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OWNING AND RENTING:
A PUBLIC PREFERENCES IN KLANG

Nor Kamarina Abdul Wahab[1], Lizawati Abdullah[1*]

[1]Department of Built Environment Studies and Technology, College of Built Environment, Universiti Teknologi MARA, Perak Branch, Seri Iskandar Campus, 32610, Seri Iskandar, Perak Malaysia

kamarinawahab07@gmail.com, *lizaw327@uitm.edu.my

ABSTRACT

The desire to one day buys a home is one that practically everyone has. There are a number of issues that make renting and owning each have unique challenges. Rents have increased in most regions over the past several decades, making it harder for young people to save money. The bank's stringent mortgage standards should also be reviewed in order to accommodate first-time homebuyers, particularly young people. Additionally, putting up a sizeable down payment for a home might be a challenging task. The option of tailoring living environment is yet another important distinction between renting and buying. The study's target audience is the general population, and it was carried out in Klang, Selangor. 384 people in all took part in the study. This study's goal is to determine the public's preferences when deciding whether to buy or rent a home and to rank the top preferences. This study uses a quantitative methodology that entails utilising Google Forms to collect data through questionnaires. According to surveys, Klang residents choose owning their own home over renting. The results demonstrate that financial considerations are the most important when deciding whether to buy or rent a home. Prior to deciding whether to buy or rent a home, Klang residents would prioritise the financial aspects. This research suggests that before starting a housing project, developers find out which characteristics people would prioritise when deciding whether to buy or rent a home.

Keywords: *Preferences, Ownership, Owning, Renting, House.*

INTRODUCTION

This simple concept of a house has gotten wider as it assumes a social status symbol and an economic property value while providing the multiple interconnected roles of safety, neighbourhood, social connections, community amenities and services, privacy and proximity to employment. According to Faraziera et al. (2019), Cheah and Stefanie said dreams of home ownership have been passed down through the generations, resulting in a direct or indirect demand on the housing market. Between RM300,000 and RM500,000, there is a wide range of definitions of what constitutes affordable housing. While this earlier statement is true, according to Faraziera et al. (2019), Bank Negara Malaysia (BNM) state that the median Malaysian household cannot afford a home in the price range of RM300,000 to RM500,000. Housing Cost Burden (HCB) is an international standard that estimates the maximum price of affordable housing at just RM282,000 (Faraziera et al., 2019).

LITERATURE REVIEW

This section interprets on two important parts which is the definition of preferences, ownership and also renting. It includes a review on the preferences factors in decision-making to own or rent a house.

Preferences

Preference is frequently measured by researchers as a pattern of choice. That is, they describe a response pattern governed by the inputs that compose a decision (Toby et al., 2006). However, as will see in a later section, not all preference evaluation processes incorporate choice in the way have characterised it. The amount of responding that forms a preference is determined not by the broad definition, but by the size of the sample required to provide confidence in the overall pattern of response. For the average adult, replying once is often interpreted as an adequate indicator of preference, especially when accompanied with words regarding level of desire for that alternative.

Ownership

Ownership, basically, means owning a house (Apoorva, 2023). The word "ownership" refers to much more than simply purchasing a home or making financial investments in one; rather, it encompasses a far wider range of activities. Basically, ownership means a person who owns the house in which to lives. As Lim et al. (2018) have stated, ownership is best described as a place dedicate to everyone, raise a family, recall memories with friends and become a part of vibrant neighbourhoods and communities, as well as being able to accomplish financial goals for investment in future.

Renting

Renting refers to a property from which the owner receives payment from the occupant, known as a tenant, in exchange for the use or occupancy of the property. The rest of people that rent for various reasons, including those who can afford to become homeowners but prefer to remain renters, and those who are still in the early stages of careers (Lim et al., 2018). In addition, renting can be a reasonable alternative in certain situations. There is evidence to suggest that when the market and economy as a whole experience long-term correction, the rental market can benefit from smaller financial commitments and quicker access to rental housing, as highlighted by (Salleh et al., 2018). Li and Wen (2018) argue that renting is a viable alternative due to the freedom it provides.

Preferences in Decision-Making of Owning or Renting A House

Financial factor

The term "finance" refers to a person's overall financial health and necessitates the presence of money, in addition to payment, degree of interest, and loan. It also indicates whether a mortgage is present, the terms of the purchase, the cost of the house, the value of the property appraisal, the likelihood of a prompt acknowledgement, and the amount of time spent waiting. This type of loan has also become the single most important factor in the price of a house in Malaysia (Chia et al., 2016). Affordability may be broken down into two categories: on the one hand, there is income and access to finance, and on the other hand, there is the price of the home (Aziz et al., 2022). According to Li and Wen (2018), they conducted a study among young university graduates in Guangzhou and discovered that the affordability of housing is largely dependent on salary growth in the labour market. Because of this, the study indicates that affordability of housing improves with work experience longevity and the corresponding salary increase. The unpredictability of future income constituted a significant barrier to becoming a homeowner, and the relative nature of economic success added another layer of complexity to the situation (Aziz et al., 2022). Even more, the question of whether the cost of housing or household income is the source of the housing affordability problem is one that attracts attention. People will switch from renting to owning when they acquire economic stability and see the need to invest to accumulate money, or when they believe that owning a residential property will provide a better life for their children (Si & Yi, 2018).

Location factor

The ability of the chosen home to be easily accessible from the closest town, shopping facilities, and relatives' homes is what we mean when we talk about its location (Khan et al., 2017). Bujang et al. (2015) pointed out that private developers are hesitant to construct medium and low-cost housing in urban areas. This is not because there is not demand for those housing categories, rather, it is because land

is more expensive in urban areas, and as a result, building those houses does not give private developers higher. Furthermore, Thanaraju et al. (2019) state that for families with children, a residential site near the school will be considered. Other than that, homebuyers will also prefer properties near public infrastructure such as the LRT, highway, and bus terminal, among other things. According to the findings of these studies, young adults place a high priority on having a variety of convenient accessibilities, amenities, and facilities in the housing area when making site decisions for their residential homes (Aziz et al., 2022). According to Salleh et al. (2014), location is the most important factor to consider and is one of the most important factors that determines how successful a housing project will be. When developing a housing project, it is in the best interest of the developer to select a location that offers the most potential for profit and return. The location of the housing development is the single most crucial factor in determining how successful it will be (Salleh et al., 2014). The choice of where to reside has a significant impact on a household's long-term financial obligations, daily activities and possibilities, social contacts, health, and safety, as well as the costs imposed on others.

Neighbourhood factor

When choosing a home or residential property, families are more prepared to spend more money if it means moving into an area with desirable neighbourhood amenities (Thaker & Sakaran, 2016). According to Tan (2016), homeowners who wanted to signal their social position would purchase a residential property that featured a guarded entrance. Buyers who are in good financial condition choose a neighbourhood that has a "higher income" because there are less renters present in these neighbourhoods. When purchasing a home or residential property, households are more likely to spend a premium price for a decent neighbourhood (Thaker & Sakaran, 2016). According to Khan et al. (2017), the existence of amenities, such as location, playground, sports area, and institution, in which the symbolised and socialised cultures should be considered, should be the most essential factor to consider when selecting regarding a house. According to Salleh et al. (2014), investors would prefer a higher safety level of a neighbourhood to ensure a lucrative investment. A gated and guarded property has higher costs, such as CCTV installation and security guards. As a result, buyers would purchase a guarded residential property to differentiate themselves and symbolise their social standing (Tan, 2016). A homebuyer's housing preferences are heavily influenced by the neighbourhood in which the property is located. A decent neighbourhood will have a beneficial effect on the value of a home (Thanaraju et al., 2019). At the same time as other factors, the security of the surrounding area is considered while choosing a home. The value and reputation of the adjacent homes will suffer if they are not kept clean and secure (Thanaraju et al., 2019).

Housing characteristics factor

The number of rooms or bathrooms in a house is one of the factors examined while deciding whether to own a house (San, 2016). Other common aspects such as the size of the dining and living rooms, the number of bathrooms and bedrooms, and the developed size also play a role in purchase selections. According to Jayantha and Lau (2016), neighbourhood amenities influence residential property purchasing decisions. For example, the presence of a park or garden, a clubhouse, a swimming pool, and a gymnasium. People will also take into consideration the dwelling characteristics, such as the type of property that they are interested in purchasing or renting. Dwelling characteristics refer to the structural features of housing, which include the duration of residence, room size, design quality, the number of toilets, baths, and living rooms, the state of building equipment, the plan of homes, landscaping, and the existence of space (Musa & Yusof, 2017). People tend to rent or own properties that have a nice view of the surrounding area. The amazing natural surroundings, as well as superior ventilation and lighting, are the primary characteristics that make hillside housing construction appealing and special (Salleh et al., 2014). The natural beauty, amazing view, lack of suitable flat space, attractive scenery, fresh air, and exclusivity are driving the demand for property in steep areas (Sew & Chin, 2000).

Beliefs factor

As these beliefs are passed down from one generation to the next, superstitious concepts continue to impact housing purchasing decisions as well as the activities and behaviours of the younger generation (Mei-Hui et al., 2019). Housing complexes were urged to be built far away from waste ponds and higher than the main road, rather than at the cross intersection or T-junction (Hassan et al., 2021). Following that, address and floor numbers associated with the number four and a letter (such as 'A') are replaced. Notably, these two factors have a significant impact on consumers' attitudes, beliefs, and perceptions of behavioural control, indicating a high level of concern when potential buyers attempt to purchase a residential property (Mei-Hui et al., 2019). Consequently, it is essential to study the topography, location, and orientation of the property to assure the residents' quality of living and level of comfort, which will affect their health and fortune. To accomplish Feng Shui, the property purchaser must consider the lot's orientation, neighbourhood, and location. Therefore, the analysis of the property's topography, location, and orientation is essential for ensuring its condition and level of comfort, which will affect the health and fortune of its tenants. Certain people take this beliefs factors as their main factors preferences in decision-making to own or rent a house.

METHODOLOGY

This research makes use of methodologies which is quantitative method, and it involves the collecting of survey data by a questionnaire sent using Google Form. For this study, the quantitative method was applied, with questionnaire instruments used to collect data. The questionnaire instrument is divided into three sections, one for demographic factors and the other for preferences in deciding whether to own or rent a home. Section C inquiries about factors considered in deciding whether to buy or rent a home. A questionnaire survey was utilised to collect data from respondents. The total number of people that responded to the survey is 390. However, the researcher had sorted through the outlier responses, and only 384 of the 390 samples given were left for study. After counting around 942,297 residents from Klang, Selangor, this still met the minimum sample size criteria. After counting about 942,297 residents from Klang, Selangor, this still met the minimum sample size of 384 needed by Krejcie-Morgan (2017). The descriptive analysis, frequency analysis, and mean analysis were used in the analysis. The research process was represented in Figure 1.
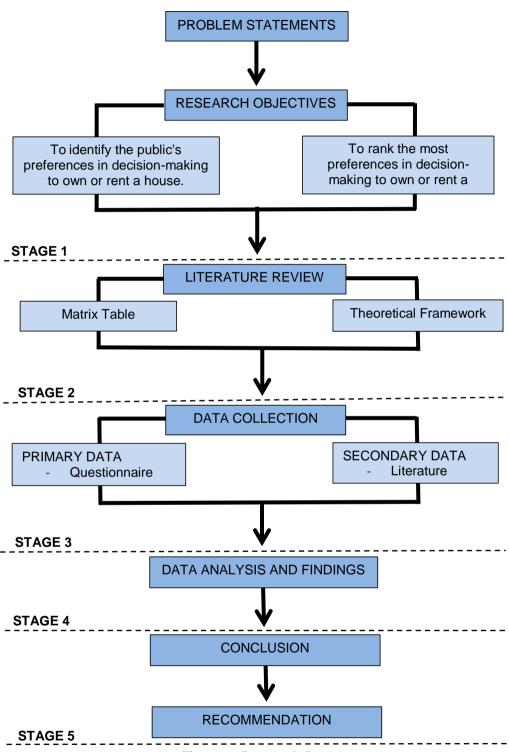
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To identify the public's preferences in decision-making to own or rent a house.	To rank the most preferences in decision-making to own or rent a

STAGE 1 -

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                    │    LITERATURE REVIEW      │
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Matrix Table	Theoretical Framework

STAGE 2 -

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PRIMARY DATA - Questionnaire	SECONDARY DATA - Literature

STAGE 3 -

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STAGE 4 -

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STAGE 5 -

Figure 1: Research Process

FINDINGS AND DISCUSSION

Table 1: Demographic Factor

	Item	F	%
Gender	Male	176	45.8
	Female	208	54.2
	Total	**384**	**100.0**
Age	Below 20	52	13.5
	21-30	150	39.1
	31-40	112	29.2
	41-50	51	13.3
	51-60	18	4.7
	61 and above	1	0.3
	Total	**384**	**100.0**
Marital Status	Single	213	55.5
	Married	171	44.5
	Total	**384**	**100.0**
Number of Households	0	119	31.0
	1-2	84	21.9
	3-4	116	30.2
	5-6	54	14.1
	7-8	10	2.6
	9 and above	1	0.3
	Total	**384**	**100.0**
Employment Sector	Public Sector	146	38.0
	Private Sector	130	33.9
	Self Employed	108	28.1
	Total	**384**	**100.0**
Monthly Income Level	RM2,000 and below	120	31.3
	RM2,001-RM3,000	132	34.4
	RM3,001-RM4,000	74	19.3
	RM4,001-RM5,000	34	8.9
	RM5,001 and above	24	6.3
	Total	**284**	**100.0**

The frequency analysis in Table 1 shows demographic factors for the participants in the study. Regarding gender, there were 176 males (45.8%) and 208 females (54.2%) among the 384 participants. The age distribution showed that most participants were in the 21-30 years old category (39.1%) and followed by the group age 31 - 40 years old with 29.2%, below 20 years old with 13.5%, 41 - 50 years old with 13.3%, 51 - 60 years old with 4.7% and the minority respondents is from group age 61 years old and above with percentages 0.3% (1 respondents). The marital status is majority the respondents is single with 213 respondents (55.5%) and the married people is 44.5% with 171 respondents. The number of households is majority is 0 with 31.0% (119 respondents) and followed by the 3 - 4 persons with 30.2% (116 respondents). Then the ranking number 3 the highest number of households is 1 - 2 persons with 21.9%

and followed by the 5 - 6 persons with 14.1%, 7 - 8 persons with 2.6%. Lastly is the lowest number of households being 9 persons and above with 0.3% (1 respondents). For the employment sector show that majority people that working in Klang, Selangor is in public sector with 38% (146 respondents) and followed by the private sector with 33.9% (130 respondents). The lowest employments sector is self-employed with 28.1% (108 respondents). Lastly is monthly income level. Monthly income level with RM 2,001 - RM 3,000 has the highest respondents with represented the percentage is 34.4%. Meanwhile, people with income RM 2,000 and below are at the second ranking with 31.3% and followed with those respondents that have monthly income level RM 3,001 - RM 4,000 with 19.3%, RM 4,001 - RM 5,000 with 8.9% and the lowest ranking is RM 5,000 and above with 6.3%.

Table 2: Ownership and Renting

	Item	F	%
Preferences:	Ownership	313	81.5
	Renting	71	18.5
	Total	**384**	**100.0**

From the Table 2, it shows that people in Klang, Selangor more prefer ownership rather than renting. 81.5% with 313 respondents prefer ownership rather than renting. Meanwhile, 71 respondents (18.5%) prefer renting rather than ownership. The first objectives have been accomplished by analysing the acquired data considering the literature review and secondary data from earlier studies. Previous studies have shown that there are numerous issues that arise when people have the desire to own or rent a house but also have an immediate and pressing necessity to do so. The purpose of this study is to identify the public's preferences in decision-making to own or rent a house, despite the challenges associated with ownership. According to survey, residents in Klang, Selangor, Malaysia, are more interested in ownership rather than renting. 313 out of 384 participants chose ownership instead of renting.

Table 3: Summary Ranking of Mean Factors

Factor	Mean	Rank
Financial Factor	4.65	1
Location Factor	4.55	2
Neighbourhood Factor	4.55	2
Housing Characteristic Factor	4.49	3
Beliefs Factor	3.95	4

Table 3 summarises the calculated total of responses for each element that will be measured in the upcoming survey questionnaire. The order in which these variables are presented relies on their mean scores, from highest to lowest. The financial factor received the highest average score of 4.65. When deciding whether to own or rent a house, financial factor is among the most crucial considerations that Klang residents

focus on. The reason for this is that we need money before decision-making to own or rent a house. Location and neighbourhood are tied for second place with a mean score of 4.55, followed by the housing attribute factor, which received a 4.49 on average. The average score for the belief factor is the lowest at 3.95.

The analysis of the data based on the responses from the respondents around focus of this study has also allowed us to accomplish the second objective. The most preferences in decision-making to own or rent a house have been ranked based on the results. According to the results, the most preferences factors is financial factor. Public people in Klang, Selangor will prefer the financial factors before they decide to own or rent a house. The location and neighbourhood factor both are second on the list of crucial factors. Housing attribute factor come in at number three ranking, followed by beliefs factors that have the lowest mean make it this factor come in last place. Therefore, it is not surprising to learn that people look at their finances first when decision-making whether to own or rent. All of the conclusions drawn from this study's factors have been backed up by prior studies, as was found in the literature review.

CONCLUSION

Based on the findings, it can be concluded that the Klang populace prefers home ownership to renting. Furthermore, the research findings show that public people in Klang, Selangor favour the financial element when deciding whether to purchase or rent a property. building money, banks' stringent housing loan criteria, building up a sizable down payment, and the option to customise living space when renting are all issues that will make you wonder whether you should buy or rent a property. This research will assist the public in deciding whether to buy or rent a home. Regardless, before commencing a housing project, the developer must determine which qualities consumers prefer when deciding whether to purchase or rent a home. This information or analysis will enable the developer to fulfil the demands of both prospective buyers and tenants. Nevertheless, additional research may be done on the issue to have a better understanding of the aspects of the housing market that need to be considered regardless of whether one is planning to own or rent a house. The following is a list of potential topics for additional research in the future:

i.   Comparing the preferences factors that will prefer by people in other state in decision-making whether want to own or rent a house.

ii.   Study on detail scope about the most significant factors that will influence decision making on renting.

iii.   Focusing on solution and how to overcome the issue related owning the house.

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