PRIORITISATION OF ATTRIBUTES IN AFFORDABLE HOUSING PURCHASE DECISION IN MALAYSIA

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DECLARATION

I hereby declare that:

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

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

(3) The word count of this research report is 27,881.

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DEDICATION

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This dedication is a tribute to their role in this achievement and a reflection of the shared commitment that transformed this research journey into a meaningful and rewarding experience.

PREFACE

This thesis is submitted in partial fulfilment of the requirements for the postgraduate degree programme and represents the culmination of my research on affordable housing purchase decisions in Malaysia. Motivated by the challenges faced by B40 and M40 households in securing homes that are both affordable and suitable, the study examines how buyers prioritise key housing attributes in an increasingly complex market.

Using the Theory of Planned Behaviour (TPB), the research integrates attributes such as price, location, layout, quality, security, and developer reputation to analyse how they shape attitudes, social influence, perceived behavioural control, and purchase intentions. Based on data from 150 respondents, the study provides empirical insights into the factors driving affordable housing decisions in Malaysia.

This research has been intellectually rewarding, deepening my understanding of the nation's housing landscape and contributing to ongoing discussions on affordability and liveability. I am sincerely grateful for the support and guidance received throughout this journey.

My appreciation goes to my supervisor for invaluable feedback, to the respondents for their participation, and to my family, friends, and colleagues for their steadfast encouragement. I hope the findings of this study will benefit policymakers, developers, and academics, and ultimately support Malaysian households in their pursuit of secure and meaningful homes.

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LIST OF ABBREVIATIONS

AH	Affordable Housing
BNM	Bank Negara Malaysia
B40	Bottom 40% Income Group
CIDB	Construction Industry Development Board
DOSM	Department of Statistics Malaysia
FYP	Final Year Project
KPKT	Ministry of Local Government Development (Kementerian Pembangunan Kerajaan Tempatan)
MAUT	Multi-Attribute Utility Theory
M40	Middle 40% Income Group
MOF	Ministry of Finance Malaysia
NAPIC	National Property Information Centre
NHP	National Housing Policy
PBC	Perceived Behavioural Control
PI	Purchase Intention
PR1MA	Perbadanan PR1MA Malaysia
REHDA	Real Estate and Housing Developers' Association Malaysia
SDG	Sustainable Development Goals
SPSS	Statistical Package for the Social Sciences
TPB	Theory of Planned Behaviour
TRA	Theory of Reasoned Action
T20	Top 20% Income Group
URBANICE	URBANICE Malaysia (Centre for Sustainable Urban Planning)
UN-Habitat	United Nations Human Settlements Programme
Yamane Formula	Taro Yamane Sample Size Formula
MyHome	MyHome Affordable Housing Scheme
MyDeposit	MyDeposit Home Ownership Scheme
Rumah Selangorku	Selangor Affordable Housing Programme
RUMAWIP / RSKL	Federal Territories Affordable Housing Programme
SD	Standard Deviation

ABSTRACT

Affordable housing remains a key policy issue in Malaysia as rising living costs and income limitations continue to restrict homeownership. Although more affordable units are being developed, demand is uneven, indicating a gap between what is offered and what buyers actually value. This study examines the factors influencing intention to purchase affordable homes by combining housing attribute theory, perceived value, and the Theory of Planned Behaviour (TPB).

A quantitative survey of 150 respondents from selected urban and suburban locations was used to evaluate the roles of perceived value, attitude, perceived behavioural control (PBC), and housing attributes. Descriptive analysis, reliability tests, normality checks, and Spearman's correlation were applied. All four constructs showed significant relationships with purchase intention, with perceived value and housing attributes emerging as the strongest contributors. Respondents viewed affordability beyond price, placing greater emphasis on liveability elements such as location, safety, neighbourhood quality, transport connectivity, and practical design—aligning with national observations from DOSM, BNM, and REHDA.

Overall, affordable housing decisions are shaped by buyers' psychological evaluations, practical housing features, and their perceived ability to handle financial and procedural requirements. These insights show that true affordability goes beyond pricing and must emphasise quality, accessibility, and long-term liveability, offering practical direction for policymakers, developers, and planners.

This study contributes to the literature by presenting an integrated behavioural perspective on Malaysia's affordable housing market, providing evidence to support more people-centred and sustainable housing policies and development strategies.

Keywords: affordable housing, Theory of Planned Behaviour (TPB), attitude, perceived value, perceived behavioural control (PBC)

CHAPTER 1

INTRODUCTION

This chapter offers an overview of the study by reviewing existing literature to identify knowledge gaps. It presents a clear problem statement and outlines specific research questions and objectives, emphasising their importance for advancing understanding within the field. This exploration sets the stage for meaningful contributions to the discipline.

1.1 Research Background

Housing is a key pillar of social and economic stability, shaping both personal security and long-term wellbeing (Turner, 1976). In Malaysia, homeownership is strongly associated with stability and financial progress (Hashim, 2010). Yet rising property prices, slow wage growth, and inflation have made this goal increasingly difficult, especially for B40 and lower-M40 households (Bank Negara Malaysia, 2017). While affordable housing generally refers to reasonably priced homes that meet basic standards (UN-Habitat, 2011), definitions vary. The National Housing Policy 2018–2025 sets the affordability limit at RM300,000 for middle-income groups, whereas Bank Negara Malaysia's price-to-income guideline places it closer to RM282,000.

Government housing programmes add further complexity, as initiatives like PR1MA, the Program Perumahan Rakyat, Rumah Mesra Rakyat under SPNB, and various rent-to-own schemes all use different income limits, price caps, and design standards. Policy documents note that these inconsistencies lead to multiple interpretations of "affordability," reducing coherence across the national housing system (KPKT, 2019; PR1MA, n.d.; SPNB, n.d.; Bernama, 2024).

A key challenge in Malaysia is the large number of unsold "affordable" units despite an ongoing shortage of suitable homes for lower- and middle-income households. Although these units fall within official price limits, many families still cannot afford them due to limited borrowing power and rising living costs (BNM, 2017). Location further reduces demand, as many projects sit far from jobs, transport, and essential services (KRI, 2015). Inconsistent affordability definitions across PR1MA, PPR, and SPNB also weaken the alignment between policy goals and actual household needs (KPKT, 2019).

NAPIC data highlight the scale of the issue: by late 2022, 29,534 homes were in overhang, with nearly a quarter priced below RM300,000 (Jaabar, 2022). In 2023, unsold units under construction rose to 51,132, almost half within the affordable bracket (Ikram, 2023). Studies suggest this reflects oversupply in poor locations and a mismatch with buyer preferences (Tan, 2012; Husin & Han, 2019). Developers may misjudge demand or overlook factors buyers prioritise, such as transport access, safety, and layout quality, attributes consistently shown to influence decisions alongside price (StarProperty, 2022; Sinardaily, 2023; Theebalakshmi, 2023). REHDA has similarly stressed that true affordability must include location and accessibility, not just price (REHDA, 2024).

Overall, affordability in Malaysia goes beyond price alone. Households weigh factors like location, safety, layout, amenities, financing options, and long-term value, with priorities varying by region and demographic group (Hui, 2024). The persistence of unsold affordable units signals a deeper structural problem: increasing supply is ineffective when homes do not match real living needs. This study addresses this gap by identifying the housing attributes buyers value most, offering insights to better align policies, development strategies, and household capacities.

1.2 Problem Statement

Housing is widely regarded as a basic human necessity, serving as the foundation for social stability, economic growth, and individual well-being (UN-Habitat, 2020). In Malaysia, however, the struggle to secure affordable housing has become increasingly pronounced, particularly among middle- and lower-income households, commonly referred to as the M40 and B40 groups. Bank Negara Malaysia has repeatedly highlighted that property prices are rising faster than household incomes, which makes homeownership progressively unattainable for a large share of the population (BNM, 2022). Despite the introduction of numerous affordable housing schemes, the market continues to face a mismatch between supply and demand, resulting in both unsold units and unmet buyer expectations (National Property Information Centre [NAPIC], 2021).

The issue extends beyond the narrow definition of affordability. While affordable housing projects often stress cost efficiency and basic shelter, prospective buyers increasingly expect homes that cater to a broader set of needs, including security, accessible locations, community cohesion, and even long-term investment value (Tan, 2012; Wahab & Abdul-Aziz, 2019). Reports on PR1MA housing illustrate this disconnect, showing that many units remain vacant because their locations are far removed from workplaces, city centres, and essential facilities (BNM, 2022). This gap underscores the importance of not only controlling costs but also examining how buyers prioritise multiple attributes when making housing decisions.

Maslow's hierarchy of needs helps explain why homebuyers' priorities shift as their circumstances change. At the most basic level, households look for affordability, safety, and reliable shelter (Maslow, 1943). In Malaysia, these essentials matter greatly, but as families become more financially stable, they start placing greater value on neighbourhood image, community interaction, lifestyle facilities, and even environmental features (Tan, 2016). However, many government' s affordable housing programmes still focus mainly on meeting basic needs and overlook these higher-level preferences. This mismatch often results in low interest, even among groups that the programmes aim to support.

Rapid urbanisation has made affordable housing even harder to access in major cities such as Kuala Lumpur, Selangor, and Penang, where limited land and strong demand continue to push prices up (BNM, 2022). Cultural expectations also play a role, as many families prefer living close to relatives or workplaces (Hashim, 2010). Buyers often look for good schools, healthcare, public transport, and safe neighbourhoods, yet these elements are frequently missing from low-cost projects (Olanrewaju & Woon, 2017). As a result, some projects meet affordability criteria on paper but fail to match the daily needs of communities.

This mismatch has clear consequences. Many Malaysians remain dissatisfied with housing programmes that do not reflect their priorities (KPKT, 2021), while developers face rising stocks of unsold units, especially in the affordable range (NAPIC, 2021). These gaps weaken national housing efforts and deepen inequality, given the strong link between homeownership, wealth, and long-term security (BNM, 2022).

Another issue is the limited research examining housing decisions in Malaysia through Maslow's hierarchy of needs. Most studies focus on financial access or individual housing features, rather than how buyers rank these attributes as a whole (Tan, 2012; Wahab & Abdul-Aziz, 2019). Understanding how households prioritise basic, safety, social, esteem, and aspirational needs can offer more meaningful insights for both policy and practice.

In this context, the study investigates how buyers prioritise different housing attributes in affordable housing, using Maslow's hierarchy as a guiding perspective. Through comparing views across income groups, it highlights where current policies meet household needs and where gaps remain. The goal is to offer insights that can strengthen both academic understanding and the development of more responsive housing policies in Malaysia.

1.3 Research Questions

i. What are the attributes of affordable housing purchase decisions in Malaysia?
ii. Which of the attributes are the most significant for affordable housing purchase decisions in Malaysia?

1.4 Research Objectives

i. To identify the attributes of the affordable housing purchase decisions in Malaysia.
ii. To rank the most significant factors for the affordable housing purchase decisions in Malaysia.

1.5 Significance of the Study

Affordable housing has long been a pressing concern in Malaysia, but the recurring challenge lies not only in making homes more affordable but also in ensuring that what is supplied truly reflects what buyers value. This study is particularly important because it bridges different dimensions, academic, policy, practical, and societal, while addressing the gap between affordability and liveability.

From an academic angle, this research deepens our understanding of housing choice by applying Maslow's hierarchy of needs to the Malaysian context. While much of the existing literature has focused narrowly on financial indicators such as price-to-income ratios (BNM, 2022; Tan, 2012), this study widens the lens to include behavioural, cultural, and socio-economic factors that shape demand (Wahab & Abdul-Aziz, 2019). In doing so, it sheds light on why many affordable housing projects continue to face poor take-up rates despite being within the "affordable" price range.

These insights naturally extend into the policy domain. Malaysia continues to face an overhang of unsold units (NAPIC, 2021), and understanding how households prioritise factors such as location, safety, accessibility, and community facilities is crucial for designing more effective housing interventions. By identifying the attributes that matter most to buyers, this research contributes to refining policies such as the National Housing Policy 2018–2025 (KPKT, 2021), ensuring that affordability is considered alongside other essential elements of livability.

On a more practical level, the findings are highly relevant for industry stakeholders. Developers stand to benefit by tailoring projects that better align with buyer expectations, while financial institutions can use the insights to design more suitable mortgage products for different income groups. Urban planners, too, can draw on these findings to integrate affordability with quality-of-life considerations, ensuring that new housing developments are not only affordable but also functional and sustainable (UN-Habitat, 2020).

Ultimately, the significance of this research goes beyond academia, policy, and industry. At its core, it speaks to the everyday lives of Malaysians. Homeownership in Malaysia has long been tied to financial security, family stability, and a sense of belonging within the community (Hashim, 2010). By identifying the housing attributes that people genuinely prioritise, this study points toward solutions that can improve overall well-being while reducing socioeconomic inequalities. In this way, the research aligns with Malaysia's aspirations for inclusive urban growth and contributes to the broader Sustainable Development Goals (SDGs).

In sum, this study does more than analyse the affordability question; it provides a clearer picture of how Malaysians think about housing, what they value most, and how these priorities can shape better housing outcomes. By weaving together academic theory, policy considerations, and practical realities, the research offers timely, impactful insights into the nation's housing landscape. Most importantly, it addresses a clear research gap by examining how affordable housing buyers in Malaysia prioritise different attributes, offering evidence that can guide both scholarly work and real-world housing policy.

1.6 Research Methodology

This study adopts a quantitative, cross-sectional design using a structured survey to examine the priorities of affordable housing buyers in Malaysia. The survey approach is suitable as it provides a snapshot of buyers' perceptions and preferences at a single point in time (Creswell & Creswell, 2018). Both descriptive and inferential statistical methods will be employed, with analyses including factor analysis to uncover underlying dimensions of attribute prioritisation, and regression analysis to test the influence of socio-economic factors on housing preferences.

The target population includes eligible affordable housing buyers and prospective buyers from both the bottom 40 per cent income group and the middle 40 per cent income group. In 2022, the bottom 40 per cent income group (B40) was defined as households earning RM4,849 and below, while the middle 40 per cent income group (M40) consisted of households earning between RM5,250 and RM11,819 per month (Department of Statistics Malaysia [DOSM], 2022).

A stratified random sampling strategy will be used to ensure representation from key states with significant affordable housing projects, such as Selangor, Johor, Penang, Negeri Sembilan, and Sabah. Based on Taro Yamane's (1967) formula, a sample of 150 respondents will provide sufficient reliability for the analysis at a 90% confidence level and 10% margin of error (Israel, 1992).

Data will be collected using a structured questionnaire, distributed both online and offline, and adapted from prior housing studies (Hashim, 2010; Tan, 2012; Wahab & Abdul-Aziz, 2019). The instrument will undergo validation and pilot testing, with reliability assessed using Cronbach's Alpha (Nunnally & Bernstein, 1994). Analysis will be carried out using SPSS and SmartPLS, with findings expected to offer statistically robust insights for academic research, housing policy, and practical applications in Malaysia's affordable housing sector.

1.7 Chapter Outline

This thesis is organised into five chapters to provide a clear and logical flow of discussion. It begins with the broader context of the study and then narrows down to the research findings and their implications.

Chapter 1: Introduction outlines the foundation of the study by presenting the background and context of affordable housing challenges in Malaysia and covering various types of affordable housing schemes in Malaysia. It discusses the problem statement, research objectives, and research questions while highlighting the scope, significance, and key terms used in the study. The chapter concludes by describing how the thesis is structured.

Chapter 2: Literature Review examines research on affordable housing and homebuyer decision-making, with the Theory of Planned Behavior as its central analytical lens. The Theory of Planned Behaviour (Ajzen, 1991) explains how attitudes, perceived social norms, and perceived behavioural control shape buyers' intentions. These behavioural factors are discussed alongside key housing attributes, such as price, location, and accessibility, that strongly influence choices in the Malaysian context. The chapter also reviews national affordable housing programmes, including the Perumahan Rakyat 1Malaysia (PR1MA) scheme, and addresses the issue of housing overhang before presenting the conceptual framework guiding the study.

Chapter 3: Research Methodology describes the methodological approach, including the research design, population, and sampling strategy. Malaysia affordable housing applicants and buyers form the core study population, and the sample size is determined using Taro Yamane's (1967) formula. The chapter also explains the development of the survey instrument, methods of data collection, and statistical techniques employed for analysis. Issues of validity, reliability, and ethical considerations are addressed to ensure the credibility of the study (Creswell & Creswell, 2018).

Chapter 4: Data Analysis and Findings presents the results derived from the survey. It begins with a demographic profile of the respondents, followed by descriptive statistics that outline housing preferences. The chapter then discusses the ranking of affordable housing attributes and employs inferential analysis to identify significant determinants of buyer priorities. These findings are compared against insights drawn from the literature review to highlight consistencies and divergences.

Chapter 5: Discussion and Conclusion synthesises the study's findings in light of the research objectives and theoretical frameworks. It outlines the theoretical implications for academic discourse as well as the practical implications for policymakers, developers, and the PR1MA programme. The chapter also discusses limitations of the study, provides recommendations for future research, and summarises the main contributions of the thesis.

Overall, this five-chapter structure ensures that the research progresses systematically, from the conceptual foundations to empirical findings and finally to practical recommendations, thereby presenting a coherent narrative that contributes both to academic understanding and real-world policy development.

CHAPTER 2

LITERATURE REVIEW

This chapter reviews the key theories, concepts, and empirical studies that form the foundation of this research. A literature review helps clarify what is already known, identify gaps, and show how the current study fits within existing work. The discussion begins with the theoretical basis of the study and continues with key constructs related to consumer behaviour and housing purchase decisions.

Relevant studies, particularly those focused on the Malaysian housing context, are examined to highlight consistent findings, contradictions, and areas needing further investigation. This review ultimately establishes the justification for the research framework and demonstrates how previous scholarship informs the study's direction and contribution.

2.1 Concept and Definition of Affordable Housing

The concept of "affordable housing" is widely discussed, and its definition often depends on local conditions. Broadly, it refers to decent-quality homes in suitable locations that households can pay for without placing too much pressure on their finances. International organisations emphasise that adequate housing is not only important for social wellbeing but is also recognised as a basic human right and a key part of sustainable urban growth (UN-Habitat, 2020). A common guideline suggests that housing is considered affordable when a household spends no more than about 30% of its income on rent, mortgage payments, and essential utilities (Stone, 2006; Gan et al., 2021).

However, many scholars stress that affordability should not be viewed purely through the lens of financial cost. For example, Mulliner and Maliene (2015) argue that housing affordability must also reflect location, accessibility to essential services, and the broader quality of life. In the same vein, Makinde (2014) suggests that a meaningful understanding of affordability should account for income distribution patterns, fluctuations in the housing market, and the degree of government support and intervention.

Affordable housing has become a pressing issue in Malaysia as urbanisation accelerates, property prices rise, and the needs of middle- and lower-income households grow. DOSM classifies households into B40, M40, and T20, with the B40 and lower M40 most affected by affordability pressures (DOSM, 2023).

Government policies try to link affordability to both house prices and household incomes. The National Housing Policy (2019–2025) sets benchmarks to help households below the national median income access affordable homes. A key measure is the Median Multiple Index, which compares median house prices with median household incomes. A ratio above 3.0 signals unaffordability, yet Malaysia's ratio has stayed above 4.0, highlighting ongoing structural challenges (KRI, 2015; 2019).

To ease these pressures, the government has introduced schemes such as PR1MA, Rumah Mampu Milik, and PPA1M. PR1MA aims to provide reasonably priced, good-quality homes, generally between RM100,000 and RM400,000, for households earning RM2,500 to RM15,000 monthly, making it especially relevant to the M40 group (PR1MA, 2022).

Overall, while international debates on affordable housing often stress the importance of balancing cost with quality of life, the Malaysian experience places stronger emphasis on aligning affordability with income classifications and targeted housing policies. In this way, government-driven schemes such as PR1MA play a central role in supporting homeownership opportunities for both middle- and lower-income groups (PR1MA Corporation Malaysia, 2022).

2.2 The Evolution and Development of Affordable Housing

The idea of "affordable housing" has changed over time as economic and social conditions have evolved. Early approaches typically used simple measures such as the "30% of income" rule, which assumes housing is affordable if it costs less than a third of household earnings. However, scholars have highlighted the weaknesses of this narrow view. Hulchanski (1995) noted that relying only on cost-to-income ratios can be misleading, while Stone (2006) introduced the residual income approach, which asks whether households still have enough money for basic needs after paying for housing. Gan and Hill (2009) further argued that affordability is multidimensional, shaped not only by price but also by location, housing quality, accessibility, and spatial factors. These perspectives show that affordability is not just a financial issue but is closely tied to social and spatial realities.

Policy responses have also evolved alongside these debates. From the 2000s onwards, high-income countries often turned to inclusionary planning, subsidies, rental assistance, and mixed-income developments as strategies to reduce housing pressures (Gurran & Phibbs, 2015). In contrast, many low- and middle-income nations experimented with site-and-service schemes, microfinance for housing, incremental building, and formalising land tenure to expand access (UN-Habitat, 2011). More recently, affordable housing has been linked to broader urban policy objectives, such as sustainability, resilience, and social inclusion (Rowley & Ong, 2012).

Malaysia's housing story reflects some of these global currents but also follows its own trajectory. In the decades after independence, the government played a dominant role, particularly under the New Economic Policy (NEP), with public housing provision closely tied to social goals like poverty reduction and reducing inequality (Salleh, Yusof, & Johari, 2011). In the 1970s and 1980s, low-cost housing and rental schemes were prioritised to meet pressing needs among low-income urban families.

By the 1980s and 1990s, Malaysia began shifting more responsibility for housing provision to the private sector, while the government focused on regulation, land allocation, and incentives (Shuid, 2016). Although developers were required to include low-cost units, long-standing issues such as poor locations, limited infrastructure, and inconsistent quality persisted (Salleh et al., 2011). As urbanisation accelerated in the 2000s and property prices climbed, affordability challenges spread beyond the B40 group to the M40, who increasingly struggled to secure homes in the private market (Hashim, 2010; Tan, 2013).

Rising pressure on middle-income families led the government to introduce programmes like PR1MA in 2011, along with various state initiatives. PR1MA was designed to provide well-built, fairly priced homes in urban areas for the M40, helping reduce long commutes and improve liveability (Cagamas, 2019; Tan, 2013). The National Housing Policy 2018–2025 later broadened the idea of affordability to include habitability, sustainability, and accessibility (KPKT, 2021).

Despite these efforts, structural challenges persist. Issues such as unsold units, poor location choices, limited financing access, and projects built far from jobs and essential services continue to undermine affordability goals (NAPIC, 2021; Hui, 2024). Research also shows that buyers consider far more than price, placing strong emphasis on safety, transport access, build quality, and nearby amenities (Goh, Yeow, & Low, 2019; Wahab & Abdul-Aziz, 2019).

Maslow's hierarchy of needs helps explain why these factors matter. Housing fulfils basic shelter and safety needs, but also supports belonging, stability, and self-esteem. PR1MA, for example, aims to make homeownership attainable while improving community connection through better location planning (PR1MA, 2022; Hashim, 2010). In Malaysia, owning a home is also associated with personal achievement and upward mobility (Ong & Len, 2018), enabling households to pursue long-term goals once basic needs are met.

Overall, global shifts in housing policy, from state-led provision to market-driven approaches and now more integrated models, shed light on Malaysia's own strategies. PR1MA reflects efforts to balance affordability, quality, and liveability, though ongoing gaps show that supply must be better aligned with both economic realities and the social and psychological needs of households. These insights reinforce the idea that affordability is multidimensional and central to household wellbeing and national development.

2.3 Affordable Housing Policy, Initiatives, and Challenges in Malaysia

Affordable housing has remained a cornerstone of Malaysia's development framework for decades, reflecting the state's commitment to ensuring that households across different income groups have access to adequate shelter. Under the Twelfth Malaysia Plan (12MP) (2021–2025), the government pledged to deliver 500,000 affordable housing units nationwide. By the middle of 2024, approximately 346,417 units had been completed, representing about 69.3% of the intended target (Bernama, 2024). This achievement underscores Malaysia's progress in expanding housing supply, but it also reveals the persistent difficulties in meeting the growing demand for homes that are both affordable and liveable.

Among the government-linked initiatives, Perbadanan PR1MA Malaysia (PR1MA) has played a particularly important role. PR1MA was established with the goal of bridging the gap between private housing prices and the financial capacity of middle-income households, specifically the M40 group. By August 2024, PR1MA was overseeing 88 projects nationwide, comprising 54,137 housing units, of which 40,686 had been sold (PR1MA, 2024). Recognising that affordability extends beyond price, PR1MA has also introduced campaigns to make housing more accessible. For example, the Giga PR1MA Homes campaign launched in late 2024 offered a series of buyer-friendly incentives, including up to 120% financing, legal fee waivers, preferential loan rates, and smart home features designed to appeal to younger, tech-savvy households (The Star, 2024).

Accessibility concerns have been matched by growing emphasis on construction quality and overall liveability. Notably, most completed PR1MA projects, around 85%, have received QLASSIC quality certification, with some achieving scores above 80%, indicating efforts to ensure affordable homes meet reasonable standards of safety and durability (The Star, 2024). At the same time, the Ministry of Local Government Development has continued working to revive stalled and abandoned housing projects, which have long undermined buyer confidence and contributed to the stock of incomplete units (EdgeProp, 2023).

Even with these initiatives, affordability remains a major concern. Studies show that many B40 and lower M40 households still struggle to buy a home because property prices continue rising faster than wages (Lim et al., 2023). The problem is especially pronounced in fast-growing cities like Kuala Lumpur, Penang, and Johor Bahru, where strong demand has pushed prices beyond the reach of many buyers (Mustapa & Razib, 2023). This ongoing gap between income and housing costs highlights that affordability involves more than just the selling price.

Affordability should be viewed as more than just the price of a home. It also involves access to transport, services, community facilities, and overall liveability. Homes built far from cities, public transit, or job centres tend to be less appealing, even when priced affordably. Likewise, nearby schools, healthcare, and recreational spaces strongly influence buyer decisions, especially among families (Wahab & Abdul-Aziz, 2019). This shows that affordability must balance cost with quality-of-life factors, a point increasingly acknowledged in current policy discussions.

Beyond affordability, the market also faces issues of supply not matching actual demand. Although many affordable units have been produced, unsold or overhang properties remain a recurring problem. NAPIC (2021) reports that a significant share of these unsold units are within the “affordable” category, indicating that pricing alone does not ensure uptake. Poor locations, weak infrastructure, and limited amenities often reduce buyer interest, reinforcing the need to understand what households genuinely value when choosing a home.

Malaysia's approach to affordable housing has increasingly shifted from focusing solely on price to recognising the broader lived realities of households. For many Malaysians, a home is not just an asset, it represents security, belonging, and social mobility (Hashim, 2010). This perspective mirrors global discussions that link affordable housing to sustainability, resilience, and inclusivity (UN-Habitat, 2020).

Overall, initiatives like PR1MA show both progress and persistent gaps. While the government has expanded supply and improved housing quality, affordability is still limited by structural economic challenges, urban-rural differences, and mismatches between what is built and what buyers actually want. Affordability in Malaysia must therefore be understood holistically, taking into account price, location, accessibility, amenities, and overall quality of life. This multidimensional view is essential for understanding how households prioritise different housing attributes and sets the stage for deeper analysis of purchase decisions in the affordable housing sector.

2.4 Affordable Housing Demand and Supply Mismatch

Malaysia's affordable housing overhang has become a long-standing issue. NAPIC (2023) defines overhang units as completed homes that remain unsold for more than nine months after launch. Although demand for affordable housing remains strong, the country continues to record tens of thousands of unsold units each year, many of them within the "affordable" price band. This reflects a deeper structural mismatch between what is being supplied and what households need.

In 2023, more than 25,000 completed units were still unsold, with a large share priced below RM300,000 (NAPIC, 2023). Johor, Selangor, and Penang contributed the highest numbers. This is particularly concerning given that homeownership remains an important goal for B40 and M40 families (Tan, 2021). The fact that so many "affordable" homes remain vacant indicates that demand is not the issue; rather, the supply does not align with buyers' preferences or affordability levels.

On the demand side, many households struggle due to limited financial capacity. Stagnant wages, rising living costs, and slow income growth make homeownership difficult even for "affordable" units (BNM, 2019). Financing is a key barrier: in 2023, nearly 60% of loan applications from B40 and M40 buyers were rejected due to high debt levels and poor credit scores (BNM, 2023). Although schemes like MyDeposit and PR1MA's 110% financing help ease entry, strict lending rules continue to limit access to housing loans (Thuraiya et al., 2020).

On the supply side, developers often define affordability based on market price caps rather than what households can realistically pay. Hashim et al. (2019) note that units priced below RM300,000 may still exceed the budgets of many buyers. As a result, developers may meet affordable housing targets on paper, but the units produced do not necessarily align with the actual purchasing power of the intended groups (Bank Negara Malaysia, 2019).

Location is a major driver of Malaysia's housing overhang. Many affordable units are built on cheaper land in peripheral areas, far from jobs, transport, and essential services (Rahim & Li, 2022). Although this lowers development costs, it makes the homes less attractive to buyers who value convenience and quality of life, leaving many units unsold despite meeting official price criteria.

Policy and governance issues add to the problem. Thuraiya et al. (2020) highlight that weak coordination across federal, state, and local authorities often results in poorly planned projects. Developers may meet affordable housing quotas, but the units delivered may be in unsuitable locations or misaligned with buyer preferences, widening the supply–demand gap.

Quality and liveability also shape buyer choices. Research shows that some affordable housing compromises on construction quality, layout, and community facilities, undermining buyer confidence even when prices are lower (Tan, 2021). This reflects a broader shift in how households judge affordability, considering not just price, but also accessibility, comfort, and long-term suitability (Rahim & Li, 2022).

Overall, the overhang problem highlights a clear mismatch: many families struggle to buy homes, yet large numbers of “affordable” units remain unsold. This suggests that increasing supply alone is not enough. As Bank Negara Malaysia (2019) argues, affordability should be tied to median household income. Likewise, Rahim and Li (2022) emphasise the need for demand-driven planning that considers location, amenities, and liveability.

In essence, Malaysia’s overhang issue stems from building homes that do not match what households can afford, want, or access. Addressing this requires redefining affordability, improving financing, prioritising strategic locations, and ensuring quality in design. Without these changes, the paradox of unmet demand and unsold units is likely to continue.

2.5 Introduction to Purchase Decision Theory

Buying a home, especially in the affordable segment, is a complex and significant decision. Beyond financial capacity, buyers consider factors such as location, construction quality, developer reputation, and the surrounding environment. In Malaysia, affordable housing remains a key national concern as urbanisation and rising property prices persist. Understanding what shapes purchase intention is essential for policymakers and developers to better match housing supply with actual buyer needs.

To explain these decision-making processes, researchers have turned to a variety of behavioural theories. One of the most widely applied is the Theory of Planned Behaviour (TPB) developed by Ajzen (1991). The TPB framework highlights three key factors, attitudes, subjective norms, and perceived behavioural control, that together shape behavioural intentions. In the context of affordable housing, this model is useful because it considers not only a buyer’s personal evaluation of housing options but also the influence of social expectations and perceived external constraints such as financing and eligibility.

This chapter, therefore, reviews the literature on housing purchase decisions through the lens of TPB, with a particular focus on Malaysia. The discussion begins with a background on affordable housing in the country, followed by an overview of major decision-making theories. It then highlights empirical research on purchase intentions, the integration of TPB with housing attributes, and the gaps that remain in the literature. The review concludes with the development of a conceptual framework to guide this study.

Earlier studies of consumer decision-making in housing were largely grounded in economic and psychological perspectives. Utility Theory and Rational Choice Theory, for instance, framed decision-making as a process where individuals weigh costs and benefits to maximise satisfaction (Simon, 1955). While useful, such models have been criticised for oversimplifying the highly complex and emotionally charged nature of housing decisions, which often involve long-term commitments and lifestyle trade-offs.

Later approaches, such as Multi-Attribute Utility Theory (MAUT) extended this logic by recognising that buyers evaluate housing options across several attributes, including location, price, design, and amenities (Fishbein & Ajzen, 1975). However, these models remained limited in their ability to account for the social influences and normative pressures that shape housing choices.

The Theory of Reasoned Action (TRA) introduced by Fishbein and Ajzen (1975) addressed this gap by incorporating the roles of attitudes and subjective norms in predicting intentions. Nonetheless, TRA assumes that individuals have complete control over their decisions, which does not accurately reflect the constraints faced by prospective homebuyers, particularly in the affordable housing segment, where financing and regulatory restrictions are common.

Building on TRA, the Theory of Planned Behaviour (Ajzen, 1991) introduced the concept of perceived behavioural control (PBC), acknowledging the reality that decision-making is shaped not only by intentions but also by a person's sense of ability and external limitations. This addition makes TPB especially relevant in the housing context, where factors such as access to credit, eligibility for schemes, and family responsibilities may determine whether an intention can translate into actual purchase behaviour.

Due to its adaptability and strong empirical support across different fields, TPB has become one of the most widely applied frameworks for studying purchase intentions, including in the housing sector. By integrating psychological, social, and structural factors, TPB offers a more holistic understanding of why and how households make one of the most significant financial decisions of their lives.

2.6 Theory of Planned Behaviour (TPB)

The Theory of Planned Behaviour (TPB), introduced by Ajzen (1991), has become one of the most widely applied frameworks for understanding complex decision-making processes, including housing purchases. At its core, the theory argues that an individual’s intention to act is shaped by three interrelated factors: attitude toward the behaviour, subjective norms, and perceived behavioural control. Together, these factors help explain why different buyers prioritise housing attributes such as price, location, or quality in distinctive ways.

Attitude toward the behaviour refers to how positively or negatively a person evaluates the idea of purchasing a home. This evaluation is often based on personal beliefs about potential benefits, such as security, comfort, and long-term investment value, as well as possible drawbacks like financial strain or restrictive mortgage commitments (Ajzen, 1991). In the context of affordable housing, attitudes can be particularly influenced by perceptions of value for money and whether ownership represents an important step toward upward mobility.

Subjective norms capture the influence of social pressures and expectations. According to Ajzen (1991), individuals often look to family, peers, and wider cultural values when making important life decisions. In Malaysia, where homeownership is closely tied to notions of stability and social recognition, family preferences, such as choosing a development close to relatives, community ties, or reputable developers, strongly influence the decision-making process (Tan, 2013).

Perceived behavioural control (PBC) reflects how much control individuals feel they have over buying a home. This includes financial considerations, such as the ability to secure a loan or manage monthly repayments, as well as practical barriers like access to information and bureaucratic processes (Ajzen, 1991). When individuals believe they possess the necessary resources and capabilities, their intention to purchase is more likely to translate into actual behaviour.

Overall, the TPB framework suggests that housing purchase intentions are not solely a matter of financial calculation but are shaped by a broader mix of psychological, social, and contextual factors. In other words, the decision to buy a home is guided not only by personal attitudes and financial capability but also by cultural norms and perceptions of control. This perspective makes TPB especially useful for affordable housing research, where external constraints and social influences often play decisive roles.

2.7 Applications of TPB in Purchase Intention Research

In real estate research, the Theory of Planned Behaviour (TPB) has been widely adopted to explain housing purchase decisions, willingness to pay, and preferences for specific attributes. For instance, Chen and Tung (2014) combined TPB with the Value-Belief-Norm (VBN) theory to examine how environmental values shape consumer intentions. Their findings suggest that when individuals hold strong pro-environmental beliefs, they are more inclined to eco-friendly housing choices, which underscores the growing importance of sustainability in shaping home-buying behaviour.

Building on earlier behavioural theories, Taylor and Todd (1995) expanded the scope of the Theory of Reasoned Action (TRA) by introducing the Decomposed Theory of Planned Behaviour (DTPB). According to their study, this framework was useful in contexts where technology adoption plays a role, offering a more detailed understanding of how attitudes, norms, and control factors influence behaviour. While developed in a different domain, the DTPB has since been applied in housing studies, showing its versatility across sectors.

In Malaysia, Tan and Wee Lee (2015) used a modified TPB model to study intentions to buy green homes and found that attitudes toward sustainability, perceived value, and even self-identity strongly shaped buyer behaviour. Their work showed that psychological factors can matter just as much as price or location. Studies on Malaysian millennials expanded the TPB further by adding knowledge of green practices, fair pricing, and value perceptions, revealing that awareness and perceived fairness significantly influence purchase intentions.

Other Malaysian studies support this broader view. Research in the Klang Valley combined TPB with Norm Activation Theory and showed that environmental awareness and personal moral norms strongly affect green home-buying decisions. International findings echo this pattern: Judge et al. (2019) in Australia identified attitudes and perceived behavioural control as key predictors of sustainable housing investment, while Tan et al. (2018) in Singapore found that social norms played a major role in decisions about high-density housing.

Overall, these studies illustrate the flexibility of TPB in explaining housing decisions across different contexts. By incorporating psychological and social factors, not just economic ones, TPB helps clarify why buyers prefer certain housing attributes and how attitudes, social expectations, and perceived control shape home-buying intentions.

2.8 Housing Attributes and Purchase Decisions

Homebuying decisions tend to involve far more than just financial calculations. While price remains a major concern, studies show that buyers also weigh factors such as location, neighbourhood quality, accessibility, and the reputation of developers (Judge et al., 2019). This suggests that housing decisions reflect a mix of practical needs, lifestyle goals, and perceptions of long-term value rather than purely economic considerations.

International research further highlights how different settings shape buyer priorities. In China, location and access to public transport are key determinants, driven by rapid urban growth and the need to remain connected to employment centres (Wang & Li, 2019). In Australia, however, buyers place heavier emphasis on housing quality and access to schools, healthcare, and community amenities that contribute to overall liveability (Burke & Hulse, 2010). These examples show how cultural and geographic contexts influence what households value most.

Malaysian studies echo this multidimensional view. Using an extended Theory of Planned Behaviour (TPB) model, Ho et al. (2019) found that younger urban buyers consider structural features, location, and developer image alongside affordability. Similar findings by Mustapa and Razib (2023) show that while cost matters, neighbourhood safety, accessibility, and community atmosphere also strongly shape the choices of young professionals in Kuala Lumpur.

Interestingly, research in Penang by Lim, Olanrewaju, Tan, and Lee (2023) revealed that attributes such as location, accessibility, and quality were valued just as highly as financial considerations, further supporting the argument that affordability cannot be understood purely in monetary terms. Similarly, Alias et al. (2021) highlighted the social dimensions of affordable housing, noting that community cohesion, social interaction, and neighbourhood safety were pivotal factors in buyer preferences. These findings suggest that Malaysian households consider housing not only as a financial investment but also as an environment that shapes their daily lives and social well-being.

Differences between urban and rural homebuyers in Malaysia reveal additional layers in housing preferences. Research shows that urban buyers in places like Kuala Lumpur and Penang prioritise accessibility, lifestyle amenities, and neighbourhood security, factors shaped by dense environments, heavy traffic, and heightened safety concerns (Lim et al., 2023; Mustapa & Razib, 2023). Rural buyers, however, tend to emphasise affordability and space, reflecting the lower cost of land and different lifestyle needs. Although rural communities traditionally place less weight on access to city-level amenities, ongoing development and improved infrastructure are gradually influencing these priorities.

Comparative research across Asia shows that housing decisions are shaped by a mix of financial limits, social expectations, and cultural norms. In Singapore, social pressure and collective norms strongly influence choices in high-density living environments (Tan et al., 2018). Studies in India indicate that while affordability still leads most decisions, neighbourhood safety and environmental quality are becoming more important as cities grow (Kumar & Sinha, 2016). Evidence from Thailand further shows that family expectations and multigenerational living continue to guide housing preferences alongside price considerations (Phang, 2019).

Overall, these findings point to the complex and context-specific nature of housing choices. Malaysian buyers similarly weigh affordability together with non-financial aspects such as location, quality, and community features (Hashim, 2010; Olanrewaju et al., 2020). Comparisons with neighbouring countries suggest that although financial constraints are universal, the influence of social norms, cultural values, and lifestyle expectations varies widely. This underscores the need for affordable housing policies that address both economic realities and the broader social and cultural contexts in which households make decisions.

2.8.1 The Significance of Housing Cost

Housing cost is a key factor influencing purchase intention, especially in the affordable segment. Buyers consider not only the purchase price but also long-term commitments such as mortgage payments, maintenance costs, and overall value for money (Chen, 2023; Levrini et al., 2021). These financial factors shape household decisions by limiting or enabling their ability to pursue preferred housing options (Fetter, 2011).

Within the Theory of Planned Behaviour (TPB), affordability concerns can be understood as operating through the three core constructs of attitude, subjective norms, and perceived behavioural control (Ajzen, 1991). For example, buyers' attitudes toward homeownership are strongly shaped by financial evaluations, such as whether a property is viewed as a worthwhile investment or, conversely, as a potential financial burden. Similarly, subjective norms may emerge when family members or peers emphasize financial prudence, encouraging buyers to prioritise affordability and avoid overstretching their budgets. Most importantly, perceived behavioural control (PBC) is closely tied to financial capacity, since buyers' confidence in securing loans, meeting down-payment requirements, and managing future repayments significantly influences whether they perceive homeownership as realistically attainable.

Affordability challenges are especially pronounced when the gap between household income and the costs of down payments and loan instalments widens. This issue disproportionately affects first-time buyers and households in the middle- and lower-income brackets. In Malaysia, studies consistently highlight that housing prices and financing remain among the most pressing concerns for potential buyers (Hashim, 2010; Zulkifli, 2023). Even when attractive features such as location or amenities are present, high costs can override positive attitudes and discourage purchase intentions (Fetter, 2011).

Research further indicates that upfront costs, such as down payments, are more prohibitive than small differences in monthly instalments. This explains why policies and schemes that target initial affordability, such as down-payment assistance or enhanced financing options, have gained prominence in both policy and consumer discourse (Collins et al., 2013; Ortiz et al., 2018). However, stringent lending requirements and weak credit profiles continue to undermine access for many households, illustrating the strong interplay between financial systems and buyers' perceived behavioural control (Bank Negara Malaysia, 2019; Zhao, 2023).

At the same time, buyer characteristics such as age, income, and risk preferences influence how affordability is perceived. Younger or first-time buyers often place greater emphasis on overcoming down-payment hurdles, while wealthier households may be less constrained by cost and more focused on lifestyle-related aspects such as location and amenities (Zulkifli, 2023; Cheam, 2023). This variation highlights how affordability concerns are filtered through different socio-demographic contexts, ultimately shaping attitudes and perceptions of control in line with TPB.

Taken together, these insights demonstrate that housing costs are not simply an economic barrier but are deeply embedded within the psychological and social processes outlined by the TPB. Understanding affordability in this way provides a more holistic perspective on why cost remains central in housing purchase decisions, while also clarifying how attitudes, social pressures, and perceived capabilities interact to influence buyer intentions in Malaysia's affordable housing market.

2.8.2 Location

Location remains one of the most influential determinants in evaluating affordable housing. Buyers often favour areas near workplaces, public transport, and key services because these reduce travel time and improve daily convenience (Lim et al., 2023; Wang & Li, 2019). Family expectations can also shape these choices, as households may prefer to stay close to schools, extended relatives, or familiar neighbourhoods (Tan & Razib, 2023). When homes are situated far from amenities or job centres, longer commutes can raise living costs and reduce buyers' sense of control in the decision-making process (Rahim & Li, 2022).

Economic theory has long recognised these trade-offs: households balance housing costs with the benefits of accessibility (Alonso, 1964; Rosen, 1974). Modern research shows the same pattern: homes near jobs and transit not only have higher value but also sell more quickly because they offer practical savings in transportation and time (Cervero, 2002). This is especially important for middle- and lower-income groups, where reduced travel expenses can significantly enhance affordability.

Malaysian studies consistently show that accessibility to employment areas and transport networks is a major driver of housing satisfaction and purchase intention, particularly in urban settings where commuting costs are high (Hashim, 2010; Tan, 2012).

2.8.3 Neighbourhood Quality

Neighbourhood quality is another important dimension of location, as buyers often consider safety, school standards, and overall community cohesion when weighing housing options. These elements signal both livability and long-term value (Glaeser, 2011). For those seeking affordable housing, such neighbourhood traits can be decisive. Even competitively priced units may be unattractive if the area is perceived as unsafe, poorly serviced, or lacking basic amenities.

Research shows that social cohesion and safety strongly shape housing preferences, underscoring the importance of neighbourhood conditions in driving demand (Alias et al., 2021). Preferences also vary across buyer groups: higher-income households may look for lifestyle advantages, while first-time and lower-income buyers tend to prioritise security and essential infrastructure. Demographic factors such as family size further influence these choices, particularly when schools and child-friendly facilities are involved (Levrini et al., 2021).

2.8.4 The Significance of Developers' Reputation

The reputation of a housing developer is often an important factor in how buyers assess affordable housing options. In Malaysia, where issues like construction delays and abandoned projects occasionally occur, many buyers view a developer's track record as a signal of reliability and reduced risk (Yap et al., 2020). Well-established developers tend to generate more positive attitudes because their brand is associated with better workmanship, timely completion, and fewer uncertainties (Ho et al., 2019). A strong reputation also enhances buyers' sense of control by easing concerns about financial loss or project failure, problems that have previously weakened market confidence (Alias et al., 2021; Hashim, 2010).

Reputation also shapes market behaviour more broadly. Studies describe this as a "trust premium," where reputable developers experience higher demand because buyers feel safer committing to their projects (Zhang et al., 2023). Word-of-mouth plays an important role as well, since recommendations from friends and family often influence subjective norms and guide buyers' final decisions (Tan & Razib, 2023; Alias et al., 2021).

The extent to which buyers depend on reputation differs across groups. First-time buyers, risk-averse individuals, and those less familiar with property markets tend to rely more heavily on brand credibility (Yap et al., 2020), while more experienced buyers may prioritise concrete factors such as price, location, or accessibility.

A developer's credibility and track record shape both attitudes and perceived behavioural control. Reputable developers boost positive attitudes by signalling quality and reliability, and they also increase buyers' sense of control by reducing worries about delays or project failures (Ho et al., 2019). Social networks further reinforce these perceptions, as word-of-mouth and peer recommendations can strengthen trust, or raise doubts, about particular developers (Alias et al., 2021).

Taken together, these factors demonstrate that housing purchase intentions are shaped not only by objective attributes but also by the psychological and social processes embedded in the TPB. Attitudes reflect evaluations of attributes such as cost, quality, and location; subjective norms capture social expectations regarding desirable neighbourhoods or developer credibility; and perceived behavioural control reflects financial capability, accessibility, and trust in the transaction. This multidimensional view helps explain why certain affordable housing projects face low demand despite seemingly meeting price criteria, while others attract strong interest due to alignment with lifestyle, social, and psychological expectations.

2.8.5 The Significance of Built-Up Area

The size or built-up area of a home remains a key factor in housing decisions, especially within the affordable housing market. Alongside price, location, and amenities, households often see unit size as central to everyday comfort and long-term usability. Larger homes generally offer greater utility and command higher market value (Malpezzi, 2003; Rosen, 1974), making space an important consideration for families with limited budgets.

Studies also show that buyers are willing to pay more for extra space, although the added value decreases as the unit becomes larger,a reflection of diminishing marginal utility (Goodman & Thibodeau, 1998). This means even small increases in floor area can significantly enhance the appeal of smaller units, improving buyer willingness to pay.

Affordability is shaped not just by the size of a home but by how well that space is planned and maintained. Many households judge value by long-term costs such as utilities and upkeep (Zeithaml, 1988). For lower-income groups, smaller yet efficiently designed units can be more sustainable because they reduce monthly operating expenses (Collins et al., 2013; Ortiz et al., 2018). This highlights the need for developers and policymakers to pair adequate unit size with practical layouts and cost-saving features.

Space preferences also vary across cultural and demographic groups. Larger or multigenerational families generally require more room (Levrini et al., 2021), while Malaysian studies report that families with children prefer bigger units, whereas younger buyers tend to prioritise affordability and location (Hashim, 2010; Tan, 2012). Interior design can further influence how spacious a unit feels; open plans and multifunctional layouts often make smaller homes seem more usable (Yap et al., 2020). Some research even suggests that perceived spaciousness matters more to satisfaction than actual floor area (Goodman & Thibodeau, 1998).

Market conditions add another layer of complexity. In central urban areas, buyers may accept smaller units for better access to jobs and amenities, while suburban markets often favour larger homes because land costs are lower. Flexible and adaptable layouts allow developers to meet the preferences of different buyer groups (Yap et al., 2020). Overall, built-up area remains a key factor in affordable housing decisions, as it shapes perceptions of utility and comfort.

2.8.6 The Significance of Layout Design

Layout design plays a major role in how buyers judge the usability and comfort of residential spaces. While floor area defines the amount of space available, the layout determines how effectively that space can be used. Elements such as room arrangement, circulation, and access to natural light often shape buyers' perceptions of functional quality and overall liveability (Goodman & Thibodeau, 1998; Rosen, 1974). A practical layout can therefore increase comfort and value for money, making it a key factor in housing decisions.

Research shows that efficient layouts are especially important in affordable housing. Compact units can feel more liveable when spaces are organised to minimise waste, support privacy, and accommodate flexible uses, including work-from-home needs (Ortiz et al., 2018; Yap et al., 2020). Features that maximise daylight and ventilation also help reduce energy costs, which is critical for lower-income households. Built-in storage and multifunctional areas further reduce renovation expenses and enhance long-term utility (Zeithaml, 1988).

Layout preferences differ across buyer groups. Families tend to favour separated private areas and ample storage, while younger buyers may prioritise open or adaptable spaces that support social interaction (Levrini et al., 2021; Tan, 2012). Offering varied layout options allows developers to appeal to a wider demographic.

Scholars emphasise the need to assess layout using both objective criteria (such as usable area and circulation efficiency) and subjective perceptions of flow and satisfaction (Baker et al., 2022; Goodman & Thibodeau, 1998). Considering both provides a fuller understanding of how layout influences purchase intentions.

Overall, layout design strongly shapes perceived liveability, comfort, and value. In the affordable housing sector, thoughtful layouts can substantially enhance quality without raising costs, underscoring their importance for housing developments.

2.8.7 The Significance of Security

Security and personal safety represent some of the most influential factors shaping housing preferences, particularly within Malaysia’s affordable housing sector. Concerns about crime, inadequate lighting, and insufficient neighbourhood security frequently emerge as key issues affecting residents’ satisfaction and housing choices (Husin et al., 2022–2023; Raji et al., 2016). In several low-cost developments, residents have reported feeling unsafe in common areas or when walking alone at night, often due to poor surveillance and limited police visibility (Raji et al., 2016). These concerns not only influence daily comfort but also shape perceptions of neighbourhood quality and long-term housing desirability.

Recent studies have provided more nuanced insights into how residents evaluate safety in their housing environments. For instance, Ismail et al. (2023) found that lower-income households tend to prioritise both tangible security measures, such as closed-circuit television (CCTV) surveillance, gated entry systems, and controlled access, and intangible social factors, including neighbour trust, community cohesion, and effective property management. These findings align with broader research showing that safety and neighbourhood security consistently rank alongside price, location, and design among the top determinants of housing purchase decisions across income groups (Zulkifli & Ismail, 2023).

Furthermore, satisfaction among residents in low-cost housing has been shown to correlate strongly with their perceptions of safety. Husin et al. (2022–2023) observed that visible security risks, such as poor lighting, broken locks, or signs of vandalism, undermine residents’ sense of comfort and reduce housing retention rates. In contrast, visible efforts to maintain order, provide surveillance, and support community engagement significantly enhance satisfaction and perceived housing quality.

Taken together, these findings highlight that security influences purchase decisions through several interconnected dimensions. The first involves subjective perceptions of safety, such as trust in neighbours, freedom from fear of crime, and confidence when walking outdoors at night. The second dimension concerns physical security infrastructure, including fencing, cameras, and gated access points, which provide visible deterrence and reassurance. The third relates to institutional and governance factors, for example, regular police patrols, active resident associations, and responsive property management, which together cultivate a sustained sense of order and safety.

For affordable housing buyers, the balance between these security needs and financial constraints is particularly delicate. While safety features are highly valued, affordability concerns often limit the extent to which buyers can pay for enhanced security systems. As such, integrating both objective measures (e.g., crime data, physical safeguards) and subjective measures (e.g., perceived safety, satisfaction with security provisions) into housing research provides a more comprehensive understanding of how individuals make purchase decisions under constrained budgets. Such an approach can guide policymakers and developers in designing safer, more liveable, and socially cohesive affordable housing environments that improve both uptake and long-term resident satisfaction.

2.8.8 The Significance of Quality

Housing quality is a central determinant in home-buying decisions, encompassing construction standards, materials used, workmanship, durability, and overall finishing. The perceived quality of a dwelling significantly shapes buyers' evaluations by influencing how they value the property, their perception of risk, and their expectations of long-term satisfaction and costs. As Ajzen's (1991) theory of planned behavior suggests, attitudes shaped by quality perceptions can guide purchasing intentions, as positive impressions foster stronger commitment to buy. Similarly, consumer behavior research emphasizes that perceived quality is closely linked to perceived value and purchasing behavior (Zeithaml, 1988).

Empirical evidence supports that homes constructed with superior materials and craftsmanship tend to command higher market prices and sell more quickly (Malpezzi, 2003; Rosen, 1974). Buyers often view quality as a proxy for reliability, comfort, and durability, qualities that contribute not only to immediate liveability but also to long-term asset appreciation. In cases where buyers have limited access to firsthand information, such as pre-construction or "off-plan" purchases, concerns about construction quality become particularly pronounced. Under these conditions, developer reputation, model units, and previous project track records serve as important cues for assessing expected quality (Aslan & Aksu, 2021; Goodman & Thibodeau, 1998).

Quality perceptions also affect confidence in future maintenance and repair costs. Buyers frequently factor in the likelihood of defects and the expenses associated with rectifying them when evaluating affordability. Poor workmanship or low-quality materials can deter purchase decisions, even when pricing appears competitive (Ortiz et al., 2018). For low- and middle-income buyers, higher construction quality may outweigh marginal improvements in location or size, as the avoidance of future repair costs provides long-term financial stability (Hashim, 2010).

Beyond technical or structural aspects, subjective perceptions of quality play a vital role in shaping satisfaction and trust. Studies indicate that post-purchase satisfaction, word-of-mouth recommendations, and overall confidence in the housing market are significantly influenced by how residents perceive build quality and how effectively defects are addressed (Yap et al., 2020). In instances of construction delays or substandard delivery, trust-building measures, such as escrow systems, warranties, and transparent communication, can mitigate perceived risks and strengthen purchase intentions (Aslan & Aksu, 2021).

Differences in buyer profiles also affect how quality is evaluated. First-time buyers and risk-averse households generally place greater emphasis on developer reliability and visible quality assurances, while investors may prioritize potential yield and location advantages (Levrini et al., 2021). Cultural and lifestyle factors further shape what constitutes "quality," with preferences varying from structural durability to the aesthetics of interior finishes. Consequently, any robust assessment of housing quality should combine objective indicators (e.g., material standards, defect frequency, energy efficiency) with subjective indicators (e.g., buyer satisfaction, perceived workmanship).

From a policy perspective, ensuring and signalling quality in affordable housing is as crucial as maintaining price affordability. Regulatory interventions, such as mandatory construction standards, third-party quality audits, and efficient complaint-handling mechanisms, can help reduce buyer uncertainty and strengthen confidence in the affordable housing market. Ultimately, housing quality functions both as a signal of value and a mechanism for risk reduction, underscoring its importance as a key explanatory factor in models of affordable housing purchase intention and policy design.

2.8.9 The Significance of Policies and Financial Support

Government incentives and financial support significantly influence decisions to purchase affordable homes. In Malaysia, initiatives such as PR1MA and Rumah Selangorku aim to ease financial burdens for lower- and middle-income groups, reflecting ongoing efforts to tackle affordability challenges (Hashim, 2010). Comparable measures, subsidies, mortgage guarantees, and down-payment assistance, are used internationally, with evidence showing that easier credit access can encourage younger households to buy earlier (Fetter, 2011). However, such policies require careful management; the UK's Help-to-Buy scheme, for example, improved mortgage access but contributed to rising prices in some areas (BBC News, 2020), highlighting the risks of increasing demand without sufficient supply.

Research also suggests that financial support works best when paired with stronger planning and regulatory measures. Loan-to-value limits, property taxes, and land-use rules all shape market conditions, and subsidies alone may have limited impact if supply remains tight (Zhao, 2023).

In Malaysia, initiatives such as PR1MA, Rumah Selangorku, MyDeposit, and MyHome have expanded access but still face hurdles, including strict eligibility, limited availability, and administrative delays (Abidin, 2019; Nursal et al., 2019). Even so, financial aid can increase buyer confidence by lowering perceived risks and signalling government oversight, important in markets where delays or abandoned projects occasionally occur (Aslan & Aksu, 2021). The benefits vary by group: first-time or financially cautious buyers tend to respond most to these incentives, while others may prioritise factors like location or lifestyle.

2.8.10 Liveability

Beyond structural quality, liveability captures the day-to-day experience of residents. Factors such as internal layout, available space, neighbourhood safety, and nearby facilities influence not just attitudes but also subjective norms, since families and peers often stress the importance of safety, child-friendliness, and a supportive community environment (Alias et al., 2021). Liveability can also affect perceived control: a project with accessible amenities and functional spaces makes buyers feel more capable of sustaining a comfortable lifestyle within their means.

2.9 Housing Attributes in the Theory of Planned Behaviour (TPB) Framework

In the real-world context, housing purchase decisions are rarely determined by a single factor; instead, buyers consider a combination of factors. When analysed through the Theory of Planned Behaviour (TPB), these attributes can be understood not only as practical considerations but also as elements that shape attitudes, subjective norms, and perceived behavioural control (Ajzen, 1991).

Recent housing studies have extended the TPB by linking specific housing attributes to its core constructs: attitude, subjective norms, and perceived behavioural control (PBC). This approach provides a structured framework to understand how property features indirectly influence homebuyers' intentions to purchase.

- Attributes and Attitude: Locational advantages, interior design, and neighbourhood amenities shape a buyer's belief about a home's desirability. When these attributes are viewed positively, they foster favourable attitudes that enhance purchase intention.
- Attributes and Perceived Behavioural Control: Financial considerations, including housing affordability, financing options, and mortgage availability, directly influence how much control buyers feel they have over purchasing. Initiatives such as flexible financing schemes or government subsidies improve perceived control and, subsequently, intention to buy.
- Attributes and Subjective Norms: Socially salient factors, such as the developer's reputation or the prestige of a neighbourhood, affect the perceived social acceptability of a purchase. These attributes contribute to normative pressures that shape buying behaviour.
- Indirect Pathways: Certain housing attributes influence purchase intention through intermediary TPB constructs. For instance, improved affordability can strengthen perceived control, which in turn boosts purchase intention. Likewise, a prime location may enhance positive attitudes toward the property, further increasing the likelihood of purchase.

Empirical studies reinforce these relationships. Ho et al. (2019) demonstrated that locational factors significantly influence both attitudes and purchase intentions among Malaysian homebuyers. Likewise, recent findings indicate that financial support mechanisms under the PR1MA programme have positively influenced perceived behavioural control by reducing affordability barriers and increasing buyer confidence (PR1MA, 2024).

In summary, Malaysian homebuyers consider more than just affordability when making purchasing decisions. While price remains important, intangible factors such as developer reputation, brand credibility, and social perception significantly affect attitudes and perceived control over purchase decisions. Integrating these variables within the TPB framework offers a more holistic understanding of the factors driving housing demand and provides valuable insights for policymakers and developers seeking to enhance buyer confidence in the affordable housing sector.

2.10 Research Gaps

Despite substantial academic attention, several notable gaps remain within the literature on housing purchase decisions and the Theory of Planned Behaviour (TPB).

Many studies tend to emphasise selected components of the TPB while overlooking how different attributes interact through mediation and indirect pathways (Ajzen, 1991; Ho et al., 2019). This limited focus limits full comprehension of how attitudes, subjective norms, and perceived behavioural control jointly shape purchase intentions.

On the other hand, there is a lack of research that prioritises or quantifies the relative importance of different housing attributes within TPB frameworks. Few studies employ structural equation modelling to evaluate which factors strongly influence behavioural intention (Zhang et al., 2023).

In recent years, the evolving policy landscape in Malaysia, including initiatives such as PR1MA housing, the widespread adoption of the QLASSIC quality certification system, and new financing mechanisms, has introduced changes that may alter buyer perceptions and priorities. However, these policy shifts have not been comprehensively assessed in the context of behavioural models (PR1MA, 2024).

Particularly, in the socio-economic context of Malaysia, variations among buyer segments have received limited scholarly attention. Differences between income groups (B40, M40, and T20), first-time versus repeat buyers, and urban versus rural populations are often acknowledged but rarely analysed in depth, leaving an incomplete picture of buyer diversity (Tan, 2012; Hashim, 2010).

In addition to the above, most existing studies examine the housing market in general rather than focusing specifically on the affordable housing segment of Malaysia. Given that this segment has distinct socio-economic dynamics and buyer motivations, a targeted investigation is necessary to capture its unique purchase priorities and decision-making patterns (Yap et al., 2020).

While much research explores purchase intention, fewer studies examine the transition from intention to actual buying behaviour,a crucial step in validating the predictive power of behavioural models (Ajzen, 1991).

Collectively, addressing these gaps would advance theoretical and empirical understanding of housing purchase behaviour, particularly in the affordable housing context.

2.11 Theoretical Framework

The Theory of Planned Behaviour (TPB), first introduced by Ajzen (1991), remains one of the most influential frameworks for explaining how individuals form intentions and make decisions. It suggests that a person's behaviour is guided by three main factors: attitude toward the behaviour, subjective norm (the influence of social expectations), and perceived behavioural control (the individual's sense of ability or resources to perform the behaviour). Together, these constructs help explain why people choose to act in certain ways, including how they approach major decisions such as buying a home.

Over time, scholars have noted that although the TPB offers a solid explanatory framework, it is most effective when tailored to the context being studied. Ajzen (2020) and subsequent researchers argue that incorporating situational or attribute-specific variables can strengthen the model's ability to capture real-world decision-making. In Malaysia's affordable housing landscape, for instance, home-buying intentions are shaped not only by individual attitudes and social influences but also by concrete factors such as price, location, unit size, design, construction quality, security, and the credibility of the developer (Tan, 2012; Yap, Tan, Loo, & Lee, 2020). These attributes shape how buyers assess value and negotiate trade-offs between affordability and desired living conditions.

By integrating these housing-related attributes as antecedents of attitude within an extended TPB model, researchers can capture a more realistic view of how homebuyers form their purchase intentions. The inclusion of perceived value further strengthens the framework, as it reflects how individuals balance perceived benefits against financial sacrifices. As Zeithaml (1988) noted, perceived value often determines satisfaction and willingness to buy. Empirical evidence also suggests that higher perceived value leads to stronger purchase intentions, especially in settings where affordability and financial limitations are critical (Levrini, Oliveira, & Freitas, 2021; Ortiz, Zimmerman, & Adler, 2018).

Building on these insights, the enhanced TPB framework for affordable housing integrates variables such as trust, perceived value, and housing attributes alongside the traditional TPB constructs. This approach maintains the model's core predictive logic while adapting it to the realities of Malaysia's housing environment, where buyers often weigh affordability against quality, risk, and social expectations. By doing so, the extended TPB offers a more comprehensive and context-sensitive understanding of purchase intentions, providing valuable implications for developers, policymakers, and researchers seeking to promote affordable housing ownership.

2.12 Extended Theory of Planned Behaviour Framework for This Study

While the Theory of Planned Behaviour (TPB) provides a strong foundation for understanding behavioural intentions, it has often been criticised for its limited ability to capture context-specific influences (Ajzen, 2020). Housing purchase decisions, particularly in the affordable housing market, are shaped by a combination of psychological, social, and economic factors that go beyond the original TPB constructs. To address this, many researchers have proposed extended TPB models that incorporate external variables, such as perceived value, trust, and product attributes, to improve predictive accuracy and contextual relevance (Ho, Ong, & Low, 2019; Levrini, Oliveira, & Freitas, 2021).

In this study, the TPB is extended by incorporating key affordable housing attributes that shape attitudes, subjective norms, and perceived behavioural control. Factors such as price and financing options, location, unit size and layout, construction quality, security, and developer reputation influence how buyers weigh a home's attractiveness and feasibility. For example, good build quality and a trustworthy developer can strengthen positive attitudes, while financial assistance and flexible loan schemes may enhance a buyer's sense of control over the purchase (Tan, 2012; Yap, Tan, Loo, & Lee, 2020).

The model also incorporates perceived value as a mediating factor between housing attributes and purchase intention. This reflects how buyers balance perceived benefits, such as comfort, location, or design quality, against the financial and psychological costs of purchase (Zeithaml, 1988). When buyers perceive greater value for money, their attitudes become more favourable, and their intention to purchase strengthens (Levrini et al., 2021; Ortiz, Zimmerman, & Adler, 2018).
Furthermore, trust is introduced as an additional construct, reflecting the importance of reliability, transparency, and developer reputation in reducing perceived risks (Aslan & Aksu, 2021). In markets such as Malaysia, where incomplete projects and quality issues have occasionally affected buyer confidence, trust plays a crucial role in converting intention into actual purchase behaviour. Trust not only reinforces

favourable attitudes but also enhances the perceived control individuals feel over the safety and success of their investment (Yap et al., 2020).

Overall, this enhanced TPB framework provides a more holistic understanding of purchase intention in the affordable housing context. By integrating both objective housing attributes and subjective psychological factors, the model bridges theoretical and practical dimensions of buyer behaviour. This approach allows for deeper insight into how Malaysian buyers, particularly within the low- and middle-income segments, evaluate trade-offs, form intentions, and ultimately decide whether to purchase an affordable home.

2.13 Conceptual Framework Development

This study builds on the extended Theory of Planned Behaviour (TPB) by incorporating key factors that shape affordable housing purchase intentions in Malaysia. While the original TPB (Ajzen, 1991) explains how attitude, subjective norms, and perceived behavioural control influence intention, it does not fully capture the broader contextual and psychological elements involved in real housing decisions. To address this, the framework adds housing attributes, perceived value, and trust as additional constructs that better reflect buyer behaviour in the affordable housing market.

2.13.1 Housing Attributes as Precursors to Attitude, Norms, and Control

In this framework, affordable housing attributes, such as price, location, accessibility, design and layout, security, construction quality, and developer reputation, are conceptualized as external antecedents that shape the three TPB dimensions. Prior research shows that these tangible features often serve as cues that influence consumers' attitudes and perceived behavioural control (Tan, 2012; Ho, Ong, & Low, 2019). For instance, affordability and access to financing can enhance an individual's sense of control over purchasing a home, while good location and design quality can strengthen positive attitudes toward ownership (Yap, Tan, Loo, & Lee, 2020).

2.13.2 Perceived Value as a Mediating Construct

Perceived value reflects the trade-off between the perceived benefits and the costs associated with purchasing a home (Zeithaml, 1988). In this model, perceived value mediates the relationship between housing attributes and attitude toward purchase. When buyers believe they are obtaining high value for money, through quality design, convenient location, or trustworthy developers, their overall attitude toward purchasing becomes more favourable (Levrini, Oliveira, & Freitas, 2021). This mediating role helps explain how objective housing features are transformed into subjective evaluations that guide purchase decisions.

2.13.3 Trust as a Contextual Moderator

Trust is included in the framework as a moderating factor that shapes how perceived value and attitude translate into purchase intention. In Malaysia, where delays and quality inconsistencies sometimes occur, trust in developers and public institutions is especially important (Aslan & Aksu, 2021). Higher trust strengthens buyers' confidence that promised benefits will be delivered, while low trust can undermine positive attitudes by amplifying perceived risks (Yap et al., 2020).

2.13.4 Core TPB Components

The core constructs, attitude, subjective norm, and perceived behavioural control, retain their central role within the model.

- Attitude represents the degree to which a buyer holds a positive or negative evaluation of purchasing an affordable home.
- Subjective norm captures the social influence from family, peers, and society that shapes purchase intention (Ajzen, 2020).

- Perceived behavioural control reflects buyers' confidence in their ability to overcome financial and procedural barriers in purchasing a home.

Together, these constructs predict purchase intention, which is the dependent variable of the model.

2.13.5 Integrative View of the Framework

Overall, the conceptual framework depicts a multi-layered process. Affordable housing attributes act as initial stimuli that influence perceived value, attitude, subjective norms, and perceived behavioural control. These, in turn, shape purchase intention, moderated by the level of trust buyers hold toward the developers or institutions. This integrated structure offers a more comprehensive understanding of decision-making among Malaysian affordable homebuyers, aligning psychological motivation with contextual realities.

CHAPTER 3

METHODOLOGY

This chapter outlines the methodological procedures employed to investigate the prioritisation of housing attributes and behavioural determinants affecting affordable housing purchase decision in Malaysia. The research methodology was carefully designed to align with the study's conceptual framework, which is grounded in the Theory of Planned Behaviour (TPB), and with the practical contexts in which Malaysian homebuyers make decisions.

This chapter presents the research design, sampling approach, instrumentation, data collection procedures, statistical techniques used, and ethical considerations. The methodological choices were informed by best practices in quantitative social research (Creswell & Creswell, 2018; Hair et al., 2019; Sekaran & Bougie, 2016) and are consistent with approaches commonly applied in housing preference and behavioural intention studies.

3.1 Research Design

A quantitative, cross-sectional survey design was adopted for this study. This design enabled the researcher to capture perceptions, attitudes, and intentions from a large pool of respondents at a single point in time, while allowing for the analysis of patterns of association among multiple variables. Cross-sectional surveys are frequently used in studies examining consumer preferences, affordability issues, and housing market perceptions (Hashim, 2010; Tan, 2012). They are also well aligned with TPB-based research, where psychological constructs such as attitude, subjective norm, and perceived behavioural control are typically measured via structured questionnaires (Ajzen, 1991; Armitage & Conner, 2001).

A quantitative design further supports objectivity and facilitates statistical examinations of relationships among key variables. This is particularly relevant for housing decision-making, where consumers often evaluate affordability, location, safety, and perceived future value in a structured manner (Othman et al., 2020; Wong, 2019). The use of numerical measures also enhances replicability and comparability with past housing studies.

3.2 Population and Sampling

The study targeted Malaysian adults aged 21 to 50 who are current or potential buyers of affordable housing. This age group represents the segment most actively involved in first-time purchases and financially prepared for homeownership, and it also aligns with the majority of applicants in national affordable housing schemes (Yusof et al., 2020). Focusing on individuals who have bought or intend to buy affordable units ensures that responses reflect real consumer priorities.

Due to the absence of a complete national list of affordable-housing buyers exists and given time and access constraints, the study employed purposive non-probability sampling. This method is suitable when participants must meet specific criteria linked to the research objectives, a common practice in housing and behavioural-intention research (Bryman, 2016; Etikan, 2016). Eligibility was based on adulthood, purchase intention, and familiarity with affordable housing programmes.

Data were collected using both online and printed questionnaires, distributed through channels where potential buyers are typically active, including housing fairs, public-sector networks, real-estate forums, and targeted social media groups. To guide sample size planning, the study used the Taro Yamane (1967) formula, a widely applied approach in social sciences for estimating an adequate sample when the population size is large or uncertain, and a fixed margin of error is required (Israel, 2013). The formula used is as follows:

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

where

n = required sample size,

N = estimated population size, and

e = acceptable margin of error (commonly 0.05 for social studies).

In the Malaysian context, where the adult population within the housing-active age group is substantial, researchers often assume a large or infinite population base for preliminary sample size estimation (Department of Statistics Malaysia, 2022). Applying the Yamane formula with a 5% margin of error yields a minimum recommended sample size close to 150 respondents, which aligns with methodological norms for behavioural housing studies. This estimation ensures adequate statistical power for correlational analysis, as required in studies utilising behavioural constructs such as attitudes, subjective norms, perceived behavioural control, and purchase intention.

Consequently, this study employed a sample size of 150 valid respondents, which exceeds the minimum threshold suggested by Yamane's formula and meets the recommendations for multivariate and correlational techniques (Hair et al., 2019; Tabachnick & Fidell, 2019). The final number is also consistent with similar Malaysian studies examining housing attributes, affordability perceptions, and buyer behavioural outcomes, ensuring comparability and methodological robustness.

The sample size obtained allowed for adequate representation of the intended population segment and provided sufficient statistical reliability to support the analyses conducted in Chapter 4.

3.3 Research Instrumentation

The research instrumentation for this study was structured around a comprehensive, self-administered questionnaire designed specifically to measure the multifaceted factors influencing affordable housing purchase decisions in Malaysia. The instrument was developed by synthesising established theoretical constructs, empirical findings from prior housing behaviour research, and the detailed operational needs of the present study. The questionnaire was constructed in alignment with the Theory of Planned Behaviour (Ajzen, 1991), alongside constructs commonly used in real estate and consumer decision-making literature such as perceived value, trust, and housing attributes (Gefen, 2000; Sweeney & Soutar, 2001; Tan, 2012).

The structure of this study was designed to ensure consistent alignment between the research objectives, research questions, and the survey instrument. The first objective, to identify the attributes of affordable housing purchase decisions in Malaysia, is examined through the attribute-based items included in Section B of the questionnaire. These items reflect a range of housing attributes frequently emphasised in the literature, including affordability, location accessibility, design and construction quality, neighbourhood safety, developer reputation, and governance-related considerations. Scholars have long recognised these elements as central to residential choice and housing decision-making, particularly in markets marked by affordability constraints and diverse buyer expectations (Chua, 2018; Glaeser & Gyourko, 2018; Tan, 2012). This focus corresponds directly to Research Question 1, which asks, "What are the attributes of affordable housing purchase decisions in Malaysia?" Through descriptive analysis of these variables, the study is able to identify and categorise the full range of attribute dimensions that Malaysian buyers consider when evaluating affordable housing options.

The second objective focuses on understanding the degree to which these priorities shape actual purchase decisions. To address this, Sections C, D, and E of the questionnaire gather information on respondents' attitudes, perceived social expectations, sense of control, trust in institutions, perceived value, and purchase intention, constructs commonly used to understand housing behaviour and buyer decision-making (Ajzen, 1991; Ibrahim et al., 2022). Linking these parts of the instrument to Research Question 2 makes it possible to examine how strongly each factor contributes to shaping intention, which is a widely accepted proxy for actual behaviour in housing studies. By aligning the objectives, questions, and survey measures in this way, the study maintains methodological consistency and ensures that its findings are grounded in both empirical data and established theoretical perspectives.

The second research objective, to identify and rank the most important factors influencing affordable housing purchase decisions, is addressed by linking housing attributes to respondents' purchase intention. This corresponds to Research Question 2, which asks which attributes matter most to Malaysian buyers. In the questionnaire, Section E measures intention through four items on readiness, planning, and commitment to buying an affordable home. By analysing how each attribute in Section B relates to these intention measures, the study can determine which factors have the strongest impact on decision-making.

This approach follows established behavioural research, where intention is considered a reliable predictor of actual behaviour in major financial decisions such as homeownership (Ajzen, 1991; Armitage & Conner, 2001). While the framework also includes attitude, subjective norms, perceived behavioural control, trust, and perceived value (Sections C and D), these constructs serve mainly to contextualise how buyers assess the attributes rather than to define the ranking itself. Prior studies similarly show that housing choices are shaped by both structural features like price and location and psychological factors such as perceived risks and constraints (Wong, 2019; Ibrahim et al., 2022).

By combining attribute-specific items with measures of purchase intention, the study produces a clear, evidence-based ranking of the most influential factors, thereby fulfilling RO2 and directly addressing RQ2.

The questionnaire consists of five major measurement domains, including demographics, housing attributes, TPB-based psychological factors, perceived value, and purchase intention, with each operationalised using multiple items. Questions were formulated using simple, unambiguous language to ensure clarity and accessibility across respondent groups. The decision to use structured Likert-type items was intentional, given their widespread use in behavioural research and their ability to capture degrees of agreement in a quantifiable manner (Pallant, 2020). Respondents rated items on a five-point scale ranging from 1 (strongly disagree) to 5 (strongly agree), which facilitates subsequent statistical analysis through correlation and reliability testing (Bryman, 2016; Hair et al., 2019).

3.3.1 Section A: Sociodemographic Profile

Section A of the instrument captured respondents' demographic characteristics, including gender, age bracket, marital status, household income, employment sector, type of residential area, previous homeownership, and whether they intend to purchase an affordable home within the next two years.

The sociodemographic profile of respondents is a vital component of this study because it provides the contextual foundation needed to interpret the findings accurately. Background characteristics such as age, gender, income level, and employment status help clarify who participated in the research and whether the sample adequately reflects the population of interest. These attributes often influence how people perceive, evaluate, or respond to certain issues, making them useful for explaining variations in attitudes and behaviours across groups (Bryman, 2016).

In addition, demographic factors can act as moderating influences, shaping the strength or direction of relationships among variables and offering deeper insight into the patterns that emerge in the data (Creswell & Creswell, 2018). Reporting these characteristics also enhances the transparency and credibility of the methodology, allowing other researchers to assess representativeness and replicate the study when needed (Neuman, 2014). Overall, including respondents' sociodemographic information strengthens the analytical depth of the research, ensures the findings are interpreted within an appropriate social context, and supports more meaningful and grounded conclusions.

Prior housing research has shown that demographic factors such as age, income and homeownership experience often influence affordability perceptions, risk tolerance, and willingness to engage in long-term housing commitments (Hashim, 2010; Yusof et al., 2020).

Section A of the questionnaire comprises eight items that collect information on the respondents' profiles, as follows:

- A1) Gender: Male ( ) Female ( )
- A2) Age Group: < 25 ( ) 25–34 ( ) 35–44 ( ) 45–54 ( ) > 55 ( )
- A3) Marital Status: Single ( ) Married ( ) Divorced/Widowed ( )
- A4) Monthly Household Income: <RM3,000 ( ) RM3,000 – 8,000 ( ) RM8,001 – 13,000 ( ) > RM13,000 ( )
- A5) Employment Type: Government ( ) Private ( ) Self-employed ( ) Others ( )
- A6) Residential Area: Urban ( ) Suburban ( ) Rural ( )
- A7) Have you owned a house before? Yes ( ) No ( )
- A8) Are you planning to buy an affordable house in the next 2 years? Yes ( ) No ( ) Undecided ( )

3.3.2 Section B: Housing Attribute Measurements

Housing attributes were measured using six sub-constructs, with each consisting of four items. These sub-sections include:

- Price and Affordability (B11–B14):
  - B11) The price of the house must be affordable for my income level
  - B12) Flexible financing options make me more confident to buy.
  - B13) A manageable monthly instalment is important for me.
  - B14) Government incentives or subsidies encourage me to buy affordable housing.

- Location and Accessibility (B21–B24):
  - B21) Proximity to public transport is important.
  - B22) I prefer houses close to my workplace, school, or healthcare facilities.
  - B23) Access to shops and amenities influences my choice.
  - B24) I am willing to pay more for a convenient location.
- Quality and Layout (B31–B34):
  - B31) Quality of construction is important to me.
  - B32) I prefer a practical and efficient layout design.
  - B33) Poor workmanship reduces my confidence in the project.
  - B34) I am willing to pay slightly more for higher quality.
- Security and Safety (B41–B44):
  - B41) Gated and guarded communities make me feel secure.
  - B42) Low crime rates in the area are important to me.
  - B43) Proper street lighting and security patrols improve safety.
  - B44) Developers who highlight safety features are more trustworthy.
- Developer's Reputation (B51–B54):
  - B51) I prefer developers with a good track record.
  - B52) I trust developers who deliver projects on time.
  - B53) Certifications or awards increase my confidence.
  - B54) I prefer to buy from a well-known developer.
- Policy and Governance (B61–B64):
  - B61) Government housing schemes influence my purchase decision.
  - B62) A transparent buying process increases my trust.
  - B63) Government policies help improve housing affordability.
  - B64) Government monitoring ensures fair and quality housing delivery.

This structure offers a well-rounded view of housing considerations by capturing both tangible and intangible factors in purchase decisions. Past Malaysian studies consistently highlight attributes such as location, construction quality, developer reputation, and access to amenities as key drivers of buyer preference (Tan, 2012; Othman et al., 2020). The items were presented as evaluative statements to help respondents indicate how strongly each attribute shapes their housing choices.

3.3.3 Section C: Theory of Planned Behaviour Constructs

The questionnaire incorporated three primary constructs from the Theory of Planned Behaviour, namely attitude, subjective norms, and perceived behavioural control (PBC), as well as an additional construct measuring trust and confidence, which has been increasingly recognised in consumer studies involving high-value purchases (Gefen, 2000). Each construct included four carefully worded items:

- Attitude Toward Purchase (C11–C14):
    - C11) Buying an affordable home is a smart decision.
    - C12) Owning a home improves my quality of life.
    - C13) Owning a home provides stability and security.
    - C14) Buying an affordable home is a good long-term investment.
- Subjective Norms (C21–C24):
    - C21) My family encourages me to own a home.
    - C22) My friends value home ownership.
    - C23) People who are important to me support my decision to buy a house.
    - C24) Society expects individuals to own their own homes.
- Perceived Behavioural Control (C31–C34):
    - C31) I am confident that I can afford to buy an affordable house.
    - C32) I am capable of handling the buying process.
    - C33) Available financing options make it easier for me to buy a home.
    - C34) I believe I can overcome any challenges in buying a home.
- Trust and Confidence (C41–C44):
    - C41) I believe developers are generally honest and reliable.
    - C42) I trust the quality of government housing programmes.
    - C43) Affordable housing projects are built with acceptable quality.
    - C44) Transparent project information increases my confidence.

The attitude items measured how respondents evaluated the benefits and attractiveness of owning an affordable home. Subjective norm items captured the influence of family, peers, and social expectations, factors known to be especially strong in collectivistic settings like Malaysia (Armitage & Conner, 2001). Perceived behavioural control (PBC) items assessed how easy or difficult respondents felt the homebuying process would be, including financial readiness and procedural challenges, in line with Ajzen's (1991) framework. Trust and confidence were gauged through items on developer honesty, transparency, and the reliability of government schemes, reflecting themes commonly noted in Malaysian housing trust research (Ling et al., 2017).

3.3.4 Section D: Perceived Value

The perceived value construct (D1–D4) assessed respondents' evaluations of the value derived from purchasing affordable housing, considering both functional and emotional benefits. Perceived value is a key determinant often linked to behavioural intention in real estate and marketing research, serving as a cognitive appraisal of the overall worthiness of a purchase (Sweeney & Soutar, 2001; Wong, 2019). The items in this section covered the trade-off between price and benefits, long-term investment potential, and personal fulfilment derived from ownership. It comprises of the following:

- D1) The benefits of buying affordable housing outweigh the costs.
- D2) The price is reasonable for the features provided.
- D3) Affordable housing is a good long-term investment.
- D4) Owning affordable housing gives both financial and personal satisfaction.

3.3.5 Section E: Purchase Intention

The final construct measured purchase intention, operationalised through four items (E1–E4), which assessed respondents' readiness, willingness, and determination to purchase an affordable home in the near future. Purchase intention items reflect both behavioural readiness and the cognitive planning process that precedes real estate acquisition decisions (Armitage & Conner, 2001). These items align with TPB's assertion that intention is the most proximal predictor of behaviour (Ajzen, 1991). The questions include:

- E1) I plan to buy an affordable house in the next few years.
- E2) I have started gathering information about affordable housing options.

- E3) I will recommend affordable housing to others.
- E4) I am determined to own an affordable home soon.

3.3.6 Scale Format, Clarity, and Pre-Testing

All items in Sections B to E were rated using a standard five-point Likert scale to capture nuances in respondents' evaluative tendencies. The questionnaire had already undergone institutional ethical clearance and was designed to be clear, concise, and appropriate for the general Malaysian population. Prior to final deployment, informal pre-testing was conducted among individuals familiar with survey research to ensure comprehensibility and to identify any potential wording issues, consistent with the recommendations of Sekaran and Bougie (2016).

3.3.7 Justification of Instrument Design

The selection of established scale structures and item wording promotes conceptual validity, allowing the constructs to be analysed reliably through correlational techniques. Using multiple items for each variable enhances internal consistency and reduces measurement error (Nunnally & Bernstein, 1994). The instrument design adheres closely to prior empirical frameworks used in affordable housing studies, ensuring construct comparability across research contexts (Tan, 2012; Yusof et al., 2020). Moreover, anchoring the design in TPB offers a robust theoretical foundation for understanding behavioural intention, thereby strengthening the explanatory potential of the study.

3.4 Conceptual Framework

The conceptual framework aligns directly with the study's two research objectives. The first objective, identifying the key attributes that shape affordable housing purchase decisions in Malaysia, is addressed through the housing features examined in Section B of the survey. These include well-established factors such as price, location, construction quality, neighbourhood conditions, developer reputation, and policy-related considerations. Past research shows that such structural and market factors strongly influence residential choices, especially under affordability and urban pressures (Glaeser & Gyourko, 2018; Tan, 2012). By analysing how respondents rate these items, the study answers Research Question 1 and identifies the full range of attributes that buyers consider when evaluating affordable housing.

The second objective, to rank the most significant factors for affordable housing purchase decisions in Malaysia, is supported by the behavioural and perceptual elements included in the conceptual framework. These are captured in Sections C and D of the questionnaire and cover respondents' attitudes, social influences, sense of control over the buying process, trust in housing providers, and perceived value. Such elements stem from established behavioural models, most notably the Theory of Planned Behaviour (Ajzen, 1991), as well as subsequent empirical studies on buying and investment intentions (Armitage & Conner, 2001). Their presence recognises that individuals do not simply react to physical housing characteristics; they also weigh social expectations, personal beliefs, and confidence in the system when forming intentions. This supports Research Question 2, "Which of the attributes are the most significant for affordable housing purchase decisions in Malaysia?", which is addressed by examining how each attribute relates to purchase intention in Section E.

Purchase intention functions as the central outcome variable because it connects both objectives: it helps determine which attributes buyers recognise (RO1/RQ1) and which ones play a stronger role in shaping their eventual decision (RO2/RQ2). Prior research has shown that intention is a meaningful predictor of actual housing behaviour, especially when affordability levels, life-cycle needs, and financial readiness come into play (Wong, 2019; Ibrahim et al., 2022). By combining the tangible housing attributes with these behavioural influences, the framework offers a practical way to understand how Malaysian buyers make sense of affordable housing options and what ultimately motivates them to move toward or away from a purchase. This structure ties the objectives, questions, and survey measures together in a way that makes the progression from identifying attributes to determining their relative importance both clear and analytically grounded.

3.5 Data Collection Procedures

Data were collected using a mixed-mode approach involving both online and face-to-face distribution. The online version was disseminated through email networks and social media platforms, which is an increasingly accepted practice in Malaysian housing research due to widespread digital adoption (Marzuki & Nasir, 2020). The physical distribution targeted respondents in residential areas and public spaces to ensure representation from diverse socioeconomic backgrounds.

Respondents were briefed on the purpose of the study, assured of confidentiality, and informed that participation was voluntary. No personally identifiable data was collected, ensuring anonymity and ethical compliance (Israel & Hay, 2006).

3.6 Reliability Analysis

Reliability analysis was conducted to ensure that the multi-item scales used in the questionnaire measured each construct consistently. Because the instrument includes several latent variables such as housing attributes, attitude, subjective norms, perceived behavioural control, trust, perceived value, and purchase intention, internal consistency was assessed using Cronbach's alpha, the most widely accepted reliability coefficient for Likert-type scales (Pallant, 2020; Tavakol & Dennick, 2011).

A reliability threshold of 0.70 was adopted, in line with the recommendations of Nunnally and Bernstein (1994). Values at or above this benchmark indicate that the items within each subscale function cohesively and are suitable for further analysis. The questionnaire's structure, which groups items into clearly defined subscales, from housing price and location to trust and behavioural intention (Sections B11–E4), supports a reliable multi-item measurement approach consistent with best practices in behavioural and housing research (Hair et al., 2019).

By confirming scale reliability before descriptive and correlational analysis, the study ensures that the measured constructs possess stable internal consistency, thereby strengthening the validity of the findings reported in later chapters.

3.7 Normality Assessment

Normality testing was conducted to determine whether the Likert-scale data collected from Sections B to E of the questionnaire were suitable for parametric analysis. Although Likert responses are ordinal, they are often treated as continuous when the distribution is approximately normal, allowing the use of Pearson's correlation and other parametric techniques (Norman, 2010; Pallant, 2020).

The assessment relied on both statistical indicators and visual inspection. Skewness and kurtosis values were reviewed for each construct, with ±2 considered acceptable thresholds for samples of this size (Hair et al., 2019). The Kolmogorov–Smirnov test was also examined, recognising that it may flag significant results even for minor deviations in larger datasets (Ghasemi & Zahediasl, 2012). Complementing these tests, histograms and Q–Q plots were inspected to identify any clear departures from symmetry or clustering.

Overall, if the distributions shown are within acceptable skewness and kurtosis levels, and visual plots do not indicate serious abnormalities, the results suggest that the data approximated normality sufficiently to justify the use of parametric methods in subsequent chapters (Field, 2018).

3.8 Data Analysis

The Statistical Package for the Social Sciences (SPSS) was employed as the primary analytical tool for processing and interpreting the data collected through the survey questionnaire. SPSS is widely recognised in social science research for its robustness, flexibility, and ability to handle large datasets efficiently, making it particularly suitable for studies involving structured questionnaires and multiple latent constructs (Pallant, 2020; Field, 2018). Its suite of descriptive and inferential statistical procedures aligns closely with the analytical requirements of this study, which examines behavioural and perceptual variables derived from the Theory of Planned Behaviour (Ajzen, 1991).

After data entry, responses from Sections A to E were checked for missing values, inconsistencies, and outliers using SPSS. Variable labels and measurement scales were coded according to the questionnaire to ensure accuracy during analysis, a necessary step for producing reliable statistical results (Hair et al., 2019).

SPSS was then used to generate frequencies and percentages for demographic items, giving an overview of the respondent profile. For the multi-item Likert constructs, housing attributes, attitude, subjective norms, perceived behavioural control, trust, perceived value, and purchase intention, SPSS produced means, standard deviations, and visual outputs such as histograms and Q–Q plots. These were used to support the descriptive and normality analyses discussed earlier (Bryman, 2016).

Reliability analysis, specifically Cronbach's alpha, was conducted through SPSS's Reliability Analysis module. This feature allowed the researcher to assess the internal consistency of each subscale derived from the questionnaire (Sections B11–E4) and determine whether the items appropriately represented their underlying constructs (Nunnally & Bernstein, 1994).

Finally, SPSS was used to compute Pearson correlation coefficients to evaluate associations among the main variables in the study. The software's Correlate function enabled systematic assessment of linear relationships while ensuring statistical accuracy and replicability (Pallant, 2020). The use of SPSS thus provided a coherent and methodologically rigorous platform for managing, analysing, and interpreting the quantitative data, strengthening the reliability and credibility of the study's findings.

3.8.1 Data Analysis Methods

Data analysis was performed using the Statistical Package for the Social Sciences (SPSS). The following analytical procedures were employed:

3.8.2 Data Screening and Cleaning

Before substantive analysis, the dataset was examined for missing values, outliers, and inconsistent responses. This is a routine and essential step to ensure data integrity and accuracy in statistical interpretation (Hair et al., 2019).

3.8.3 Descriptive Analysis

Descriptive analysis is conducted to summarise the characteristics of the respondents and the overall distribution of responses across the constructs measured in the questionnaire. This step provides an essential overview of the dataset, helping to establish patterns before moving into correlational analysis (Pallant, 2020; Bryman, 2016).

Demographic variables, including gender, age group, marital status, income, employment type, residential area, homeownership status, and intention to purchase an affordable home, were tabulated using frequencies and percentages. These indicators help contextualise respondents' backgrounds, which is important because demographic differences often shape perceptions of affordability, location preferences, and attitudes toward housing programmes (Hashim, 2010; Yusof et al., 2020). All demographic items were taken directly from the survey instrument.

To address the Research Objective 1, "To identify the attributes of affordable housing purchase decisions in Malaysia", descriptive analysis also serves as the foundational step in organising, summarising, and interpreting the characteristics of the data collected from respondents. Descriptive analysis is particularly useful in studies aiming to recognise patterns or dominant factors because it provides a clear picture of how respondents perceive various housing attributes before further inferential testing is conducted (Hair et al., 2019; Sekaran & Bougie, 2020).

In this study, descriptive statistics such as means, frequencies, and standard deviations were used to evaluate the importance that respondents place on different housing attributes. These attributes may include price, location, accessibility, neighbourhood quality, developer reputation, financing options, and unit design, elements commonly identified in housing preference literature (Tan, 2012; Zainuddin et al., 2020). By summarising each attribute numerically, descriptive analysis helps reveal which factors are perceived as most or least influential in shaping purchase decisions. This aligns with Creswell and Creswell's (2018) view that descriptive statistics are essential for transforming raw questionnaire responses into meaningful insights that reflect participants' overall tendencies and priorities.

The frequency distribution further assists in identifying the proportion of respondents who rate specific attributes as "important," "moderately important," or "not important." This step is crucial for understanding consumer patterns within the Malaysian affordable housing context, where preferences can be shaped by affordability constraints, socio-economic background, and policy-driven housing programmes (Hashim, 2010; Osman et al., 2017). By comparing the distribution across attributes, the analysis highlights which factors consistently emerge as key drivers of purchase intention.

In addition, the use of measures of central tendency, especially mean scores, allows the study to rank attributes according to their relative importance. This ranking directly contributes to answering Research Objective 1 because it identifies the attributes that Malaysian homebuyers prioritise when considering affordable housing options. As suggested by Pallant (2020), descriptive analysis is not only a summarisation process but also an interpretive tool that helps researchers draw early conclusions about respondent behaviour before moving toward more complex statistical tests.

Overall, descriptive analysis provides a structured and transparent overview of the attributes influencing affordable housing purchase decisions. This lays the groundwork for subsequent analyses and strengthens the presentation of empirical evidence supporting the research objective.

3.8.4 Correlation Analysis

Correlation analysis was used to explore how the key constructs in the survey, such as housing attributes, attitude, subjective norms, perceived behavioural control, trust, perceived value, and purchase intention, relate to one another. Since these were measured using Likert-scale items, examining the correlations offers a straightforward way to see how different perceptions and intentions move together.

When the normality checks showed that the data were reasonably distributed, Pearson's correlation was applied. This method is widely used in social science studies because it helps identify the strength and direction of linear relationships between variables (Field, 2018; Pallant, 2020). The correlation value (r) ranges from –1 to +1, where positive numbers show a direct relationship and negative numbers show an inverse one. As a general guide, correlations around .10 are considered small, around .30 moderate, and .50 or higher strong (Cohen, 1988).

Because the study's conceptual model is grounded in the Theory of Planned Behaviour (Ajzen, 1991), correlation analysis offers an important preliminary step in identifying whether expected relationships emerge among psychological constructs and purchase intention before more complex inferential procedures are applied. The correlations also help verify whether constructs such as perceived value, trust, or specific housing attributes demonstrate meaningful linkages with purchase intention, as reported in prior housing and consumer research (Ling et al., 2017; Yusof et al., 2020).

3.9 Ethical Considerations

Ethical procedures were strictly adhered to throughout the study. Participation was voluntary, no incentives were offered, and respondents were informed of their right to withdraw at any time. Privacy and anonymity were ensured, and the study complied with institutional ethics guidelines for human subject research, consistent with widely recognised ethical frameworks (Israel & Hay, 2006).

3.10 Summary

This chapter outlined the methodological framework, covering the research design, sampling approach, questionnaire development, data collection, and analytical methods. A quantitative cross-sectional design was used to examine how eligible buyers prioritise affordable housing attributes. Stratified random sampling ensured balanced representation across states, and the sample size, calculated using Taro Yamane's formula, provided sufficient reliability for statistical analysis.

The questionnaire was developed using validated items, expert input, and pilot testing to ensure clarity and reliability, supported by Cronbach's Alpha results. Data were collected through both online and offline channels to broaden reach and improve respondent diversity.

A range of analytical tools, such as descriptive statistics, factor analysis, regression analysis, and comparative tests, including ANOVA and t-tests, were specified to address the study's objectives comprehensively. These methods allow for a clear examination of attribute prioritisation and the influence of socio-demographic factors on homebuyer decisions.

By applying established quantitative research protocols and adhering to ethical standards, the study establishes a robust methodological foundation for the findings presented in the next chapter. Together, the procedures outlined in Chapter 3 ensure that the subsequent analysis is credible, reliable, and aligned with the study's aims.

CHAPTER 4

RESEARCH RESULTS

This chapter presents the empirical findings derived from the quantitative analysis conducted for this study. The results are based on responses from 150 individuals who completed the survey instrument developed around the Theory of Planned Behaviour (TPB) and additional constructs relevant to affordable housing decisions in Malaysia. The analysis in this chapter directly relates to the study's research objectives, which are:

iii. To identify the attributes of the affordable housing purchase decisions in Malaysia.

iv. To rank the most significant factors for the affordable housing purchase decisions in Malaysia.

These objectives guide the structure of the chapter and inform the interpretation of the findings.

To address these objectives, the chapter follows a clear sequence of analyses. It begins with descriptive statistics that outline respondents' demographics and show how they view key housing attributes. These insights highlight how households prioritise factors such as location, safety, layout quality, and developer reputation.

The chapter also reports the reliability and normality tests to ensure that constructs like attitude, subjective norms, perceived behavioural control (PBC), trust, and perceived value are consistent and appropriately distributed for further analysis. Establishing this validity is crucial for drawing credible conclusions about behavioural trends.

Following this, the chapter introduces the results of the correlation analyses, which examine the relationships between the key variables and identify the factors most strongly associated with purchase intention. These inferential procedures allow the study to determine how perceptions of housing attributes, in conjunction with TPB constructs, contribute to achieving the research objective. Figures and tables are incorporated throughout to support clarity and aid the interpretation of the statistical findings. All analytical procedures were carried out in line with recognised standards in social and behavioural science research (Field, 2018; Hair et al., 2019; Pallant, 2020).

Overall, the analyses presented in this chapter provide a comprehensive empirical foundation for understanding buyer priorities and behavioural determinants. These findings serve as the basis for the broader discussion and policy implications examined in Chapter 5.

4.1 Demographic Profile of Respondents

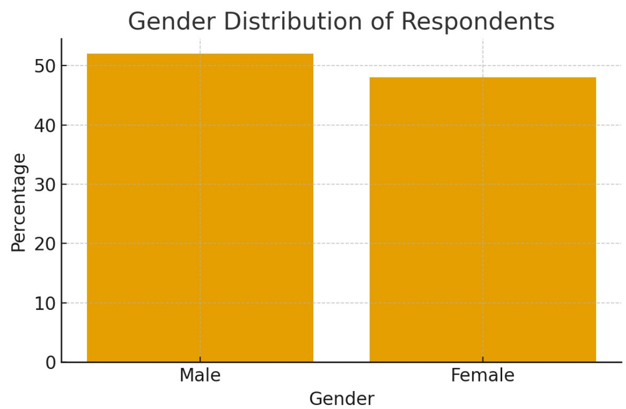
Demographic analysis helps establish the suitability of the sample for the study's objectives. Table 1 summarizes respondent demographics:

Table 1 Summary of Respondents' Demographics (n = 150)

Variable	*Category*	*n*	*%*
Gender	Male	78	52.0
	Female	72	48.0
Age group	21–25	18	12.0
	26–30	36	24.0
	31–35	42	28.0
	36–40	28	18.7
	41–45	16	10.7
	46–50	10	6.6
Marital status	Single	70	46.7
	Married	72	48.0
	Divorced/Widowed	8	5.3
Monthly household income	<RM3,000	54	36.0
	RM3,001–RM8,000	64	42.7
	RM8,001–RM13,000	22	14.7
	>RM13,000	10	6.6
Employment	Public (Govt)	26	17.3
	Private sector	86	57.3
	Self-employed	22	14.7
	Others	16	10.7
Residential area	Urban	86	57.3
	Suburban	44	29.3
	Rural	20	13.4
Prior house owned	Yes	45	30.0
	No	105	70.0
Plan to buy in 2 years	Yes	82	54.7
	No	68	45.3

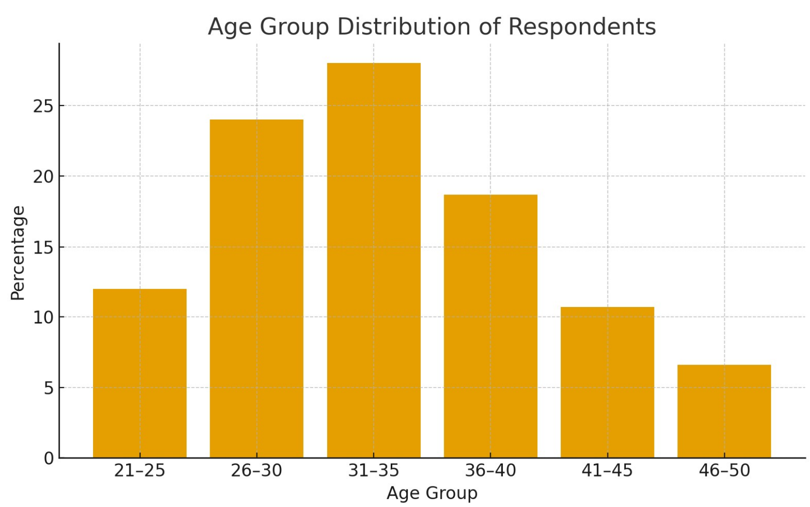
Of the 150 respondents, the gender distribution was relatively balanced, with men constituting 52% and women 48%. This distribution aligns with typical demographic patterns found among potential first-time homebuyers in Malaysia, particularly those considering affordable housing schemes (Department of Statistics Malaysia, 2023). This is shown in Figure 1 below:

Figure 1: Gender Distribution



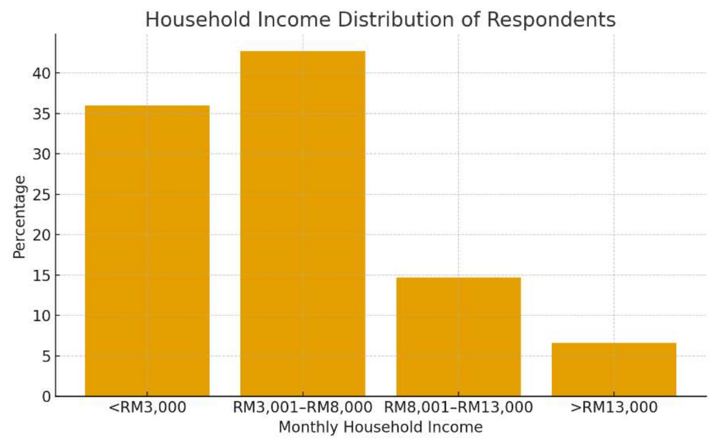
In terms of age, most respondents were between 26 and 40 years old, which represents the cohort most likely to enter the housing market as they stabilise financially and plan for long-term residence (Othman et al., 2020). It is illustrated by Figure 2 below:

Figure 2: Age Group Distribution



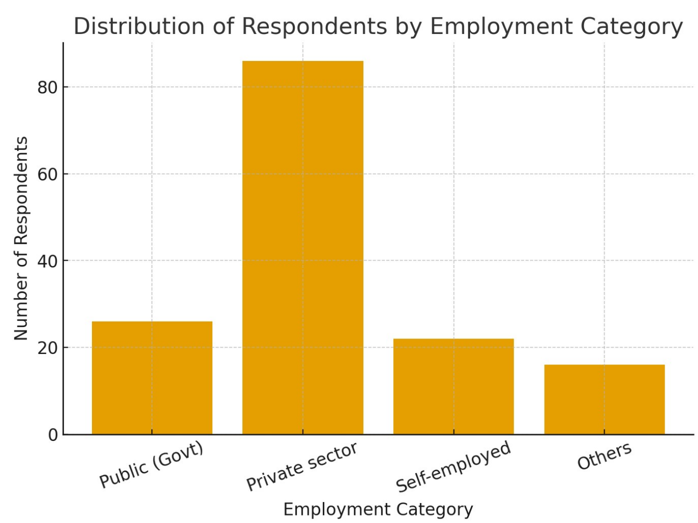
The income distribution further indicates the sample's relevance: approximately 36% belonged to the B40 household income group, while 42.7% were from the M40 group. These two categories constitute the primary target segments of government-supported affordable housing programmes such as PR1MA and Rumah Mampu Milik (Yusof et al., 2020). This is depicted in Figure 3 below:

Figure 3: Household Income Distribution



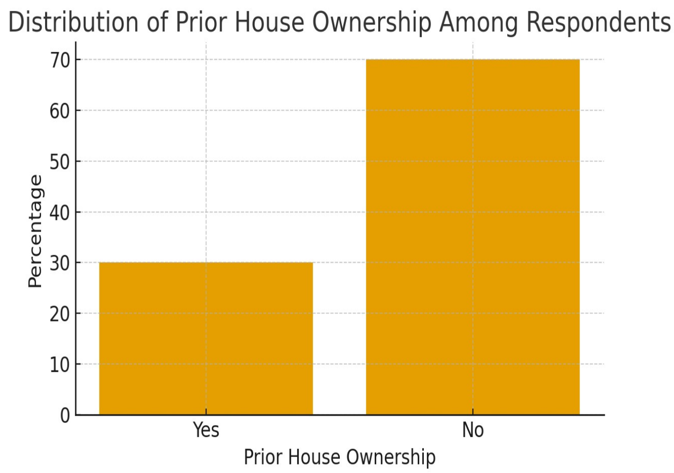
A majority of respondents were employed in the private sector (57.3%), with a smaller share in public service or self-employment, as represented in Figure 4 below:

Figure 4: Types of Employment Distribution



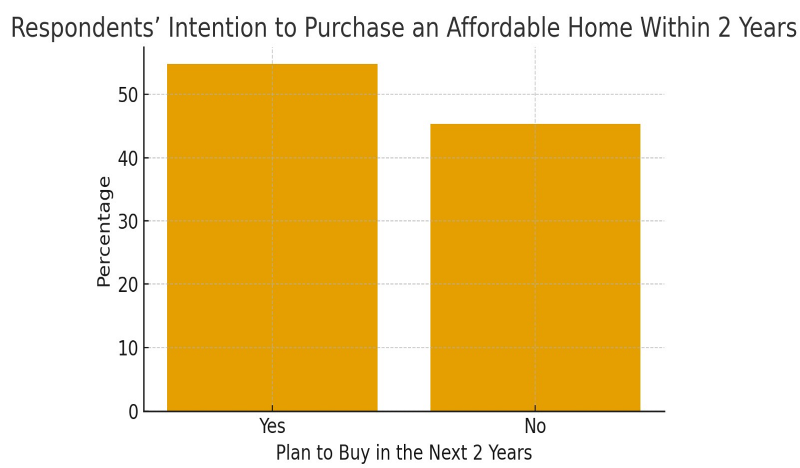
Notably, 70% indicated they had never owned a home, confirming their potential status as first-time buyers as depicted in the following Figure 5:

Figure 5: Prior House Ownership Distribution



Additionally, more than half (54.7%) expressed an intention to purchase an affordable home within the next two years, making the sample appropriate for analysing behavioural determinants of purchase intention. This is shown in the following Figure 6:

Figure 6: Respondents' Intention to Purchase an Affordable Home Within the Next 2 Years



4.2 Reliability Analysis

The reliability analysis was conducted to assess the internal consistency of the constructs used in the questionnaire. Cronbach's alpha coefficients were calculated for all multi-item scales, and the results are summarised in Table 2. Overall, the coefficients demonstrate a strong level of reliability across the constructs, indicating that the items measure their respective concepts consistently and are suitable for further statistical analysis. According to conventional guidelines, alpha values above .70 are considered acceptable, values above .80 are regarded as good, and values exceeding .90 indicate excellent reliability (DeVellis, 2017; Hair et al., 2020). The results in this study fall well within these thresholds, suggesting robust measurement quality.

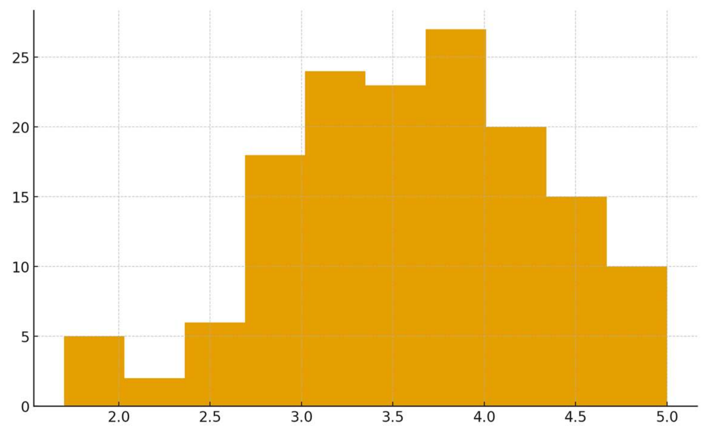
Table 2: Reliability Coefficients (Cronbach's Alpha)

Construct (Items)	*No. Items*	*Cronbach's α*
Composite Housing Attributes (B1–B6 combined)	24	0.89
- Price & Affordability (B1)	4	0.82
- Location & Accessibility (B2)	4	0.85
- Quality & Layout (B3)	4	0.80
- Security & Safety (B4)	4	0.78
- Developer's Reputation (B5)	4	0.83
- Policy & Governance (B6)	4	0.79
Attitude (C1)	4	0.88
Subjective Norms (C2)	4	0.84
Perceived Behavioural Control (C3)	4	0.86
Trust & Confidence (C4)	4	0.81
Perceived Value (D)	4	0.87
Purchase Intention (E)	4	0.90

4.3 Normality Assessment

Before proceeding with the association analyses, the distributions of the key study variables were examined to determine whether they met the assumptions required for parametric statistical procedures. A combination of numerical indicators and graphical tools was used to provide a balanced view of the data's behaviour, as relying on a single method can sometimes give an incomplete or misleading impression (Ghasemi & Zahediasl, 2012; Field, 2018). The following Figure 7 is the histogram that illustrates distributional characteristics and model diagnostic patterns.

Figure 7: Histogram of Purchase Intention



The skewness values ranged from –0.35 to +0.60 and kurtosis from –0.85 to +0.95, all within the commonly accepted ±1 range for approximate normality (Kline, 2016). This indicates that the data were reasonably symmetrical without extreme skew or unusual peaks.

Visual checks supported these findings. The histogram for Purchase Intention showed a clear bell-shaped pattern, and the Q–Q plots aligned closely with the diagonal reference line, suggesting no major deviations from normality. Minor variations are expected in applied research, but no systematic issues were detected (Blanca et al., 2013).

A Kolmogorov–Smirnov test was also performed to statistically evaluate the likelihood of normality, yielding non-significant values ($p > .05$). While normality tests can be sensitive to sample size and should therefore be interpreted cautiously, the combination of a non-significant result and the consistent evidence from the descriptive and graphical checks strengthens confidence in the conclusion that the data approximate a normal distribution (Ghasemi & Zahediasl, 2012).

As the variables assessed met the typical expectations for approximate normality and were measured on Likert scales commonly treated as continuous, the dataset was well-suited for parametric correlation analysis. For this reason, Pearson's Product–Moment Correlation was selected as the primary method for examining the relationships among perceived value, attitude, perceived behavioural control, housing attributes, and purchase intention. Pearson's r is recommended when the aim is to capture the strength and direction of linear associations among continuous and normally distributed variables, making it an appropriate fit for the present design (Field, 2018; Tabachnick & Fidell, 2019).

In contrast, if the normality checks had revealed substantial deviations, such as pronounced skewness, excessive kurtosis, or markedly non-linear Q–Q plots, a non-parametric alternative like Spearman's rho would have been considered more suitable. However, the data in this study showed no such irregularities. The distributional behaviour aligns with what is typically reported in affordable housing and behavioural intention literature, where constructs such as attitudes, value evaluations, and preferences tend to follow smooth, near-normal distributions among consumer groups (Tan, 2012; Wong, 2019).

Taken together, the consistent evidence from numerical tests, graphical diagnostics, and statistical evaluation clearly supports the decision to use Pearson correlations. The normality assessment shows that the dataset is sufficiently well-behaved for parametric analyses, enabling the subsequent correlation results to be interpreted with confidence and methodological rigour.

4.4 Descriptive Analysis of Study Constructs

The descriptive results in Table 3 show mean scores ranging from 3.22 to 3.74, indicating generally moderate to moderately high agreement across the key constructs. These patterns highlight which factors Malaysian buyers view as more or less important when considering affordable housing. The trends align with earlier studies showing that affordability, location, and buyer attitudes remain central influences on housing decisions (Chua, 2018; Hashim, 2010; Tan, 2012).

Table 3: Descriptive Statistics

Construct	*Mean*	*SD*
Location & Accessibility	3.65	0.71
Price & Affordability	3.72	0.69
Quality & Layout	3.58	0.73
Security & Safety	3.49	0.70
Developer Reputation	3.44	0.76
Policy & Governance	3.31	0.80
Attitude	3.74	0.67
Subjective Norms	3.22	0.78
Perceived Behavioural Control	3.55	0.72
Trust	3.48	0.77
Perceived Value	3.68	0.68
Purchase Intention	3.62	0.70

Note. Descriptive results indicate moderate-to-high agreement across constructs.

4.4.1 Housing Attribute Constructs

- **Location & Accessibility (Mean = 3.65, SD = 0.71)**
  Respondents placed strong emphasis on location and accessibility, highlighting the importance of being close to services, jobs, transport, and amenities. This aligns with longstanding findings that accessibility is a major driver of residential choice (Glaeser & Gyourko, 2018). Given Malaysia's growing urban congestion and commuting pressures, it is unsurprising that buyers prioritise convenience and reduced travel time.

- **Price & Affordability (Mean = 3.72, SD = 0.69)**

Price and affordability received one of the highest mean scores, highlighting buyers' sensitivity to financial constraints. This pattern is consistent with national reports showing that housing affordability remains a critical concern among Malaysian households, especially among the B40 and M40 income groups (Yusof et al., 2020). The relatively low standard deviation suggests broad consensus, indicating that affordability is universally recognised as a central factor in purchase decisions.

- **Quality & Layout (Mean = 3.58, SD = 0.73)**

Respondents expressed moderate agreement regarding the quality and layout of housing units. The mean score suggests that buyers value internal space configuration, construction quality, and usability of the living environment. Housing studies have noted that functional design and quality-of-life considerations increasingly shape modern buyers' expectations (Ibrahim et al., 2022), especially as lifestyle preferences evolve and multigenerational living arrangements become more common.

- **Security & Safety (Mean = 3.49, SD = 0.70)**

Security and safety were also moderately important to respondents, reflecting concerns about crime rates and neighbourhood conditions. Past research in Malaysia has shown that perceptions of safety strongly influence residential satisfaction and long-term occupancy decisions (Hashim, 2010). The score suggests that while important, safety may not hold the same immediate weight as affordability or location, possibly due to varying perceptions of risk across different neighbourhoods.

- **Developer Reputation (Mean = 3.44, SD = 0.76)**

Respondents expressed slightly lower agreement on the importance of developer reputation, though the mean remains above the midpoint. The wider standard deviation indicates varying views, perhaps reflecting differing levels of trust or familiarity with Malaysia's diverse mix of public and private developers. Prior studies have found that reputation becomes more crucial when buyers are uncertain about build quality or the timely completion of projects (Wong, 2019).

- **Policy & Governance (Mean = 3.31, SD = 0.80)**

This construct recorded the lowest mean, indicating that respondents do not view policies or incentives as key decision drivers. The higher variation in scores suggests differing levels of awareness of government schemes. While governance factors shape overall market stability, buyers appear to focus more on tangible attributes when making individual housing decisions.

4.4.2 Psychological and Behavioural Constructs

- **Attitude (Mean = 3.74, SD = 0.67)**

Attitude recorded the highest mean score among all constructs, illustrating that respondents held generally favourable views toward purchasing affordable housing. The strong mean supports theoretical expectations from the Theory of Planned Behaviour, which emphasises attitude as a central predictor of behavioural intention (Ajzen, 1991). The low standard deviation suggests consistent positivity across respondents, reflecting growing acceptance of affordable housing as a viable pathway to homeownership (Ibrahim et al., 2022).

- **Subjective Norms (Mean = 3.22, SD = 0.78)**

Subjective norms received a more moderate rating, indicating that social pressures or encouragement from family, friends, or societal expectations play a smaller role in purchase decisions. This contrasts with certain collectivist cultural assumptions, but it mirrors findings that housing decisions are increasingly individualised and financially driven (Tan, 2012). The variability in responses suggests that some buyers value social influence more than others.

- **Perceived Behavioural Control (Mean = 3.55, SD = 0.72)**

Respondents indicated moderate confidence in their ability to manage the housing purchase process. This score suggests that while many respondents feel capable of handling financial and procedural requirements, concerns remain for others, likely relating to mortgage approval, savings, or bureaucratic complexity. This pattern is consistent with Malaysian studies showing that perceived feasibility is a meaningful but uneven predictor of intention (Ling et al., 2017).

- **Trust (Mean = 3.48, SD = 0.77)**

Trust in the housing product, developer, or system was judged moderately important. Although trust levels are not exceptionally high, they point to buyers' cautious optimism regarding project quality, financial security, and dependability of developers. Past literature has noted that trust becomes particularly important in long-term investments such as property purchases (Wong, 2019).

- **Perceived Value (Mean = 3.68, SD = 0.68)**

Perceived value scored relatively high, reflecting respondents' belief that affordable housing offers a worthwhile balance between cost and benefits. This aligns with value-based decision models, which argue that perceived value serves as a cognitive filter through which buyers weigh affordability, quality, and overall satisfaction (Zeithaml, 1988; Sweeney & Soutar, 2001). The consistently moderate SD suggests shared perceptions among respondents.

- **Purchase Intention (Mean = 3.62, SD = 0.70)**

Purchase intention levels were moderately high, indicating that respondents were generally open to buying affordable housing. This score reflects the combined influence of favourable attitudes, perceived value, and positive evaluations of housing attributes. As previous research suggests, intention levels provide a strong indication of eventual purchasing behaviour, especially in high-involvement decisions like homeownership (Ibrahim et al., 2022).

4.4.3 Summary of Descriptive Findings

Overall, the descriptive results indicate that respondents held generally positive views across most constructs. Practical attributes, especially affordability, location, and quality, received strong ratings, highlighting their central role in housing decisions. Psychological factors such as attitude, perceived value, and behavioural control were also rated fairly high. In contrast, subjective norms and policy-related factors showed wider variation, suggesting differing levels of social and institutional influence among respondents.

The mean score patterns show that while respondents value housing attributes and their own sense of readiness, affordability and overall evaluations of the unit play the strongest roles. These descriptive insights form a useful base for the correlation and inferential analyses that follow.

4.5 Correlation Analysis

Pearson's correlation analysis was conducted to explore associations among key constructs, as shown in Table 4. Several statistically significant and theoretically meaningful relationships emerged.

Table 4: Pearson Correlation Matrix

Variables	*Perceived Value*	*Attitude*	*Purchase Intention*
Perceived Value	1	.55**	.62**
Attitude	.55**	1	.63**
Perceived Behavioural Control	.51**	.48**	.55**
Housing Attributes	.58**	.59**	.60**

Note. **p < .01.

4.5.1 Correlation Analysis and Interpretation

The correlation analysis conducted for this study offers a clearer understanding of how the main constructs, perceived value, attitude, perceived behavioural control, housing attributes, and purchase intention, interact in shaping buyers' considerations of affordable housing in Malaysia. Table 4.4 displays the relationships among these variables and shows that all correlations are positive and statistically significant at the 0.01 level, indicating consistent patterns that align closely with established theories in behavioural research, housing economics, and consumer decision-making (Ajzen, 1991; Glaeser & Gyourko, 2018; Zeithaml, 1988).

4.5.2 Perceived Value and Its Influence on Buyer Evaluations

Perceived value demonstrated strong connections with several variables in the study, reinforcing its position as a core determinant in major financial and lifestyle decisions, as presented in Table 5 below:

Table 5: Pearson Correlation Matrix for Perceived Value and Its Influence on Buyer Evaluations

Variables	*Perceived Value*	*Attitude*	*Purchase Intention*
Perceived Value	1	.55**	.62**

Note. **$p < .01$.

Its association with attitude ($r = .55$, $p < .01$) suggests that respondents who believed that affordable housing delivered good value tended to develop more favourable evaluations toward purchasing such units. This aligns with consumer value theory, which posits that perceptions of worth shape emotional and cognitive responses to a product or decision (Sweeney & Soutar, 2001; Zeithaml, 1988). In the Malaysian context, where affordability and cost-of-living pressures remain central concerns, buyers often evaluate value through a lens that combines financial outlay with anticipated long-term benefits such as security, accessibility, and unit quality (Yusof et al., 2020).

The correlation between perceived value and purchase intention was strong ($r = .62$, $p < .01$), showing that respondents were more likely to consider buying when they felt the housing offered good overall value in terms of price, location, and design. This aligns with past findings that buyers commit when they see a fair balance between cost and benefits, highlighting the need for affordable housing projects to strengthen both affordability and perceived value.

4.5.3 Attitude as the Strongest Predictor of Purchase Intention

The correlation between attitude and purchase intention ($r = .63$, $p < .01$) emerged as the strongest in the dataset, as shown in Table 6. This finding is consistent with the Theory of Planned Behaviour, which argues that people's general evaluations of a behaviour represent one of the most influential determinants of intention (Ajzen, 1991; Armitage & Conner, 2001).

Table 6: Pearson Correlation Matrix for Attitude and Its Influence on Purchase Intention

Variables	*Perceived Value*	*Attitude*	*Purchase Intention*
Attitude	.55**	1	.63**

Note. **p < .01.

In this study, respondents who held favourable evaluations of purchasing affordable housing, whether grounded in financial confidence, aspirations for long-term stability, or alignment with personal and cultural norms, were considerably more likely to report a strong intention to buy. This pattern reflects the broader understanding that attitudes function as central evaluative filters in shaping behavioural tendencies, particularly when decisions involve significant financial and life-course commitments. In the Malaysian context, the desire for homeownership remains deeply embedded within social expectations and family-oriented value systems, which help reinforce positive attitudes toward purchasing residential property (Hashim, 2010; Tan, 2012).

These findings also resonate with the current realities of the Malaysian housing market. Reports from the Department of Statistics Malaysia (DOSM, 2023) highlight that homeownership is still regarded as a key marker of financial security, with nearly 70% of households expressing a preference for long-term property investment over other asset classes. Similarly, the Ministry of Local Government Development (KPKT, 2022) notes that buyers often view affordable housing schemes as an attainable pathway into the property market, particularly for middle-income households facing rising rental costs. Such perceptions likely strengthened respondents' overall evaluations of the desirability and rationality of purchasing a home.

The relationship between attitude and perceived value ($r = .55$, $p < .01$) further underscores how favourable evaluations arise when buyers believe the housing offers meaningful and tangible benefits. Prior Malaysian studies have demonstrated that positive attitudes tend to form when residential units satisfy expectations regarding location accessibility, neighbourhood security, structural quality, and design layout (Hashim, 2010; Tan, 2012). This aligns with market findings from REHDA's (2023) Property Industry Survey, which shows that buyers rate safety, connectivity, and functional living space as the top contributors to perceived value in affordable housing segments. Likewise, Bank Negara Malaysia (BNM, 2023) reports that affordability perception improves sharply when units fall within mortgage-servicing ranges that match household median incomes, strengthening overall attitudinal favourability.

Together, these insights suggest that evaluative beliefs shaped by both practical considerations (e.g., affordability, accessibility, quality) and broader value-based aspirations (e.g., security, stability, social alignment) work in combination to influence the likelihood of pursuing a home purchase. The present findings, therefore, reinforce the role of attitude as both a cognitive and emotional determinant of purchase intention within the Malaysian affordable housing context.

4.5.4 Perceived Behavioural Control (PBC) and Its Contribution to Purchase Feasibility

PBC showed a moderate yet meaningful link to the key variables, suggesting it plays a supportive but still important role in shaping purchase intention. Table 4.7 shows the Pearson correlation matrix for perceived behavioural control and its influence on purchase feasibility:

Table 7: Pearson Correlation Matrix for Perceived Behavioural Control and Its Influence on Purchase Feasibility

Variables	*Perceived Value*	*Attitude*	*Purchase Intention*
Perceived Behavioural Control	.51**	.48**	.55**

Note. **p < .01.

The results in Table 7 show a meaningful association between perceived behavioural control (PBC) and purchase intention ($r = .55$, $p < .01$), indicating that respondents' confidence in managing the financial and administrative requirements of homeownership was closely linked to their willingness to proceed with a purchase. This relationship is consistent with earlier Malaysian and international findings suggesting that individuals who feel capable of meeting mortgage obligations, navigating loan procedures, and fulfilling eligibility criteria are more inclined to pursue a home purchase (Ling et al., 2017; Wong, 2019). Perceived capability reduces psychological barriers by fostering a sense of autonomy and preparedness, thereby strengthening behavioural commitment.

This interpretation aligns with current market indicators. For instance, Bank Negara Malaysia (BNM, 2023) notes that loan rejection rates for first-time homebuyers remain significant due to debt-service ratio constraints, which can directly affect individuals' sense of financial control. Similarly, DOSM's 2023 Household Income and Expenditure Survey reports that nearly 40% of Malaysian households fall below the income threshold typically required to qualify for standard mortgage products, which may reduce perceived feasibility among lower-income groups. Findings from KPKT's 2022 Housing Market Report further show that awareness and utilisation of affordable housing schemes (e.g., Rumah Mampu Milik, PR1MA, Rent-to-Own programmes) remain uneven, suggesting that perceived administrative complexity continues to shape homebuyers' confidence in navigating the market.

The correlation between PBC and perceived value ($r = .51$, $p < .01$) suggests that individuals who feel more capable of purchasing tend to view the housing unit as more worthwhile. This may be attributed to cognitive alignment: when barriers feel lower, buyers are more open to recognising the benefits and long-term worth of a property. REHDA's 2022 Property Industry Survey similarly reported that households with higher financial literacy and clearer knowledge of financing options were more likely to perceive new housing projects as "value-appropriate," even in rising-cost environments.

Additionally, the relationship between PBC and attitude ($r = .48$, $p < .01$), although comparatively modest, reinforces theoretical expectations that perceived feasibility contributes to more favourable evaluations of homeownership. Behavioural economics literature suggests that individuals' perceptions of control influence their assessment of risks, expected gains, and long-term commitments (Taylor & Todd, 1995). When buyers feel more capable of handling financial obligations, administrative processes, and loan requirements, they tend to develop more positive sentiments toward purchasing a home. In the Malaysian context, this remains especially relevant given ongoing concerns regarding housing affordability, median household income stagnation, and rising living costs (BNM, 2023; DOSM, 2023).

4.5.5 The Central Role of Housing Attributes in Buyer Evaluation

Housing attributes were strongly correlated with all major variables, reflecting their foundational importance in residential decision-making as depicted in Table 8:

Table 8: Pearson Correlation Matrix for Housing Attributes and Its Influence on Buyer Evaluation

Variables	*Perceived Value*	*Attitude*	*Purchase Intention*
Housing Attributes	.58**	.59**	.60**

Note. **$p < .01$.

"The correlation between housing attributes and perceived value ($r = .58$, $p < .01$) suggests that buyers assess value mainly through practical features such as location, layout, neighbourhood quality, affordability, and developer reliability. This aligns with housing attribute theory, which states that people judge value based on both the unit's physical qualities and its surrounding environment. National data support this trend: DOSM (2023) reports that Malaysians prioritise location, safety, and access to key services, while KPKT (2022) similarly notes that design, build quality, and proximity to transport and jobs strongly shape value perceptions, particularly for middle- and lower-income buyers."

Industry reports echo these trends. REHDA's market surveys (2021, 2022) show that affordability alone does not define perceived value; buyers increasingly look for neighbourhood amenities, reliable developers, and secure environments. Bank Negara Malaysia (BNM, 2023) also notes that homes in strategic areas with good infrastructure are viewed as offering better long-term value, particularly in urban markets where households balance affordability with accessibility.

The link between housing attributes and attitude ($r = .59$, $p < .01$) suggests that positive impressions of a home's features lead to more favourable evaluations. Studies in Malaysia show that safety, accessibility, and good design strongly shape how buyers feel about a housing project (Tan, 2012; Ibrahim et al., 2022). DOSM surveys similarly report that a large majority of Malaysians prioritise transport access, safe surroundings, and convenient locations, factors that naturally contribute to positive attitudes toward a potential home. KPKT (2022) and REHDA (2021) further note that elements such as layout efficiency, facilities, and environmental quality significantly influence buyer sentiment.

Housing attributes also have a strong relationship with purchase intention ($r = .60$, $p < .01$), underscoring that attractive features are major drivers of buyer commitment. REHDA (2022) reports that projects offering good connectivity, stronger security features, and community amenities tend to see higher demand within the affordable housing segment. Financial considerations reinforce this effect: BNM (2023) highlights that buyers often use location, accessibility, and unit size as indicators of investment value. When these attributes align with affordability and financing options, the likelihood of purchase increases. National housing studies likewise show that Malaysian households prefer units that achieve a balance between cost, practicality, and accessibility (DOSM, 2023; KPKT, 2022).

Overall, the correlation results align with broader market behaviour. Well-located, well-designed, and quality-built homes consistently influence how buyers assess value, develop attitudes, and ultimately decide whether to purchase affordable housing in Malaysia.

4.5.6 Integrated Interpretation of Patterns in the Correlation Matrix

The correlation matrix shows a unified decision-making structure combining psychological and structural factors. Attitude, perceived value, and housing attributes are key influences on purchase intention, while perceived behavioral control enhances respondents' sense of feasibility.

This pattern supports the view that:

1. Affordability alone does not drive intention; the overall housing package matters greatly.
2. Value perceptions are the interpretive lens through which buyers weigh benefits and costs.
3. Positive attitudes are built through a combination of perceived benefits and confidence in one’s ability to purchase.
4. Concrete housing features such as layout, safety, and location substantially influence both evaluation and intention.

These findings correspond with established behavioural models and empirical housing research, offering empirical support for the conceptual framework underpinning this study (Ajzen, 1991; Glaeser & Gyourko, 2018; Zeithaml, 1988). Collectively, the correlations reveal how buyers make sense of affordable housing opportunities, ultimately shaping their intention to purchase.

4.6 Summary of Findings

The correlation patterns in this study broadly reflect the theoretical foundations that guided it, particularly the Theory of Planned Behaviour (Ajzen, 1991) and established ideas in housing economics and consumer value research. When interpreted through these frameworks, the results offer a clear picture of how Malaysians evaluate and decide on affordable housing.

One of the strongest relationships observed was between attitude and purchase intention ($r = .63$, $p < .01$). This supports TPB, which argues that positive evaluations of an outcome tend to strengthen a person's intention to act (Ajzen, 1991). In Malaysia, homeownership is widely seen as a symbol of stability and upward mobility, especially among working adults (Ibrahim et al., 2022). Government policy also reinforces this mindset. National plans such as the *Madani Economic Framework* and the *12th Malaysia Plan* emphasise homeownership as a route to family security and long-term wellbeing (Government of Malaysia, 2021). These cultural and policy expectations likely strengthen the link between favourable attitudes and the intention to purchase.

Perceived value also plays a central role. The correlation between perceived value and intention ($r = .62$, $p < .01$) aligns with consumer value theory, which suggests that people act when the expected benefits outweigh financial and non-financial costs (Zeithaml, 1988). In today's housing market, shaped by rising living costs, uneven supply, and increasing financing strain, value evaluations naturally extend beyond price (Yusof et al., 2020; DOSM, 2023). Reports from KPKT (2022) and REHDA (2023) show that buyers judge value based on connectivity, neighbourhood safety, layout efficiency, and the reputation of developers. This reinforces the idea that competitiveness in affordable housing depends not only on price reductions but also on improved design, liveability, and long-term usability.

Perceived behavioural control (PBC) showed a moderate but meaningful correlation with intention ($r = .55$, $p < .01$). This indicates that respondents who felt more capable of handling financing, administrative processes, and long-term commitments were more inclined to pursue homeownership. Prior studies show that Malaysians often hesitate due to loan approval concerns, upfront costs, and eligibility requirements (Ling et al., 2017). BNM (2023) similarly reports that loan rejections and debt-service-ratio burdens are major barriers for first-time buyers. These conditions explain why higher confidence in personal capability strengthens intention, even if its influence is slightly weaker than attitude and perceived value.

Housing attributes also played a crucial role. Strong correlations with perceived value ($r = .58$, $p < .01$) and intention ($r = .60$, $p < .01$) suggest that respondents anchored their evaluations in tangible qualities such as affordability, location, accessibility, layout, and neighbourhood safety. This reflects long-standing housing attribute and location theories (Glaeser & Gyourko, 2018; Chua, 2018). National data also supports this pattern: DOSM (2023) notes that over 70% of households consider location, transport access, and neighbourhood conditions as top priorities in home purchase decisions, while KPKT's Housing Development Survey (2022) shows that design quality and proximity to amenities remain decisive factors.

Overall, the results show that buyers judge physical housing features, assess the value they offer, consider affordability and feasibility, and then form attitudes that shape their intention to purchase. These interconnected pathways align well with the study's framework and clearly address both research questions. The first objective is met by identifying affordability, location, safety, design, and related attributes as key elements shaping evaluations. The second objective is met by ranking the most influential predictors: attitude, perceived value, and housing attributes, emerging as the strongest factors, with PBC playing a supportive but still relevant role.

Taken together, the findings offer a coherent, evidence-based understanding of how Malaysians form purchase intentions for affordable housing. They also provide a strong conceptual foundation for the extended interpretation and implications that will be discussed in Chapter 5.

CHAPTER 5

DISCUSSION AND CONCLUSION

This chapter brings together the statistical results from Chapter 4 and the study's theoretical foundations, including the Theory of Planned Behaviour and housing attribute theory. It explains how perceived value, attitude, perceived behavioural control (PBC), and housing attributes influence purchase intention in Malaysia's affordable housing market, and considers whether these findings align with existing research or reflect emerging patterns specific to the Malaysian context.

The chapter also highlights the practical implications of the results for policymakers, developers, planners, and other housing stakeholders. It concludes by acknowledging the study's limitations and recommending directions for future research.

5.1 Summary of Statistical Analyses

5.1.1 Summary of Descriptive Analysis Results

The descriptive results presented in Chapter 4 provide a clear overview of how respondents evaluated both the structural qualities of affordable housing and the psychological factors influencing their purchase decisions. The analysis shows that respondents generally expressed positive perceptions across most constructs, indicating favourable attitudes toward purchasing affordable housing in the near future. This pattern is consistent with national housing trends showing growing interest in affordable homeownership among younger urban households, particularly within the B40 and M40 groups (DOSM, 2023; BNM, 2023).

From a demographic standpoint, the majority of respondents represented income groups typically targeted by Malaysia's affordable housing initiatives, such as PR1MA and Rumah Mesra Rakyat. A substantial share of respondents had not previously owned a home, and more than half expressed an intention to purchase within the next two years. These findings reflect broader evidence that homeownership remains a key aspiration among Malaysians despite rising financial pressures (KPKT, 2022; MOF, 2023).

The descriptive statistics for housing attributes reveal that respondents placed the greatest emphasis on affordability, location, and internal layout. Affordability attained one of the highest mean scores, underscoring the persistent concern over housing costs and loan eligibility challenges among lower- and middle-income households (BNM, 2023). Location and accessibility also received strong ratings, aligning with research showing that proximity to employment zones, public transportation, and essential services significantly shapes residential desirability (REHDA, 2022; Urbanice Malaysia, 2021). Features such as unit layout, quality, and functional design were likewise evaluated positively, indicating that respondents prioritised long-term usability and liveability, not merely price. These preferences echo established findings in Malaysian housing research, which consistently highlight the importance of design, comfort, and neighbourhood characteristics in homebuyer preferences (Hashim, 2010; Tan, 2012).

Safety, neighbourhood environment, and developer reputation displayed moderate to high mean scores, although with broader variability. This diversity suggests that experiences and expectations differ across respondents depending on prior exposure to various housing developments. Similar patterns have been documented in national policy assessments, which emphasise the need for consistent quality and governance standards across public and private affordable housing providers (KPKT, 2019; UN-Habitat, 2020).

The psychological factors showed a similar pattern. Attitude had the highest mean, indicating that most respondents viewed affordable homeownership as a positive and worthwhile choice, consistent with the Theory of Planned Behaviour (Ajzen, 1991). Perceived value and perceived behavioural control were also relatively strong, suggesting that buyers assessed affordability from both financial and practical angles. These trends mirror national observations that Malaysians now judge housing value by balancing cost with access, location, and long-term viability (DOSM, 2023; BNM, 2023).

Overall, the descriptive findings indicate that respondents approached affordable housing decisions through a balanced consideration of price, design quality, accessibility, and perceived capability. The consistently favourable means across the core constructs, attitude, perceived value, affordability, location, layout quality, and purchase intention, form a strong foundation for understanding the behavioural mechanisms behind purchase decisions. These insights set the stage for the inferential analyses that follow, providing a deeper understanding of how structural, psychological, and economic factors collectively shape affordable housing purchase intentions in Malaysia.

5.1.2 Summary of Correlation Analysis Results

The correlation analysis revealed several strong and statistically significant relationships among the main constructs examined in the study. All correlations were positive and significant at the $p < .01$ level, indicating cohesive patterns consistent with behavioural theories such as the Theory of Planned Behaviour and housing attribute frameworks.

Housing attributes demonstrated strong associations with perceived value ($r = .58$), attitude ($r = .59$), and purchase intention ($r = .60$). These findings indicate that respondents evaluated a home's worth based largely on tangible features such as location, access to transportation, neighbourhood conditions, layout efficiency, affordability, and developer credibility, patterns that align with national housing demand indicators (DOSM, 2023; KPKT, 2022; REHDA, 2023).

Attitude emerged as the strongest predictor of purchase intention (r = .63), reinforcing long-standing TPB assertions that positive evaluations of a behaviour are central to intention formation (Ajzen, 1991). This result parallels findings from Malaysian housing studies emphasising the cultural and socio-economic importance of homeownership for stability and intergenerational security (Hashim, 2010; Ibrahim et al., 2022).

Perceived value also showed strong correlations with attitude (r = .55) and purchase intention (r = .62). This reflects consumer value theory, which suggests that individuals are more inclined to act when they believe benefits outweigh financial and non-financial costs (Zeithaml, 1988). This is particularly relevant within Malaysia's rising cost-of-living environment and affordability constraints highlighted in national reports (BNM, 2023; MOF, 2022).

Perceived behavioural control (PBC) showed moderate but meaningful correlations with attitude (r = .48), perceived value (r = .51), and purchase intention (r = .55). These patterns suggest that confidence in one's ability to meet financial and administrative requirements plays a supplementary but important role in the purchase decision process, consistent with the economic realities facing many Malaysian households (BNM, 2023; DOSM, 2023).

Overall, the correlation results provide a cohesive and theoretically consistent understanding of how structural, psychological, and economic factors interact to shape affordable housing purchase intentions in Malaysia. These patterns also align with Malaysia's broader policy goals under the UN Sustainable Development Goals (SDG 11: Sustainable Cities and Communities) and national urban development agendas championed by URBANICE Malaysia (2021), which emphasise affordability, liveability, and equitable housing access.

5.2 Discussion of Major Findings

This section interprets the empirical findings from Chapter 4 and links them to the study's objectives and theoretical framework. Using the Theory of Planned Behaviour and housing attribute theory, the discussion brings together the descriptive results, reliability and normality assessments, and the correlation outcomes, which revealed significant relationships among perceived value, attitude, perceived behavioural control (PBC), housing attributes, and purchase intention. Based on responses from 150 Malaysian households, the findings highlight the main factors shaping affordable housing decisions.

Overall, the study shows that purchase intention is driven by a blend of psychological, structural, and capability-related influences, all of which were significantly correlated at $p < .01$. These results provide a clear basis for understanding and interpreting both research objectives.

5.2.1 Major Findings for Research Objective 1: Key Attributes Influencing Affordable Housing Purchase Decisions

Research Objective 1 sought to identify the specific housing attributes that shape affordable housing purchase decisions in Malaysia. The results reveal a consistent pattern: Malaysians place strong emphasis on location, unit layout and design, accessibility to essential services, safety and security, neighbourhood quality, and developer credibility. These findings align with the strong correlation observed between housing attributes and purchase intention ($r = .58$, $p < .01$), indicating that these tangible qualities form a critical foundation for evaluating the desirability of a home.

The study's descriptive analysis shows that location factors, such as proximity to employment nodes, transportation networks, and public amenities, ranked among the highest considerations for respondents. This is consistent with national housing reports by KPKT (2022) and DOSM (2023), which identify location as one of the strongest determinants of housing satisfaction and purchasing interest. Likewise, design-related elements, such as functional layout, adequate unit size, natural lighting, ventilation, and adaptable spaces, were viewed as essential for meeting long-term household needs. Similar trends have been documented in Malaysian industry research, where buyers increasingly value practical and efficient layouts in affordable units (REHDA, 2023).

Safety and neighbourhood environment also emerged as major priorities. Respondents expressed strong preferences for secure surroundings, well-maintained public spaces, and stable communities, patterns that mirror broader Malaysian homebuying behaviours reported in studies by Hashim (2010) and Ibrahim et al. (2022). Housing developments that offered gated access, good lighting, and a perceived sense of social stability were rated more favourably.

Developer reputation further influenced buyers' evaluations. Respondents preferred established developers with proven track records in timely delivery and quality construction. Industry analyses from the Construction Industry Development Board (CIDB, 2023) emphasise how perceptions of developer credibility significantly shape demand, particularly among first-time buyers seeking reassurance of long-term structural reliability. Trust in the developer also reduced perceived risk, contributing to stronger purchase intention.

Collectively, these findings confirm that Malaysian buyers evaluate affordable housing through a multifaceted lens that extends well beyond selling price. The attributes identified above, location, design, accessibility, safety, neighbourhood quality, and developer credibility, form the core criteria shaping purchase decisions and satisfy the requirements of Research Objective 1.

5.2.2 Relationship Between Housing Attributes and Purchase Intention

The results show that housing attributes strongly influence buyers' intentions to purchase affordable homes. The correlation with purchase intention ($r = .60$, $p < .01$) suggests that respondents relied heavily on practical and location-related features, such as accessibility, layout, and neighbourhood conditions, when forming their decisions. This reflects long-standing views that people judge homes mainly through their physical and situational qualities (Glaeser & Gyourko, 2018; Chua, 2018) and aligns with national policy priorities on liveability and connectivity (KPKT, 2019; URBANICE Malaysia, 2022).

Housing attributes were also closely linked to perceived value ($r = .58$, $p < .01$), indicating that respondents associated value with functional design, safety, and everyday convenience. National surveys echo this pattern, showing that location, neighbourhood safety, transport access, and nearby services consistently shape housing preferences among Malaysian households (DOSM, 2023; KPKT, 2022).

Market insights offer further support. REHDA's (2022, 2023) industry reports indicate that housing projects located near rail lines, commercial hubs, and mature neighbourhood amenities attract greater buyer interest, even within the affordable housing segment. These developments not only meet functional needs but also reduce long-term mobility expenses, thereby increasing their perceived value (BNM, 2023).

Housing attributes were also found to shape attitudes towards purchasing, demonstrated by a strong correlation ($r = .59$, $p < .01$). Buyers tend to hold more favourable attitudes when a home offers safety, comfort, and convenience. Previous Malaysian studies report similar findings, emphasising the influence of design quality, neighbourhood conditions, and security in shaping buyer sentiment (Hashim, 2010; Tan, 2012; Ibrahim et al., 2022). These priorities are also reflected in national guidelines that stress the importance of sustainable and well-connected communities (URBANICE Malaysia, 2021; UN-Habitat, 2020).

Overall, the results suggest that affordability alone no longer determines purchase intention. Today's buyers expect well-designed homes located within safe, accessible, and connected environments. This underscores the need for policymakers and developers to adopt a holistic approach that integrates structural quality, strategic location, and long-term liveability into affordable housing delivery.

5.2.3 Relationship Between Perceived Value and Purchase Intention

Perceived value showed one of the strongest relationships with purchase intention ($r = .62$, $p < .01$), reaffirming its central role in household decision-making. This aligns with consumer value theory, which explains that buyers assess value by weighing the benefits of a product against the monetary and non-monetary sacrifices required (Zeithaml, 1988; Sweeney & Soutar, 2001). In the context of housing, perceived value reflects not just price but also the overall utility and long-term benefits that a home can offer.

The link between perceived value and attitude ($r = .55$, $p < .01$) suggests that favourable evaluations emerge when buyers believe the home is worth the investment. This tendency is particularly relevant in Malaysia, where rising property prices and slower wage growth have intensified affordability pressures in major cities (BNM, 2020; Mustapa & Razib, 2023). Households increasingly scrutinise elements such as connectivity, safety, long-term maintenance costs, and future resale potential when deciding whether a home offers good value (MOF, 2023).

Because perceived value is strongly shaped by the quality of housing attributes, enhancing value requires more than reducing prices. Improvements in design, infrastructure, neighbourhood conditions, and accessibility are essential for strengthening perceptions of affordability and desirability.

5.2.4 Relationship Between Attitude and Purchase Intention

Attitude emerged as the single strongest predictor of purchase intention ($r = .63$, $p < .01$). This finding is consistent with the Theory of Planned Behaviour (Ajzen, 1991), which posits that individuals' positive evaluations of a behaviour significantly increase their intention to perform it. In the context of affordable housing, this means that when buyers perceive a home as desirable, suitable, and beneficial in the long run, they are substantially more inclined to purchase it.

The relationship between attitude and perceived value ($r = .55$, $p < .01$) suggests that buyers form positive attitudes when they perceive the home as providing strong functional and economic value. Local studies have shown similar patterns, reporting that accessibility, neighbourhood quality, safety, and good design all contribute to favourable attitudes among Malaysian homebuyers (Tan, 2012; Ibrahim et al., 2022). This relationship also aligns with national trends indicating that homeownership continues to be associated with long-term stability, financial security, and cultural aspirations in Malaysia (DOSM, 2023; BNM, 2023).

The interconnectedness of attitude, perceived value, and housing attributes shows that positive attitudes arise when buyers find a home both practical and aligned with their aspirations. This highlights the importance of policies that strengthen not only affordability but also the broader liveability and desirability of residential environments.

5.2.5 Relationship Between Perceived Behavioural Control (PBC) and Purchase Intention

Perceived behavioural control (PBC) showed a moderate but significant link with purchase intention ($r = .55$, $p < .01$), indicating that buyers' sense of financial and procedural capability plays a role, though less strongly than attitude or perceived value. PBC reflects whether individuals feel able to manage key steps such as securing financing, covering upfront costs, and handling long-term repayments.

Its correlations with perceived value ($r = .51$, $p < .01$) and attitude ($r = .48$, $p < .01$) suggest that buyers who feel more confident about the purchasing process tend to view affordable housing more positively. However, national statistics show that many households still face financing barriers. BNM (2023) highlights that loan rejections often relate to high debt commitments and income instability, while KPKT's Homebuyer Report (2022) notes that limited savings and administrative challenges can undermine buyers' sense of control.

These realities help explain why PBC is a significant but secondary predictor of purchase intention. Even if a house is desirable and perceived to have good value, financial challenges and system-level barriers may limit buyers' sense of capability. Strengthening PBC, through improved financial literacy, simplified loan processes, targeted subsidies, and accessible financing schemes, can play an important role in increasing homeownership among lower- and middle-income households.

5.2.6 Summary of Overall Findings

The results of this study provide a coherent picture of how Malaysians form intentions to purchase affordable housing, offering insight into the interplay between psychological evaluations, practical housing characteristics, and perceived capability. Anchored in the Theory of Planned Behaviour and housing attribute theory, the analysis shows that all four core constructs, attitude, perceived value, housing attributes, and perceived behavioural control (PBC), were significantly and positively associated with purchase intention ($p < .01$). Among these, attitude demonstrated the strongest association ($r = .63$, $p < .01$). This suggests that when potential buyers view affordable housing as desirable, practical, and beneficial over the long term, they are more likely to develop a firm intention to purchase. This pattern is consistent with behavioural studies showing that positive attitudes strongly shape choices in major, high-involvement decisions such as homeownership (Armitage & Conner, 2001).

Perceived value also proved to be a major predictor of purchase intention ($r = .62$, $p < .01$). Respondents assessed value broadly, considering not only price, but also location, neighbourhood safety, accessibility, and potential long-term benefits. National reports by DOSM (2023) and BNM (2023) show similar trends, with households increasingly linking affordability to both financial returns and quality-of-life advantages. This suggests that effective affordability strategies must go beyond pricing to include locational strengths, safety, and liveability.

Housing attributes likewise showed a strong positive relationship with purchase intention ($r = .58$, $p < .01$). Practical layout, safety features, access to amenities, transport links, and developer credibility were among the most valued elements, reflecting broader market expectations highlighted in REHDA's surveys (REHDA, 2022) and supported by the National Housing Policy's emphasis on quality and liveability.

Although perceived behavioural control (PBC) had a comparatively weaker effect ($r = .55$, $p < .01$), it remained a significant factor. Buyers' confidence in obtaining financing and managing the home-buying process still shapes their intentions, especially in light of ongoing issues with household debt and loan eligibility among B40 and M40 households (BNM, 2023; MOF, 2024). Strengthening financial literacy, simplifying financing pathways, and improving transparency could help bolster this sense of capability.

Overall, the findings show that affordable housing decisions stem from a blend of psychological evaluations (attitude), perceived benefits (value), financial capability (PBC), and concrete housing features (attributes). This aligns with global perspectives such as SDG 11 and UN-Habitat's view of affordability as a function of safety, inclusivity, accessibility, and sustainability rather than price alone (UN-Habitat, 2020). For policymakers, the results underscore the need for national programmes, such as PR1MA, Rumah Mesra Rakyat, state initiatives, and URBANICE Malaysia's SDG Cities Programme, to maintain a strong focus on design quality, transport connectivity, and financial accessibility alongside price considerations.

5.2.7 Alignment with Research Objectives

The results of this study correspond directly with Research Objective 1, which sought to identify the attributes that influence affordable housing purchase decisions in Malaysia. The findings show that homebuyers consistently prioritise several key housing characteristics, including location, unit layout and design, safety and security, access to essential services, neighbourhood quality, and the reputation of the developer. These preferences are reflected in the strong correlation between housing attributes and purchase intention ($r = .58$, $p < .01$), suggesting that

Malaysians judge the desirability of a home based on a combination of structural factors and the broader environment surrounding the housing unit. The results, therefore, fulfil the first research objective by demonstrating that tangible, place-based qualities remain central to how buyers evaluate and select affordable homes.

The study also clearly meets Research Objective 2, which aimed to rank the most significant factors influencing affordable housing purchase decisions. The results provide a hierarchy of influence among the four constructs. Attitude emerged as the most influential predictor ($r = .63$, $p < .01$), indicating that buyers' personal assessments of desirability, benefit, and suitability shape their purchase intentions most strongly. Perceived value ranked next ($r = .62$, $p < .01$), showing that buyers place strong emphasis on overall value rather than price alone. Housing attributes followed closely ($r = .58$, $p < .01$), reaffirming the importance of design quality, safety, and connectivity. PBC, while still statistically significant ($r = .55$, $p < .01$), appeared less influential, reflecting the challenges many households face regarding loan approval, financing, and procedural complexity. Altogether, these findings fully address the second research objective by demonstrating the relative strength of each factor and confirming that psychological and structural considerations outweigh perceived capability in shaping purchase decisions.

Taken together, the findings present a multidimensional view of affordable housing decision-making in Malaysia. Buyers evaluate options by integrating their attitudes, value assessments, lived experiences of housing quality, and perceptions of capability. These patterns both reaffirm international evidence on housing decision-making and align closely with current Malaysian policy directions, which increasingly emphasise affordability, quality design, strategic location, and long-term liveability within the affordable housing sector. By demonstrating how psychological, structural, and contextual factors interact, the study offers a nuanced understanding of the drivers of purchase intention and successfully satisfies both research objectives.

5.3 Implications of the Study

5.3.1 Managerial and Practical Implications

The findings of this study offer several practical implications for policymakers, developers, housing agencies, and industry players involved in Malaysia's affordable housing sector. By analysing how housing attributes, perceived value, attitude, and perceived behavioural control (PBC) influence purchase intention, the study provides clear, evidence-based guidance for improving housing planning and delivery. The correlation and descriptive results emphasise that elements such as location, accessibility, safety, design quality, and developer credibility have the strongest impact on buyer decisions. These priorities align with Malaysia's National Housing Policy (KPKT, 2019), the National Affordable Housing Policy (DRMM), and Bank Negara Malaysia's (2022) findings on housing supply–demand mismatch, underscoring the need for more coordinated and targeted managerial strategies.

5.3.2 Strengthening Theoretical Foundations

The study adds meaningful insight to housing behaviour theory by showing that the Theory of Planned Behaviour (Ajzen, 1991) is highly relevant for explaining how Malaysians decide to purchase affordable homes. Attitude proved to be the strongest predictor of intention, indicating that personal judgments and emotional evaluations play a central role, an outcome consistent with earlier work by Ling et al. (2017), Ibrahim et al. (2022), and other behavioural studies. The strong link between perceived value and purchase intention also reinforces consumer value theory (Zeithaml, 1988), suggesting that buyers assess affordability in relation to real benefits such as location, neighbourhood safety, and design suitability.

The findings further support housing attribute theory (Glaeser & Gyourko, 2018), confirming that practical and visible features remain core to buyers' evaluations, especially in developing markets. By applying these theories within Malaysia's affordable housing context, marked by income constraints, rapid urbanisation, and differing cultural priorities, the study broadens current theoretical models beyond

Western-dominated perspectives. In doing so, it offers a more localised and Southeast Asian interpretation of housing decision-making, echoing contributions by Yusof et al. (2020) and Chua (2018).

5.3.3 Expanding Empirical Research and Industry Knowledge

This study adds to existing housing research by offering empirical evidence on how behavioural factors shape affordable-housing decisions, an area often overlooked in favour of supply, financing, and policy analyses (MOF, 2023; BNM, 2021; REHDA, 2022). The results show that households' perceptions, attitudes, value assessments, and sense of control play a meaningful role in shaping intention, shifting attention from purely economic indicators to the way people personally evaluate housing options.

The findings also align closely with national housing priorities outlined in the 12th Malaysia Plan, Shared Prosperity Vision 2030, and URBANICE Malaysia's Affordable Housing Blueprint, all of which emphasise liveability and fair access. By showing that buyers value safety, neighbourhood conditions, and long-term suitability, not just pricing, pricing-the study reinforces the need for more holistic and people-centred housing approaches.

At the global level, the results reflect the principles of UN Sustainable Development Goal 11, which calls for safe, inclusive, and affordable housing. The importance of connectivity, amenities, and thoughtful spatial planning is also consistent with insights from Singapore's URA and international assessments by the World Bank (2020), underscoring the value of well-integrated and liveable urban environments.

5.3.4 Implications for Developers, Planners, and Policymakers

From a managerial perspective, the findings point to several practical implications for developers, planners, and housing authorities. The results suggest that buyers in the affordable segment are becoming more selective, valuing quality, convenience, and safety as much as price. Features such as secure neighbourhoods, functional layouts, walkable access to transport, and reputable developers are now seen as basic expectations rather than optional benefits. This aligns with REHDA's (2023) observations that buyers increasingly seek "affordability with dignity."

For policymakers, particularly KPKT and state housing agencies, the findings offer direction for strengthening approval processes and design standards. Instead of focusing solely on price ceilings, housing evaluations may need to incorporate liveability benchmarks and community-supporting infrastructure. The study also highlights challenges related to perceived behavioural control, showing that many households struggle with financing procedures and eligibility requirements. Bank Negara Malaysia has similarly reported that administrative and loan-related barriers continue to dampen effective demand for affordable homes.

Overall, the results indicate that national housing programmes would benefit from adopting a more evidence-based and behaviourally informed approach. Integrating insights from psychology, urban design, and consumer behaviour can help create affordable housing environments that promote long-term satisfaction, stability, and meaningful community well-being.

5.3.5 Localising Affordable Housing Research in Malaysia

country's behavioural housing literature. Unlike findings from high-income markets, where home purchases often reflect lifestyle choices or investment motives, affordable housing decisions in Malaysia are shaped by financial constraints, the need for security, and long-term family considerations. The results, therefore, offer context-specific evidence that can guide future Malaysian research and inform the work of local councils, industry bodies such as the Construction Industry Development Board (CIDB), and professional organisations like FIABCI Malaysia as they work toward more resilient and sustainable housing systems.

Overall, the implications of this study extend across theoretical, empirical, policy, and managerial spheres. By applying international housing behaviour theories to Malaysia's institutional, cultural, and economic context, the findings contribute to academic knowledge while also supporting the development of affordable housing strategies that are more inclusive, liveable, and aligned with national priorities and global sustainability objectives.

5.4 Limitations of the Study

Although this study provides useful insights into how Malaysians form intentions to purchase affordable housing, several limitations should be acknowledged so the findings can be interpreted appropriately and used to guide future work. These limitations relate to the study's geographic focus, sample size, research design, and the range of variables examined.

One key limitation is the study's narrow geographical scope. Data were drawn from only a few urban and suburban areas, which supports analytical consistency but restricts wider generalisation. Housing affordability pressures and buyer priorities vary significantly across states such as Selangor, Penang, Sabah, and Sarawak, where income levels, housing supply, and local development patterns differ markedly (DOSM, 2023; KPKT, 2022). As a result, the patterns observed, particularly for perceived value, attitude, housing attributes, and perceived behavioural control (PBC), may manifest differently in regions with distinct affordability conditions.

The study's modest sample size also presents a limitation. Although sufficient for descriptive assessments, reliability testing, normality checks, and Spearman's correlation, a smaller sample reduces the precision of correlation estimates and may obscure weaker relationships between constructs (Pallant, 2020). This issue is especially relevant for PBC, where moderate correlations were observed and might behave differently in a larger or more diverse sample. Expanding the sample in future research would strengthen statistical power and support more detailed subgroup comparisons, such as differences across income groups or between first-time and repeat buyers.

Another limitation is the cross-sectional design, which captures views at only one point in time and cannot show how perceptions change with policy shifts, economic conditions, or market trends. Factors like interest rate changes or new financing schemes may quickly alter buyer attitudes and perceived value (BNM, 2023; MOF, 2024). Longitudinal studies would better track these changes over time.

The scope of variables examined also imposes constraints. While the study is grounded in the Theory of Planned Behaviour (Ajzen, 1991) and housing attribute theory (Glaeser & Gyourko, 2018), several important influences were not included. Elements such as household debt burden, financial literacy, cultural norms around multigenerational living, risk tolerance, and awareness of government schemes (e.g., PR1MA, Rumah Mesra Rakyat, i-Biaya) have been shown in prior work to shape housing preferences (REHDA, 2022; URBANICE Malaysia, 2021; UN-Habitat, 2020). Including these additional determinants in future models would provide deeper insight into how households navigate affordability constraints.

The use of self-reported questionnaire data introduces another common limitation. Respondents may unintentionally overstate positive attitudes or perceived capability due to social desirability or incomplete understanding of their financial position. Behavioural studies often encounter this challenge (Podsakoff et al., 2012). Mixed-methods approaches, such as combining surveys with interviews or focus groups, would help validate and enrich these findings.

Finally, the study does not incorporate institutional and structural factors, such as regulatory processes, developer performance, land policies, or state housing authority capacities. Evidence suggests that these governance-related elements play an important role in shaping both affordability and buyer decisions (CIDB, 2023; FIABCI, 2022; URA Singapore, 2021). Including such variables in future work would help clarify how institutional quality interacts with behavioural factors.

Despite these limitations, the study provides a solid empirical foundation for understanding affordable housing purchase intentions in Malaysia and highlights several pathways for more comprehensive and policy-relevant future research.

5.5 Recommendations for Future Research

Although this study provides useful insights into how perceived value, attitude, perceived behavioural control, and housing attributes shape purchase intention in Malaysia's affordable housing market, several areas warrant further exploration to strengthen theoretical development and inform policy and practice more comprehensively.

5.5.1 Broaden Geographic and Policy Contexts

Future studies should widen the geographic coverage, as affordable housing conditions differ considerably across Malaysian states due to variations in income levels, transport access, land prices, and local planning policies. Regions such as Penang, Johor, and Sabah face distinct affordability pressures shaped by economic activity and migration patterns. Including PPR, RSKU, and state-led schemes from multiple locations would strengthen the study's generalisability and reveal spatial differences in buyer motivations. Incorporating policy contexts, such as Selangor's Rumah Selangorku or Penang's affordable housing guidelines, would also help show how differing regulatory frameworks influence buyer preferences.

5.5.2 Strengthen Sampling Methods and Increase Sample Size

Given the national significance of affordable housing, future research should employ probability-based sampling and larger sample sizes to enhance generalisability and statistical power. Larger datasets would enable multi-group comparisons (e.g., M40 vs. B40, first-time buyers vs. upgraders), structural equation modelling, and moderation analyses examining how demographic or economic variables influence behavioural constructs. This is especially important as Malaysia's household composition, income patterns, and demographic structure continue to shift due to ageing trends, urbanisation, and labour market changes (DOSM, 2024; Ministry of Finance, 2023).

5.5.3 Incorporate Additional Psychological, Social, and Economic Variables

Behavioural decisions in housing are multidimensional, and future studies should incorporate variables that were beyond the scope of this research. For example, financial literacy in mortgage selection, risk perception, household stability, cultural expectations, and intergenerational housing norms may significantly influence purchase decisions (BNM, 2023; UN-Habitat, 2020). Similarly, integrating neighbourhood social cohesion, perceived safety, and community identity would align with expanding literature on place-based satisfaction and buyer behaviour (URBANICE Malaysia, 2021; FIABCI, 2022). The inclusion of macroeconomic indicators, such as inflation, wage stagnation, housing supply elasticity, or construction material costs, could also deepen understanding of affordability constraints (CIDB Malaysia, 2023).

5.5.4 Explore Longitudinal and Post-Occupancy Behaviour

Future research should consider longitudinal designs to track how perceptions and intentions evolve over time. Purchase decisions may shift due to life-cycle changes, employment mobility, economic shocks, or government policy updates. Additionally, post-occupancy studies could examine whether the attributes that initially motivated purchase (e.g., location, design, price) continue to influence satisfaction, retention, or secondary market behaviour after buyers move in. Such studies would complement existing urban well-being and liveability frameworks promoted under Malaysia's SDG Cities Programme (URBANICE Malaysia, 2022; United Nations, 2019).

5.5.5 Integrate Mixed-Methods Approaches

Although this study relies on quantitative data, future work could be strengthened by adopting mixed-methods approaches. Techniques such as in-depth interviews, focus groups, or even observational studies would allow researchers to capture subtle motivations, emotional considerations, and value judgements that structured questionnaires may overlook. These qualitative perspectives can shed light on how buyers interpret affordability, assess trade-offs, or navigate issues related to risk, trust, and long-term financial commitment in their own words. Such insights would not only enrich the numerical findings but also help refine theoretical models like the Theory of Planned Behaviour and housing attribute theory, enabling these frameworks to align more closely with Malaysia's cultural norms, social influences, and urban housing context (Ajzen, 1991; Glaeser & Gyourko, 2018).

5.5.6 Broader Cross-National or Regional Comparisons

Comparative work with neighbouring countries could further strengthen future research. Examining systems such as Singapore's HDB model, Indonesia's Rumah Bersubsidi scheme, or Thailand's National Housing Authority programmes would offer useful benchmarks for Malaysia. These countries differ in how they regulate land, structure public financing, and deliver affordable housing, and such contrasts may highlight which policy and institutional features most effectively support stable and attainable homeownership.

In summary, future studies would benefit from widening their geographic coverage, applying more rigorous and diverse methods, and incorporating both behavioural factors and policy frameworks. Adding longitudinal and cross-country perspectives would also help capture how housing preferences evolve over time and how different institutional arrangements shape buyer behaviour. Together, these improvements would contribute to a deeper and more policy-relevant understanding of affordable housing decisions in Malaysia.

5.6 Conclusion

The findings of this study offer a clear and grounded understanding of how Malaysians navigate the decision to purchase affordable housing, revealing that these decisions arise from the interaction of structural housing qualities, value judgements, personal capabilities, and psychological evaluations. By analysing these elements through the lens of the Theory of Planned Behaviour and housing attribute theory, the study demonstrates that purchase intention is not driven by a single factor but by a constellation of considerations that reflect both household realities and broader market conditions.

Across the analyses, attitude emerged as the strongest and most consistent predictor of purchase intention, underscoring that buyers are guided not only by financial calculations but also by perceived long-term stability, suitability, and personal aspirations attached to homeownership. Perceived value likewise played an influential role, illustrating that Malaysians evaluate affordability holistically, balancing cost against convenience, safety, connectivity, and expected future benefits. Housing attributes, particularly location, functional layout, neighbourhood quality, and developer credibility, were shown to shape both value perceptions and overall desirability, reaffirming that well-designed and strategically located affordable homes continue to command high demand. Although perceived behavioural control exerted a comparatively smaller effect, its significance reflects the real financing challenges and procedural hurdles faced by households, particularly within the B40 and M40 groups.

Taken together, these findings offer an integrated picture of the mechanisms behind affordable housing decisions in Malaysia. They highlight the importance of policies and developments that combine fair pricing with thoughtful design, accessible locations, safe environments, and transparent financing pathways. The study also reinforces the relevance of behavioural perspectives in housing research, showing that psychological variables remain as important as economic indicators in shaping demand.

At the same time, the study’s conclusions must be interpreted in light of its limitations, including restricted geographic coverage, the modest sample size, and the exclusion of broader socio-cultural and institutional determinants that influence housing behaviour. These constraints point toward opportunities for future research to incorporate wider regional comparisons, more diverse samples, mixed-methods approaches, and longitudinal designs that capture the evolving nature of housing perceptions in response to policy shifts and economic changes.

Ultimately, this study contributes meaningful empirical evidence to Malaysia's housing literature by showing that affordable housing decisions are complex, multidimensional, and deeply embedded in local socio-economic conditions. As the country continues to urbanise and pursue equitable housing agendas under national plans and global frameworks such as SDG 11, the insights from this research can help guide more responsive, impactful, and people-centred strategies. Strengthening affordability in Malaysia requires not only expanding supply but aligning housing delivery with the lived needs, aspirations, and capabilities of households. The findings presented here provide an important step toward informing those efforts and supporting a more inclusive, liveable, and sustainable trajectory for the nation's housing sector.

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APPENDICES

APPENDIX A

SURVEY QUESTIONNAIRE

I am currently pursuing the Master of Real Estate Development Programme at Universiti Tunku Abdul Rahman (UTAR). I am conducting research on *Prioritisation of Attributes in Affordable Housing Purchase Decisions in Malaysia*. The objectives of this study is to identify the attributes of the affordable housing purchase decisions in Malaysia and to rank the most significant factors for the affordable housing purchase decisions in Malaysia.

This study is approved by the UTAR Scientific and Ethical Review Committee. I have also obtained the approval to conduct this research both through online survey distribution and via printed survey form distribution through physical outreach.

I will be very grateful if you can spare 10 to 15 minutes of your valuable time to answer the survey questionnaires. Please answer all the questions, as I *greatly value your thoughts and beliefs. Participants' names, emails, institutions and all answers during data collection will be treated with absolute confidentiality.*

Informed Consent:

1. I voluntarily agreed to participate in this research on *Prioritisation of Attributes in Affordable Housing Purchase Decisions in Malaysia.*
2. I understand that even if I agree to participate now, I can withdraw at any point in time or refuse to answer any question without consequences of any kind.
3. I understand that the participation involves filling up the questions regarding my sociodemographic information, personal preferences and opinions on affordable housing.
4. I understand that I will not benefit directly from participating in this research.
5. I understand that all information provided for this research will be treated confidentially.
6. I understand that I am free to contact the people involved in the research to seek further clarification and information.

SURVEY QUESTIONNAIRE

Research Title: Prioritisation of Attributes in Affordable Housing Purchase Decisions in Malaysia

This survey aims to understand the factors influencing affordable housing purchase decisions among Malaysians. All responses will be kept confidential and used for academic purposes only.

Section A: Respondent Profile

A1. Please state your gender :
Male ( ) Female ( )

A2. You fall within the age group of:
21-25 ( ) 26–30 ( ) 31–35 ( ) 36–40 ( ) 41-45 ( ) 46-50 ( )

A3. What is your marital status?
Single ( ) Married ( ) Divorced/Widowed ( )

A4. What is your monthly household income?
<RM3,000 ( ) RM3,000 – 8,000 ( ) RM8,001 – 13,000 ( ) >RM13,000 ( )

A5. You are employed with:
Public sector (government) ( ) Private sector ( ) Self-employed ( ) Others ( )

A6. You reside in what type of residential area currently?
Urban ( ) Suburban ( ) Rural ( )

A7. Have you owned a house before?
Yes ( ) No ( )

A8. Are you planning to buy an affordable house within the next 2 years?
Yes ( ) No ( )

Section B:

Please indicate your level of agreement with the following statements using the scale below:

1 = Strongly Disagree 2 = Disagree 3 = Neutral 4 = Agree 5 = Strongly Agree

		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
B1: Price and Affordability						
B11	The price of the house must be affordable for my income level					
B12	Flexible financing options make me more confident to buy.					
B13	A manageable monthly instalment is important for me.					
B14	Government incentives or subsidies encourage me to buy affordable housing.					
B2: Location and Accessibility						
B21	Proximity to public transport is important.					
B22	I prefer houses close to my workplace, school, or healthcare facilities.					
B23	Access to shops and amenities influences my choice.					
B24	I am willing to pay more for a convenient location.					
B3: Quality and Layout						
B31	Quality of construction is important to me.					
B32	I prefer a practical and efficient layout design.					
B33	Poor workmanship reduces my confidence in the project.					
B34	I am willing to pay slightly more for higher quality.					
B4: Security and Safety						
B41	Gated and guarded communities make me feel secure.					
B42	Low crime rates in the area are important to me.					
B43	Proper street lighting and security patrols improve safety.					
B44	Developers who highlight safety features are more trustworthy.					
B5: Developer's Reputation						
B51	I prefer developers with a good track record.					
B52	I trust developers who deliver projects on time.					
B53	Certifications or awards increase my confidence.					
B54	I prefer to buy from a well-known developer.					
B6: Policy and Governance						
B61	Government housing schemes influence my purchase decision.					
B62	A transparent buying process increases my trust.					
B63	Government policies help improve housing affordability.					
B64	Government monitoring ensures fair and quality housing delivery.					
C1: Attitude Toward Purchase						
C11	Buying an affordable home is a smart decision.					
C12	Owning a home improves my quality of life.					
C13	Owning a home provides stability and security.					
C14	Buying an affordable home is a good long-term investment.					

		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
C2: Subjective Norms						
C21	My family encourages me to own a home.					
C22	My friends value home ownership.					
C23	People who are important to me support my decision to buy a house.					
C24	Society expects individuals to own their own homes.					
C3: Perceived Behavioural Control						
C31	I am confident that I can afford to buy an affordable house.					
C32	I am capable of handling the buying process.					
C33	Available financing options make it easier for me to buy a home.					
C34	I believe I can overcome any challenges in buying a home.					
C4: Trust and Confidence						
C41	I believe developers are generally honest and reliable.					
C42	I trust the quality of government housing programmes.					
C43	Affordable housing projects are built with acceptable quality.					
C44	Transparent project information increases my confidence.					
D: Perceived Value						
D1	The benefits of buying affordable housing outweigh the costs.					
D2	The price is reasonable for the features provided.					
D3	Affordable housing is a good long-term investment.					
D4	Owning affordable housing gives both financial and personal satisfaction.					
E: Purchase Intention						
E1	I plan to buy an affordable house in the next few years.					
E2	I have started gathering information about affordable housing options.					
E3	I will recommend affordable housing to others.					
E4	I am determined to own an affordable home soon.					