that emphasize cultural identity, family involvement, and reduce the stigma associated with institutional living.

4.7.2.2 Kruskal-Wallis Test on Ethnicity

The two hypotheses are as below:

Null Hypothesis (H_0): There is no significant difference in the strategies to enhance the acceptance of RVs across the different ethnic groups

Alternative Hypothesis (H_1): There is a significant difference in the strategies to enhance the acceptance of RVs across the different ethnic groups

Table 4.37: Kruskal-Wallis Test on Ethnicity.

Code	Strategies	Kruskal-Wallis H	Asymp. Sig.
SA1	Integrating Cultural Practices	29.887	<.001
SB1	Financial Planning Support and Incentives	11.568	.003

According to Table 4.37, two proposed strategies aimed at enhancing the acceptance of RVs were found to have a p-value less than 0.05, indicating statistically significant differences. These strategies fall under two categories:

"Cultural and Social Strategies (SA)" and "Financial Strategies (SB)". The two significant strategies identified are SA1 = "Integrating Cultural Practices" and SB1 = "Financial Planning Support and Incentives". These results indicate that perceptions of these two strategies vary significantly across different ethnic groups. Therefore, the null hypothesis (H_0) is rejected for these two strategies.

Table 4.38: Mean Rank of Strategies to Enhance the Acceptance of Retirement Villages across Ethnicity.

Code	Strategies	Ethnicity	N	Mean Rank
SA1	Integrating Cultural Practices	**Malay**	**43**	**97.19**
		Chinese	68	59.77
		India	31	61.60
SB1	Financial Planning Support and Incentives	**Malay**	**43**	**83.88**
		Chinese	68	71.01
		India	31	55.39

Note: **Bold** indicates the highest mean rank

According to Table 4.38, "Malay" respondents perceived SA1 = "Integrating Cultural Practices" under "Cultural and Social Strategies (SA)" and SB1 = "Financial Planning Support and Incentives" under "Financial Strategies (SB)" more strongly as effective strategies to enhance the acceptance of RVs compared to other ethnic groups. This finding is consistent with Abdul Majid, Hamidi and Denan (2018), who emphasized that RVs designed to align with cultural sustainability and incorporate facilities that comply with Islamic guidelines are more likely to be accepted by Malay Muslims. Similarly, Mutalib *et al*. (2025) highlighted that the Muslim-oriented RVs in Malaysia often organize social activities around Islamic festivals and events, fostering a sense of community and shared values among residents. As a result, Malay residents are less likely to feel isolated from the broader community despite living in institutional settings. Hence, cultural and religious integration plays a critical role in shaping Malay respondents' perceptions of RV-related strategies.

In terms of financial strategies, the result indicate that "Malay" respondents place greater importance on SB1 = "Financial Planning Support

and Incentives" as a means to enhance the acceptance of RVs. This suggests that financial assistance, including planning support, discounts, or government incentives, may play a critical role in shaping their willingness to consider institutional eldercare. However, existing literature provides limited empirical evidence on the significance of financial strategies—particularly SB1—across different ethnic groups in Malaysia. Most studies have broadly addressed affordability issues without disaggregating perceptions by ethnicity, highlighting a gap in the current body of research. Therefore, this finding underscores the need for further investigation into how financial considerations influence RV acceptance among diverse cultural groups within the Malaysian context.

4.7.2.3 Kruskal-Wallis Test on Education Level

The demographic data for education level were categorized into three groups: "Lower-educated" (High School, Pre-University, Diploma), "Medium-educated" (Bachelor's Degree), and "Upper-educated" (Master's Degree or Doctorate). Significant differences among these groups were then examined.

The two hypotheses are as below:

Null Hypothesis (H_0): There is no significant difference in the strategies to enhance the acceptance of RVs across the different educational levels

Alternative Hypothesis (H_1): There is a significant difference in the strategies to enhance the acceptance of RVs across the different educational levels

Table 4.39: Kruskal-Wallis Test on Education Level.

Code	Strategies	Kruskal-Wallis H	Asymp. Sig.
SA4	Family-Inclusive Policies	10.565	.005
SA5	Public Awareness Campaigns	11.718	.003
SC1	Comprehensive Legal Framework	8.972	.011
SC4	Digital Technology Adoption	9.501	.009
SD1	Optimal Location and Accessibility	17.024	<.001
SD2	Enhancing Accessibility and Design	13.609	.001

Table 4.39: (Cont'd)

Code	Strategies	Kruskal-Wallis H	Asymp. Sig.
SD3	High-Standard Services and Facilities	11.814	.003
SD4	Professional Management and Adequate Staffing	16.351	<.001
SD5	Enhance Environmental Sustainability	14.741	<.001

According to Table 4.39, nine proposed strategies aimed at enhancing the acceptance of RVs were found to have a p-value less than 0.05, indicating statistically significant differences across different educational levels. These strategies span three categories: "Cultural and Social Strategies (SA)", "Legal and Technical Strategies (SC)" and "Living Environmental Strategies (SD)". The nine significant strategies identified include SA4 = "Family-Inclusive Policies", SA5 = "Public Awareness Campaigns", SC1 = "Comprehensive Legal Framework", SC4 = "Digital Technology Adoption", SD1 = "Optimal Location and Accessibility", SD2 = "Enhancing Accessibility and Design", SD3 = "High-Standard Services and Facilities", SD4 = "Professional Management and Adequate Staffing", and SD5 = "Enhance Environmental Sustainability". Therefore, the null hypothesis (H_0) is rejected for these nine strategies.

Table 4.40: Mean Rank of Strategies to Enhance the Acceptance of Retirement Villages across Education Level.

Code	Strategies	Education Level	N	Mean Rank
SA4	Family-Inclusive Policies	Lower-educated	53	59.87
		Educated	62	75.07
		Upper-educated	**27**	**86.13**
SA5	Public Awareness Campaigns	Lower-educated	53	60.13
		Educated	62	76.60
		Upper-educated	**27**	**82.11**

Table 4.40: (Cont'd)

Code	Strategies	Education Level	N	Mean Rank
SC1	Comprehensive Legal Framework	Lower-educated	53	66.70
		Educated	62	67.81
		Upper-educated	**27**	**89.39**
SC4	Digital Technology Adoption	Lower-educated	53	61.42
		Educated	62	74.31
		Upper-educated	**27**	**84.83**
SD1	Optimal Location and Accessibility	Lower-educated	53	59.82
		Educated	62	72.72
		Upper-educated	**27**	**91.63**
SD2	Enhancing Accessibility and Design	Lower-educated	53	61.59
		Educated	62	72.56
		Upper-educated	**27**	**88.50**
SD3	High-Standard Services and Facilities	Lower-educated	53	62.71
		Educated	62	70.84
		Upper-educated	**27**	**90.28**
SD4	Professional Management and Adequate Staffing	Lower-educated	53	62.63
		Educated	62	69.57
		Upper-educated	**27**	**93.33**
SD5	Enhance Environmental Sustainability	Lower-educated	53	62.85
		Educated	62	69.57
		Upper-educated	**27**	**92.91**

Note: **Bold** indicates the highest mean rank

According to Table 4.40, the "Upper-educated" respondents in Malaysia exhibit a higher average preference for strategies aimed at enhancing the acceptance of RVs. Yeung *et al.* (2017) explained that individuals with higher education levels tend to be more aware of their needs and preferences, which leads to greater caution and deliberation when considering alternative retirement options. This heightened awareness contributes to a clear understanding and higher expectations regarding the potential benefits offered

by RVs. Similarly, Xia *et al*. (2015) found that education level influences individuals' expectations and demands for RVs, with lifestyle preferences often reflecting educational attainment. Julaihi *et al*. (2022) further emphasized that educated elderly individuals are generally more financially capable, increasing their likelihood of considering and affording RV living.

4.7.2.4 Kruskal-Wallis Test on Household Income

The two hypotheses are as below:

Null Hypothesis (H_0): There is no significant difference in the strategies to enhance the acceptance of RVs among individuals from the B40 (RM5,249 and below), M40 (M5,250 to RM11,819) and T20 (RM11,820 and above) income groups

Alternative Hypothesis (H_1): There is a significant difference in the strategies to enhance the acceptance of RVs among individuals from the B40 (RM5,249 and below), M40 (M5,250 to RM11,819) and T20 (RM11,820 and above) income groups

Table 4.41: Kruskal-Wallis Test on Household Income.

Code	Strategies	Kruskal-Wallis H	Asymp. Sig.
SA4	Family-Inclusive Policies	7.100	.029
SC4	Digital Technology Adoption	6.579	.037

According to Table 4.41, two proposed strategies aimed at enhancing the acceptance of RVs were found to have a p-value less than 0.05, indicating statistically significant differences across different household income levels. These strategies fall under two categories: "Cultural and Social Strategies (SA)" and "Legal and Technical Strategies (SC)". The two significant strategies identified are SA1 = "Integrating Cultural Practices" and SC4 = "Digital Technology Adoption". Therefore, the null hypothesis (H_0) is rejected for these two strategies.

Table 4.42: Mean Rank of Strategies to Enhance the Acceptance of Retirement Villages across Household Income.

Code	Strategies	Household Income	N	Mean Rank
SA4	Family-Inclusive Policies	B40	35	66.17
		M40	76	67.75
		T20	**31**	**86.71**
SC4	Digital Technology Adoption	B40	35	66.44
		M40	76	68.29
		T20	**31**	**85.08**

Note: **Bold** indicates the highest mean rank

According to Table 4.42, respondents in the "T20" income group demonstrated a higher perception of SC4 = "Digital Technology Adoption" as an effective strategy to enhance the acceptance of RVs compared to other income groups. This is understandable, as individuals with higher income levels are more likely to prefer retirement living options supported by advanced technologies. SRVs, equipped with ambient intelligence, offer 24/7 monitoring and automated systems that enhance comfort, assist in daily tasks, and improve safety (Bogataj, Emerlahu and Rogelj, 2022). However, the integration of such technology often raises the cost of living in RVs, making these facilities more accessible to wealthier individuals (Liddle *et al.*, 2014; Liu *et al.*, 2018). Moreover, Mulliner, Riley and Maliene (2020) found that RVs in the United Kingdom equipped with assistive home technology are often unaffordable for older adults with low incomes. Consequently, individuals from lower-income groups may be less inclined to view technologically advanced RVs as a viable retirement option.

4.7.2.5 Kruskal-Wallis Test on Number of Children

The demographic data for the number of children were categorized into three groups: "0-1", "2-4", and "5-8". Based on this categorization, differences between these groups were investigated.

The two hypotheses are as below:

Null Hypothesis (H_0): There is no significant difference in the strategies to enhance the acceptance of RVs based on the number of children

Alternative Hypothesis (H_1): There is a significant difference in the strategies to enhance the acceptance of RVs based on the number of children

Table 4.43: Kruskal-Wallis Test on Number of Children.

Code	Strategies	Kruskal-Wallis H	Asymp. Sig.
SA1	Integrating Cultural Practices	8.479	.014
SC3	Public-Private Partnership	6.287	.043

According to Table 4.43, two proposed strategies aimed at enhancing the acceptance of RVs were found to have a p-value less than 0.05, indicating statistically significant differences based on the number of children. These strategies fall under two categories: “Cultural and Social Strategies (SA)” and “Legal and Technical Strategies (SC)”. The two significant strategies identified are SA1 = “Integrating Cultural Practices” and SC4 = “Public-Private Partnership”. Therefore, the null hypothesis (H_0) is rejected for these two strategies.

Table 4.44: Mean Rank of Strategies to Enhance the Acceptance of Retirement Villages across Number of Children.

Code	Strategies	Number of Children	N	Mean Rank
SA1	Integrating Cultural Practices	0-1	39	67.15
		2-4	82	68.02
		5-8	**21**	**93.14**
SC3	Public-Private Partnership	0-1	39	63.37
		2-4	82	71.16
		5-8	**21**	**87.93**

Note: **Bold** indicates the highest mean rank

As depicted in Table 4.44, respondents with a larger number of children “5-8” placed greater importance on strategies to enhance RV acceptance, particularly SC3 = “Public-Private Partnership”. In terms of legal and technical strategies, these respondents showed a strong preference for initiatives involving government and financial institutions, such as PPPs. This preference may stem from the financial strain commonly experienced by larger families, as the cumulative costs of raising multiple children can limit their ability to afford eldercare services. PPPs offer a potential solution by distributing the financial responsibility between the public and private sectors, thereby increasing affordability and accessibility (Bohari *et al*., 2024; Osei-Kyei *et al*., 2020).

This finding is supported by Osei-Kyei *et al*. (2020), who highlighted the growing application of PPPs as alternative financing mechanisms for public infrastructure projects, including RVs. Countries such as China, Australia, the United Kingdom, and Canada have successfully implemented PPP models to address RV-related barriers. Similarly, Liu *et al*. (2018) noted that integrating PPPs into RV construction can better the independent living needs of seniors while alleviating the financial burden of such developments. Furthermore, Alpass *et al*. (2016) observed that retirees often favour PPP-developed RVs due to reduced caregiving pressure on families and improved service quality.

4.8 Spearman’s Correlation Test

Table 4.45 presents the results of Spearman’s correlation test, conducted to examine the relationship between barriers to the acceptance of RVs and the strategies proposed to enhance their acceptance. A total of 235 correlation pairs were analysed, revealing that each barrier is significantly correlated with at least three enhancement strategies, while each strategy is significantly correlated with at least seven barriers. Among the barriers, “Lack of Retirement Financial Planning” (BC1), “Healthcare Support Concerns” (BE3), and “Poor Environmental Quality” (BE5) emerged as the most critical, each demonstrating 16 significant correlations with key strategies.

In Malaysia, the ageing population is growing rapidly, with projections indicating that 15.4% of the population will be aged 60 and above by 2030 (Department of Statistics Malaysia, 2023). Despite this trend, many individuals

remain unprepared for retirement due to inadequate financial planning, making affordability a major obstacle in adopting long-term care solutions such as RVs (Lim, Ng and Basha, 2019; Liu *et al*., 2018). As health typically declines with age, the increasing demand for healthcare among the elderly has made healthcare support a critical barrier in evaluating the suitability of RVs (August, 2021; Yu *et al*., 2020). Additionally, poor environmental quality in urbanized areas of Malaysia, characterized by air pollution, noise and limited green spaces, undermines perceptions of comfort and safety, discouraging the acceptance of RVs as a preferred living option for older adults (Gao, Wang and Rao, 2022; Hu *et al*., 2020).

Conversely, "Financial Planning Support and Incentives" (SB1) emerged as the most noteworthy strategy, showing 18 significant correlations with various barriers. The strength of this strategy lies in its potential to address financial insecurity among the elderly, especially in light of inadequate retirement savings and increasing living expenses. By providing targeted financial education, incentives, and support mechanisms, robust financial planning assistance can help seniors better manage their expenses and understand the long-term benefits of RVs, thereby reducing key deterrents to their acceptance (Beauregard and Miller, 2020; Lundman, 2020).

Based on Table 4.45, the highest moderate correlation identified was between "Poor Environmental Quality" (BE5) and "Optimal Location and Accessibility" (SD1), with a ρ-value of 0.494. In the context of increasing urbanization in the Klang Valley, many elderly residents live in environments plagued by air pollution, traffic congestion, noise, and limited green spaces (Gao, Wang and Rao, 2022). These environmental conditions not only reduce urban liveability but also heighten health risks for older adults, who are particularly vulnerable (Yu, Ma and Jiang, 2017). Consequently, choosing RV locations with cleaner environments, better air quality, and convenient access to essential services is crucial for improving their attractiveness and acceptance. As highlighted by Zhou, Yuan and Yang (2020), proximity to healthcare facilities, parks, and public transportation significantly enhances the quality of life for seniors. Similarly, Lim and Basha (2019) found that older adults are more inclined to accept RVs located in peaceful, green, and well-connected areas. Thus, ensuring optimal location and accessibility is essential for

addressing environmental concerns and fostering greater acceptance of RVs among the ageing population.

In addition, "Poor Management and Staffing" (BE4) is significantly correlated with "Optimal Location and Accessibility" (SD1), with a ρ-value of 0.475. This moderate correlation suggests that inefficiencies in RV operations, such as a lack of trained personnel, inadequate staff-to-resident ratios, and weak management systems, may be compounded by poorly located or inaccessible facilities (Osei–Kyei, Tam and Ma, 2021). Locations that are difficult to reach can hinder staff recruitment, disrupt service coordination, and reduce the overall responsiveness to residents' needs. Therefore, selecting accessible and strategically located RVs can improve not only the convenience for residents but also the operational efficiency and attractiveness of these facilities (Zhang *et al*., 2020; Hu *et al*., 2018).

Furthermore, "Poor Environmental Quality" (BE5) is significantly correlated with "High Standard Services and Facilities" (SD3), with a ρ-value of 0.474. This indicates that concerns about external environmental conditions, such as pollution and noise, are closely associated with expectations for high-quality internal amenities (Fuks, 2019). When the surrounding environment is perceived as unsatisfactory, residents tend to place more value on internal features such as clean and well-ventilated buildings, recreational spaces, and access to modern healthcare services. Providing high-standard services and facilities can therefore serve as a compensating factor, enhancing the appeal of RVs even in less favourable urban settings (Lou and Zhao, 2025; Bohari *et al*., 2024).

Table 4.45: Correlation between Barriers and Strategies to the Acceptance of Retirement Villages.

Barriers \ Strategies	BA1	BA2	BA3	BB1	BB2	BB3	BC1	BC2	BC3	BC4	BC5	BD1	BD2	BD3	BD4	BE1	BE2	BE3	BE4	BE5	Total Correlations
SA1	.187*	.387**	-	-	.297**	.237**	-	-	.261**	.257**	.273**	-	.352**	.306**	-	-	-	-	-	-	9
SA2	.190*	.224**	.245**	.180*	.307**	.251**	.233**	.270**	.289**	.245**	.206*	.241**	.324**	.328**	-	-	-	-	-	-	14
SA3	.176*	-	-	-	-	.179*	-	-	-	.210*	-	-	-	-	-	-	-	-	-	-	3
SA4	-	.175*	.250**	.268**	.195*	.182*	.229**	.322**	.203*	-	.193*	-	.285**	.339**	-	-	-	.183*	-	.219**	13
SA5	.218**	-	-	.257**	-	.193*	.225**	.286**	.209*	-	.232**	-	-	-	.289**	.209*	.260**	.225**	-	.166*	12
SB1	.275**	.211*	-	.259**	.310**	.283**	.355**	.423**	.321**	.217**	.235**	.368**	.364**	.347**	-	.178*	.234**	.289**	.248**	.313**	18
SB2	.181*	.301**	-	-	.272**	.248**	.364**	.383**	.353**	.293**	-	.248**	.314**	.350**	.168*	.191*	.235**	.258**	.273**	.256**	17
SB3	-	-	-	.168*	-	-	.305**	.371**	.320**	.198*	.309**	-	.223**	.253**	-	-	.278**	.338**	.258**	.392**	12
SB4	-	-	-	.174*	-	-	.334**	.246**	.283**	-	.190*	-	-	-	.277**	.271**	.378**	.342**	.284**	.329**	11
SB5	-	-	-	-	.198*	.201*	.293**	.191*	.261**	.258**	.292**	.196*	.186*	.189*	-	.232**	.294**	.405**	.331**	.361**	15

Table 4.45: (Cont'd)

Barriers \ Strategies	BA1	BA2	BA3	BB1	BB2	BB3	BC1	BC2	BC3	BC4	BC5	BD1	BD2	BD3	BD4	BE1	BE2	BE3	BE4	BE5	Total Correlations
SC1	-	-	.202*	.230**	.245**	.309**	.207*	.209*	-	-	-	.322**	.249**	.188*	.214*	.304**	.447**	.350**	.331**	.329**	15
SC2	-	.217**	.222**	.177*	.298**	.240**	.268**	.211*	.259**	.338**	-	.219**	.446**	.397**	-	-	.287**	.225**	.216**	.206*	16
SC3	-	.274**	.257**	.177*	.283**	.297**	.275**	.165*	.319**	.285**	-	.187*	.368**	.293**	-	-	.276**	.244**	.209*	.193*	16
SC4	-	-	.166*	.241**	-	-	.262**	.212*	.238**	-	.174*	-	-	-	.184*	.279**	.367**	.330**	.290**	.411**	12
SD1	.212*	-	-	.222**	-	-	.399**	.308**	-	.185*	-	.206*	-	-	.272**	.417**	.379**	.406**	.475**	.494**	12
SD2	.171*	-	.173*	.213*	-	-	.258**	.297**	.290**	-	-	-	-	-	.183*	.350**	.464**	.448**	.346**	.440**	12
SD3	-	-	-	.186*	-	-	.248**	-	.179*	.203*	.172*	-	-	-	.198*	.298**	.415**	.343**	.458**	.474**	11
SD4	-	-	-	.259**	-	-	.223**	.186*	-	.218**	-	-	-	-	-	.299**	.428**	.409**	.419**	.424**	9
SD5	-	-	-	-	-	-	-	-	-	.185*	.246**	-	-	-	.172*	.300**	.387**	.431**	.399**	.468**	8
Total Correlations	8	7	7	14	9	11	16	15	14	13	11	8	10	10	9	12	15	16	14	16	

Note: **. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

4.9 Summary of Chapter

This chapter has provided a comprehensive analysis of the acceptance level of RVs, the barriers impeding their acceptance, and the strategies proposed to enhance their acceptance. A total of 154 questionnaire sets were received; however, 12 were excluded as the respondents were below the minimum age criterion of 30 years. The remaining data were analysed using a range of statistical techniques, including Cronbach's Alpha Reliability Test, Frequency Distribution, Arithmetic Means, Mann-Whitney U Test, Kruskal-Wallis Test, and Spearman's Correlation Test.

The frequency distribution results indicated that respondents in the Klang Valley, Malaysia, remain conservative toward the acceptance of RVs. According to the arithmetic mean scores, "Living Environmental Barriers" (BE) were identified as the most severe impediment, while "Legal and Technical Barriers" (BD) were deemed the least significant. In terms of enhancement strategies, "Living Environmental Strategies" (SD) were the most highly prioritized, whereas "Legal and Technical Strategies" (SC) received the lowest level of prioritization.

Furthermore, the Mann-Whitney U Test revealed significant differences in the perception of barriers and strategies based on gender and number of children. The Kruskal-Wallis Test indicated statistically significant differences across several demographic factors, including marital status, ethnicity, religion, educational level, household income, and number of children. Additionally, the Spearman's Correlation Test identified key relationships with the strongest correlations, highlighting critical associations between specific barriers and the corresponding enhancement strategies.

CHAPTER 5

CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the conclusion of the study. It begins with the discussion of the research objectives accomplished, followed by an overview of the key findings. The chapter then highlights the contributions of the study and acknowledges the limitations encountered during the research. Lastly, recommendations for future studies are proposed.

5.2 Accomplishment of Research Objectives

The subsequent sections present a summary of the accomplishment of the three research objectives.

5.2.1 Objective 1: To Evaluate the Level of Acceptance on the Concept of Retirement Villages

The first objective was achieved through a synthesis of the literature review and respondents' perspectives on the acceptance of RVs in Klang Valley, Malaysia. By reviewing secondary sources, twelve questions related to the concept of RVs were developed to examine public familiarity, perceptions, and willingness to consider RVs as a senior living option. Questionnaire results revealed that 36.6% of respondents reported moderate familiarity with the concept of RVs, while only 9.9% were very aware of the differences between RVs and other elderly care options (e.g., old folks' homes, nursing homes, wellness centers). In terms of preferences, 53.5% of respondents indicated they preferred living with family, while 29.6% expressed interest in independent living within an RV. Furthermore, 43% of participants stated they would consider RVs for themselves or a family member. Despite cultural barriers, with 36.6% agreeing that RVs are viewed negatively due to traditional values like filial piety, 43.7% recognized that RVs could offer a balance between independence and family bonds. Additionally, 60% of respondents viewed RVs as a viable elderly care

option and would likely recommend them to others. These findings highlight a cautious yet growing openness to RVs in Malaysia.

5.2.2 Objective 2: To Analyse the Barriers that Hinder the Acceptance of Retirement Villages

The second research objective was achieved through a combination of literature review and the collection of respondents' perspectives on the barriers hindering the acceptance of RVs. The data obtained were analyzed using the Arithmetic Mean Test, Mann-Whitney U Test, Kruskal-Wallis Test and Spearman's Correlation Test.

The Arithmetic Mean Test revealed that higher mean scores indicated greater perceived significance of the barriers. Among the categories, "Living Environmental Barriers" (BE) were identified as the most severe impediments to RV acceptance, while "Legal and Technical Barriers" (BD) were considered the least significant. Specifically, individuals aged 30 and above in Klang Valley identified BC2 = "Affordability Concerns" under "Financial", BE5 = "Poor Environmental Quality" under "Living Environmental", and BB2 = "Lack of Awareness and Understanding" under "Social" as the top three barriers. Conversely, BD2 = "Insufficient Government Involvement" under "Legal and Technical" was the least significant barrier according to respondents.

Additionally, the result of Mann-Whitney U Test further revealed four significant gender-based differences: BB3 = "Losing Independence", BC3 = "Family Financial Constraint", BC5 = "Lack of Flexible Payment Options" and BD1 = "Unclear Regulatory Framework", with female respondents ranking all four barriers higher than their male counterparts. Moreover, individuals with children perceived BC3= "Family Financial Constraint" as significantly more important than those without children. On the other hand, respondents without children assigned higher rankings to all five items under the "Living Environmental Barriers" (BE) category compared to those with children.

5.2.3 Objective 3: To Propose Relevant Strategies for Enhancing the Acceptance of Retirement Villages

The third research objective was accomplished using the same methodology applied in the second objective. The Arithmetic Mean Test indicated that higher mean scores corresponded to greater perceived significance of the enhancement strategies. Among the categories, “Living Environmental Strategies” (SD) were identified as the most highly prioritized for improving RV acceptance, while “Legal and Technical Strategies” (SC) received the lowest prioritization. Specifically, individuals aged 30 and above in Klang Valley identified SD2 = “Enhancing Accessibility and Design” under “Living Environmental”, SB4 = “Transparent Cost Structures”, and SB3 = “Different Pricing Tiers” under “Financial”, as the top three strategies. In contrast, SA2 = “Social Support and Community Engagement” under “Cultural and Social” was perceived as the least significant strategy.

Regarding the Kruskal-Wallis Test, respondents who were “Married” rated Cultural and Social Strategies (SA) as more effective in enhancing RV acceptance compared to “Single” respondents. Interestingly, “Single” respondents recorded higher average preferences across all strategy categories, suggesting a broader appreciation for various enhancement measures. Additionally, respondents with “Upper” education levels showed a stronger preference for strategies aimed at enhancing RV acceptance compared to those with “Medium” and “Lower” education levels. In terms of ethnicity and income, respondents in the “T20” income group placed greater value on SC4 = “Digital Technology Adoption” than those in other income groups. Moreover, “Malay” respondents expressed stronger agreement with the effectiveness of SA1 = “Integrating Cultural Practices” and SB1 = “Financial Planning Support and Incentives” compared to other ethnic groups. Finally, respondents with a larger number of children (5–8) assigned significantly higher importance to various enhancement strategies, particularly SC3 = “Public-Private Partnership.”

On the other hand, the Spearman’s Correlation Test identified “Financial Planning Support and Incentives” (SB1) as the most significant strategy in terms of its relationship with barriers to RV acceptance. Additionally, the strongest moderate correlation was observed between “Poor Environmental

Quality" (BE5) and "Optimal Location and Accessibility" (SD1), highlighting the importance of environmental considerations in the strategic planning of RVs.

5.3 Research Contributions

This study provides a comprehensive analysis of the acceptance of RVs in the Klang Valley by examining the extent to which cultural, social, financial, legal, technical, and environmental barriers influence acceptance. The findings offer critical input for shaping national elder care policies under the Malaysia Madani vision, particularly within the "Housing for the Rakyat" initiative. Policymakers and relevant agencies can utilise the results to formulate targeted strategies that address key barriers such as affordability, legal recognition, and cultural reluctance. For instance, tailored financial support schemes, regulatory incentives, and awareness programs can be introduced to encourage more inclusive and accessible RV development aligned with the needs of Malaysia's ageing population.

From an industry perspective, the study provides valuable guidance to property developers, financial institutions, and elder care providers. Developers can use the findings to inform the architectural design, facility planning, and site selection of RVs to better reflect affordability and lifestyle preferences. Financial institutions may respond by creating accessible financing options tailored to older adults across various income levels, while elder care providers can refine their services to support culturally respectful and community-oriented living. These insights enable private-sector stakeholders to deliver market-relevant, user-centred RV solutions that are both economically viable and socially accepted.

A methodological strength of this research lies in the application of Kruskal-Wallis and Mann-Whitney U tests, which revealed statistically significant differences in RV acceptance across sociodemographic groups such as marital status, income, education, and ethnicity. These findings provide a nuanced understanding of how different population segments perceive RVs, allowing for more targeted planning. For example, developers can customise marketing strategies and facility features to better meet the preferences of distinct demographic clusters. Meanwhile, policymakers and NGOs can

leverage this data to design focused outreach initiatives, financial aid programs, and culturally sensitive elder care policies. By grounding strategies in robust, data-driven evidence, this research enhances both academic relevance and practical implementation in advancing inclusive and dignified senior living environments.

5.4 Research Limitation

One key limitation of this study was the representativeness of the sample, as data collection was restricted to the Klang Valley. This geographic concentration may not fully reflect the perceptions of individuals in other regions of Malaysia, particularly in rural areas where cultural norms, economic conditions, and lifestyle expectations may differ significantly. As such, the generalisability of the findings to the broader Malaysian population remains limited.

In addition, the study relied on self-reported data, which is inherently subject to biases such as social desirability, personal beliefs, and respondents' limited familiarity with the concept of RVs. These barriers may have influenced the reliability and accuracy of the responses, especially given that RVs remain a relatively novel concept in the Malaysian context. Another methodological limitation was the use of the Cronbach's Alpha Reliability Test, which was not fully appropriate for evaluating the first research objective—assessing acceptance levels of the RV concept. This is because the questions in Section B of the survey varied in nature (e.g., familiarity, awareness, likelihood) and were not uniformly measured using the same Likert scale structure. Cronbach's Alpha is best suited for items measuring a single construct using a consistent scale; thus, its application to Section B may not provide a valid assessment of internal consistency.

Furthermore, the study primarily employed quantitative methods, which, while effective in identifying patterns and correlations, may not fully capture the nuanced personal experiences, motivations, and cultural meanings that influence RV acceptance. The absence of qualitative data limits a deeper understanding of the emotional, social, and psychological barriers that may be central to respondents' perceptions. The mode of data collection also posed

challenges. The survey was distributed primarily online, which is typically more accessible to younger and more tech-savvy individuals. This digital medium may have excluded older adults—one of the most relevant target groups for RVs—who might lack digital literacy or internet access. As a result, the study may disproportionately reflect the perspectives of younger family members making decisions on behalf of their elderly relatives, rather than the views of the seniors themselves, introducing an age-related participation bias.

Lastly, there was a notable imbalance in ethnic representation, with Chinese participants forming the majority of the respondent pool, while Malays and Indians were underrepresented. This was largely due to the use of convenience sampling through personal networks, which inadvertently led to a skewed sample. Given Malaysia's multi-ethnic society, the lack of diversity in the sample may have limited the ability to capture culturally distinct attitudes, values, and religious considerations that could significantly influence RV acceptance across different communities.

5.5 Research Recommendation

Based on the identified limitations, several recommendations can be made to enhance the acceptance and feasibility of RVs in Malaysia. Firstly, to address the issue of limited sample representativeness, future studies should expand data collection beyond Klang Valley to include respondents from different regions, particularly rural areas where cultural and economic barriers may vary. This would provide a more comprehensive understanding of RV acceptance across diverse demographics.

Additionally, since the study relied on self-reported data, incorporating observational research or case studies could help validate findings and minimize the influence of personal biases or social desirability effects. Furthermore, combining both quantitative and qualitative methods, such as in-depth interviews and focus groups, would offer deeper insights into the emotional, cultural, and psychological motivations influencing RV acceptance. This approach would help policymakers and developers better understand the lived experiences of potential RV residents.

Given the challenges in reaching older respondents due to the reliance on online surveys, alternative data collection methods should be employed to ensure broader participation. Conducting face-to-face interviews, distributing paper-based surveys, or leveraging community centres and senior associations could improve elderly representation in research. This is particularly important as younger family members currently dominate decision-making on RV living, which may not fully reflect the needs and concerns of the elderly themselves.

To address the imbalance in ethnic representation, future research should adopt more stratified or targeted sampling techniques to ensure greater inclusivity. Convenience sampling through personal networks led to a higher concentration of Chinese respondents, potentially overlooking cultural attitudes among Malays and Indians. Expanding recruitment efforts through religious institutions, senior organizations, and multicultural community groups would help capture a wider range of perspectives, ensuring a more holistic understanding of RV acceptance across Malaysia’s multi-ethnic society.

5.6 Summary of Chapter

This chapter has summarised the research background, identified existing gaps, and outlined the aim and objectives of the study. Additionally, the key contributions of the research were discussed. Finally, the study's limitations were acknowledged, and recommendations for addressing these limitations in future research were proposed.

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APPENDICES

Appendix A: Questionnaire

Dear Sir or Madam,

I am Ling Xin Yu, a final-year Bachelor of Science (Honours) Quantity Surveying student at Universiti Tunku Abdul Rahman (UTAR). For my final year project, I am conducting a study titled, "Retirement Villages in Klang Valley, Malaysia: Acceptance, Barriers, and Strategies." This study aims to explore the acceptance level of retirement villages, identify potential barriers, and propose strategies to enhance the acceptance.

Your insights will contribute significantly to understanding retirement villages and identifying areas for improvement in this emerging senior living option. Participation in this survey is voluntary, and all information provided will be kept strictly confidential. The findings will be used solely for academic purposes and may appear in publications or presentations, with all personal details protected.

Should you have any questions or require further clarification, please feel free to reach out to Ling Xin Yu at 019-9206290 or via email at lingxyu02@1utar.my.

Thank you for considering this request and for your valuable contribution to this study.

A Retirement Village (RV) is a community designed for older adults, offering independent living, amenities, and support services in a social setting.

Section A: Demographic Information

This section is to give a brief idea of respondent.

1.Age:

- o Below 30 years old
- o 30 - 34 years old
- o 35 - 39 years old
- o 40 – 45 years old
- o 46 – 50 years old
- o 51 – 55 years old
- o 56 – 60 years old
- o 61 – 65 years old
- o 66 – 70 years old
- o 71 years and above

2.Gender:

- o Male
- o Female

3. Marital Status:

- o Single
- o Married
- o Widowed
- o Divorced/Separated

4. Ethnicity:

- o Malay
- o Chinese
- o India
- o Others: -_____

5. Religion:

- Islam
- Buddhism
- Christianity
- Hinduism
- Others: -_____

6. Occupation:

- Employed
- Self-employed
- Retired
- Unemployed

7. Education Level:

- High School
- Pre-University
- Diploma
- Bachelor's degree
- Master's degree
- Doctorate
- Others: -_____

8. Household Income:

- Less than RM2,560
- RM2,560 – RM3,439
- RM3,440 – RM4,309
- RM4,310 – RM5,249
- RM5,250 – RM6,339
- RM6,340 – RM7,689
- RM7,690 – RM9,449
- RM9,450 – RM11,819
- RM11,820 – RM15,869
- RM15,870 and Above

8. Number of Children (e.g., 0, 1, 2, 3):

o _____

Section B: Acceptance Level of Retirement Villages

This section determines your acceptance of the concept of retirement villages. Choose your agreement based on the following questions:

1. How familiar are you with the concept of retirement villages as a living arrangement for seniors?

o Not familiar at all
o Somewhat unfamiliar
o Neutral
o Somewhat familiar
o Very familiar

2. How aware are you of the differences between retirement villages and other elderly care options (e.g., old folks' homes, nursing homes, wellness centers)?

o Not aware at all
o Slightly aware
o Moderately aware
o Very aware
o Extremely aware

3. How much do you prefer living independently in a retirement village community versus living with family under one roof after retirement?

o Strongly prefer living with family
o Prefer living with family
o Neutral
o Prefer living independently
o Strongly prefer living independently

4. How likely will you to consider a retirement village as a potential living arrangement for yourself or a family member?

- o Very unlikely to consider
- o Somewhat unlikely to consider
- o Neutral/Not sure
- o Somewhat likely
- o Very likely to consider

5. To what extent do you agree that RVs are more suitable for the elderly than other living options (e.g., staying at home, old folks' homes, family member's home)?

- o Strongly disagree
- o Disagree
- o Neutral
- o Agree
- o Strongly agree

6. To what extent do you agree that the concept of retirement villages is viewed negatively by the Malaysian community?

- o Strongly disagree
- o Disagree
- o Neutral
- o Agree
- o Strongly agree

7. To what extent do you agree that moving to a retirement village conflicts with traditional values of filial piety (i.e., children supporting their elderly parents)?

- o Strongly disagree
- o Disagree
- o Neutral
- o Agree
- o Strongly agree

8. To what extent do you agree that moving to or sending a family member to a retirement village is perceived as abandoning them?

- o Strongly disagree
- o Disagree
- o Neutral
- o Agree
- o Strongly agree

9. To what extent do you agree that selecting a retirement village could offer a sense of independence without compromising family bonds?

- o Strongly disagree
- o Disagree
- o Neutral
- o Agree
- o Strongly agree

10. To what extent do you agree that retirement villages offer benefits (e.g., independence, social activities, security) compared to living with family?

- o Strongly disagree
- o Disagree
- o Neutral
- o Agree
- o Strongly agree

11. To what extent do you agree that retirement villages are a viable option for elderly care in Malaysia?

- o Strongly disagree
- o Disagree
- o Neutral
- o Agree
- o Strongly agree

12. How likely are you to recommend a retirement village to other older adults as an alternative living option?

- o Very unlikely

- o Unlikely
- o Neutral
- o Likely
- o Very likely

Section C: Barriers to the Acceptance of Retirement Villages

This section asks about barriers that may hinder your acceptance of retirement villages. Please indicate your level of agreement with each of the following barriers by selecting one answer for each statement.

Barriers	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	1	2	3	4	5
Cultural Barriers					
Stigmatization of retirement villages as a place for the "fragile" or abandoned					
Lack of facilities that meet specific cultural and religious needs (e.g., dietary restrictions and prayer facilities)					
Language barriers and communication issues					
Social Barriers					
Lack of awareness and understanding					
Fear of social isolation and loneliness					
Concerns about losing independence and autonomy					

Barriers	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	1	2	3	4	5
Financial Barriers					
Lack of retirement financial planning (e.g. insufficient retirement fund)					
Affordability concerns (e.g., high entry fees and unclear fee structures)					
Family financial constraints in supporting ageing parents and raising children					
High inflation reduces retirees' financial resources for retirement village fees					
Lack of flexible payment options					
Legal and Technical Barriers					
Lack of clear technical and legal definitions on retirement villages					
Insufficient government involvement					
Insufficient government policy support					
Outdated or insufficient technology infrastructure					

Barriers	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	1	2	3	4	5
Living Environment Barriers					
Locations of retirement villages (e.g., high crime rates and poor accessibility)					
Inadequate facilities (e.g., well-maintained sanitary amenities and recreational areas)					
Insufficient healthcare support services					
Poor management or staffing (e.g., poor practices, inadequate training and high turnover)					
Poor environmental quality (e.g., air quality, noise levels, and general cleanliness)					

Section D: Strategies to Enhance the Acceptance Level of Retirement Villages

This section asks for your opinion on strategies that could improve the acceptance of retirement villages. Please indicate your level of agreement with each of the following strategies by selecting one answer for each statement.

Strategies	Strongly Disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly Agree 5
Cultural and Social Strategies					
Integrate cultural practices (e.g., offering halal food and prayer rooms)					
Promote social support through community events and activities (e.g., mentorship programs)					
Address stigma by organizing events to share positive resident experiences (e.g., open house)					
Implement family-inclusive policies (e.g., flexible visiting hours and accommodations)					
Promote public awareness via campaigns					
Financial Strategies					
Offer financial planning support and incentives (e.g., consultations and early bird promotions)					

Strategies	Strongly Disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly Agree 5
Provide flexible payment and ownership plans (e.g., rent, lease or purchase)					
Offer various pricing tiers based on accommodation types and services					
Ensure transparency in cost structures (e.g., entry fees, service charges, exit fees and optional costs)					
Highlight cost savings on utilities and maintenance compared to private home costs					
Legal and Technical Strategies					
Implement a comprehensive legal framework (e.g., land, building and residents' rights)					
Increase government support and favorable policies (e.g., pooling capital gains)					

Strategies	Strongly Disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly Agree 5
Implement Public-Private Partnerships (PPPs)					
Adopt infrastructure for digital and assistive technologies (e.g. 24/7 surveillance, automated systems and emergency response systems)					
Living Environment Strategies					
Choose a strategic retirement villages location that ensures safety and transport accessibility					
Improve design standards by incorporating universal features (e.g., ramps, non-slip flooring and grab rails)					
Provide high-standard services and facilities (e.g., housekeeping, onsite services and hairdressers)					
Provide professional management and adequate staffing					

Strategies	Strongly Disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly Agree 5
Enhance environmental sustainability (e.g., provides more green spaces, natural ventilation and renewable resources)					