

END-USERS' PERSONALIZATION POTENTIALS AND FACTORS TOWARDS  
EFFECTIVE HOUSING OCCUPANCY

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With much love, I dedicate this thesis to my late Father *Mallam Isa*, for encouraging and instilling in me a sense of perseverance and focus, also my late brother, *Mallam Alhassan* (May their souls rest in eternal peace) and I thank my mother *Mallamah Adisetu*, for her support and encouragement, who witnessed the successful completion of this study. Also to *Late Prof. M. I. Onogu* may you rest in peace: Amin.

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## ABSTRACT

Developing countries commonly incorporate strategies for growth involving smooth transformation agendas, particularly, with respect to housing occupancy. Occupancy issues among low and middle income earners posed challenges to housing development, despite huge investments and regulation by governments in providing quality housing for the citizens. Moreover, there still exist problems of effective housing occupancy with the low and middle income earners. Also, non-occupancy of developed houses in the Malaysian context further compounded these challenges. Therefore, this study investigated end-users' personalization potentials and factors contributing to efficient housing occupancy. These factors were sourced through literature review, policy documents along with experts' opinions till consensus was reached. Thereafter, an instrument based on Structural Equation Model (SEM) was designed and administered to a total of 247 respondents. Subsequently, the inter-relationships between and within these factors were fully investigated and validated towards developing an effective integrated Housing Occupancy Model (HOM). The five consensus factors are satisfaction, environmental condition, subjective norm to occupancy, attitude towards occupancy and personalization. The Goodness of Fit statistics from the SEM showed that four out of seven investigated inter-relationships were supported, directly and positively related. While one of them, is supported, but negatively related; whereas the remaining three were not supported. The validation of the integrated HOM was similarly achieved through these findings. Furthermore, the findings showed that both satisfaction and attitude towards occupancy were separately and directly related to housing occupancy. Consequently, personalization is directly related to satisfaction. However, personalization is indirectly related to housing occupancy through satisfaction. Additionally, environmental condition and subjective norm to occupancy were separately not related, whereas attitude towards occupancy is also not related to subjective norm to occupancy. The outcome of this HOM will help in effective public housing delivery and occupancy among the income earners. In addition, it would be beneficial to policy makers, academicians and professionals in arriving at sustainable housing decisions relating to occupancy issues in Malaysia. The integrated HOM provides better understanding of these occupancy issues to the stakeholders.

## ABSTRAK

Negara membangun secara amnya akan menggabungkan strategi untuk pertumbuhan yang melibatkan agenda transformasi yang lancar, khususnya berkenaan dengan penghunian perumahan. Isu penghunian di kalangan golongan berpendapatan rendah dan sederhana memberi cabaran kepada pembangunan perumahan, meskipun terdapatnya pelaburan besar dan peraturan oleh kerajaan dalam menyediakan perumahan berkualiti untuk rakyat. Tambahan pula, masih terdapat masalah penghunian perumahan berkesan di kalangan mereka. Juga, perumahan tidak dihuni, dalam konteks perumahan Malaysia telah memburukkan lagi keadaan ini. Oleh itu, kajian ini bertujuan untuk menyiasat potensi personalisasi (pengubahsuaian) oleh pengguna sebenar dan faktor-faktor yang menyumbang kepada penghunian perumahan yang cekap. Faktor-faktor ini telah diperolehi melalui kajian literatur, dokumen dasar bersama-sama dengan pendapat pakar-pakar yang telah disepakati. Kemudian, satu instrumen berdasarkan Persamaan Model Struktur (SEM) telah direka dan ditadbir keatas sejumlah 247 responden. Selepas itu, saling-hubungan di antara dan di dalam faktor-faktor ini telah disiasat sepenuhnya dan disahkan bagi membangunkan satu model penghunian perumahan bersepadu yang berkesan (HOM). Lima faktor telah dipilih iaitu kepuasan, keadaan alam sekitar, norma subjektif untuk penghunian, sikap terhadap penghunian dan personalisasi. Kebaikan statistik Fit dari SEM menunjukkan empat daripada tujuh saling-hubungan yang dikaji adalah disokong, berkait secara langsung serta positif. Sementara satu darinya adalah disokong tetapi tidak berkaitan; manakala tiga yang lain tidak disokong. Pengesahan HOM bersepadu itu selepas itu dicapai melalui penemuan ini. Di samping itu, hasil kajian menunjukkan bahawa kedua-dua kepuasan dan sikap terhadap penghunian telah secara berasingan dan secara langsung berkaitan dengan penghunian perumahan. Kesanya, personalisasi secara langsung berkaitan dengan kepuasan. Walau bagaimanapun, personalisasi adalah secara tidak langsung berkaitan dengan penghunian perumahan, iaitu melalui kepuasan. Tambahan pula, keadaan persekitaran dan norma subjektif bagi penghunian telah secara berasingan tidak berkaitan. Sikap terhadap penghunian adalah juga tidak berkaitan dengan norma subjektif bagi penghunian. Hasil HOM ini akan membantu dalam penyediaan perumahan awam dan penghunian yang berkesan di kalangan golongan berpendapatan rendah dan sederhana. Di samping itu, ia akan memberi manfaat kepada penggubal dasar, ahli akademik dan profesional dalam membuat keputusan perumahan mampan yang berkaitan dengan isu-isu penghunian di Malaysia. Model Penghunian Perumahan (HOM) bersepadu akan dapat menyediakan kefahaman yang lebih baik terhadap isu-isu penghunian kepada pihak yang berkepentingan.

## TABLE OF CONTENTS

CHAPTER	TITLE	PAGE
	<b>DECLARATION</b>	ii
	<b>DEDICATION</b>	iii
	<b>ACKNOWLEDGEMENT</b>	iv
	<b>ABSTRACT</b>	v
	<b>ABSTRAK</b>	vi
	<b>TABLE OF CONTENTS</b>	vii
	<b>LIST OF TABLES</b>	xvi
	<b>LIST OF FIGURES</b>	xix
	<b>LIST OF ABBREVIATIONS</b>	xxi
	<b>LIST OF APPENDICES</b>	xxiii
<b>1.</b>	<b>INTRODUCTION</b>	<b>1</b>
	1.1 Background of the Study	1
	1.2 Research Problem	4
	1.3 Research Gap	5
	1.4 Research Aim	6
	1.5 Research Questions (RQs)	6
	1.6 Research Objectives (ROs)	6
	1.7 Significance of the Research	7
	1.8 Methodology Outline of the Research	7
	1.9 Scope and Limitation of the Research	7

1.10	Thesis Organizational Structure	8
<b>2.</b>	<b>THEORETICAL AND CONCEPTUAL FRAMEWORK</b>	<b>12</b>
2.1	Introduction	12
2.2	Housing Occupancy Overview	12
2.3	Housing Classification	13
2.3.1	Public Housing Overview	13
2.3.2	Affordable Housing	16
2.3.3	Adaptable Housing	16
2.3.4	Social Housing	16
2.3.5	Low-Income Housing	17
2.4	Housing Delivery and Influencing Norms	18
2.4.1	Housing Finance	18
2.4.2	Cultural Values	19
2.4.3	Religious Affiliation	20
2.4.4	Social Identity	20
2.4.5	Environmental Condition	21
2.4.6	End-users' Dissatisfaction and Housing Occupancy Related Issues	21
2.5	Housing Scenario in Malaysia	23
2.5.1	Trends of Malaysia Housing System	24
2.5.2	Actors in Low, Medium and High Cost Housing in Malaysia	27
2.5.3	Low Cost Housing Development for LMIEs in Malaysia	28
2.5.4	Malaysia Public Housing Complaints Statistics	29
2.5.5	Non-Occupancy: Empty Houses Studies with Respect to Johor, Malaysia	30
2.5.6	Existing Gap on Housing Occupancy	

Studies: The Need for End-users' to Personalize their Housing	31
2.5.6.1 Attitude towards Occupancy	31
2.5.6.2 Subjective Norm to Occupancy	31
2.5.6.3 Attitude to Personalize	32
2.5.6.4 Willingness to Personalize	32
2.5.7 Environmental Context: In Housing	33
2.6 Malaysia Housing Program and Policy	33
2.6.1 Housing Planning and Policy	34
2.6.2 Housing Implementation and Development	36
2.7 Housing Occupancy in Malaysia	37
2.7.1 Public Housing in Malaysia	38
2.7.2 Private Housing in Malaysia	39
2.8 Supporting Theories for the Research	39
2.8.1 Theory of Reason Action (TRA)	41
2.8.2 Theory of Household Satisfaction Index (HSI)	41
2.8.3 Personalization Theory (PT)	42
2.8.3.1 Occupants' Attitude and Sustainable Environment	43
2.8.3.2 End-users' Personalization in Housing	44
2.8.3.3 User Personalization and Consultation	50
2.8.4 Rational Choice Theory (RCT)	52
2.8.5 Integrating the Models	53
2.9 Research Conceptual Model	54
2.9.1 Housing Satisfaction with respect to Occupier Intention	54
2.9.1.1 Relationship between Satisfaction Derivatives and Occupier Intention	55
2.9.2 Environmental Condition with respect to Occupier Intention	57
2.9.2.1 Relationship between	



	Environmental Condition Derivatives and Occupier Intention	57
2.9.3	Subjective Norm to Occupancy in Occupier Intention	57
2.9.3.1	Relationship between Subjective Norm to Occupancy Derivatives and Occupier Intention	58
2.9.4	Attitude towards Occupancy in Occupier Intention	58
2.9.4.1	Relationship between Attitude towards Occupancy Derivatives and Occupier Intention	58
2.9.5	Personalization in Occupier Intention	59
2.9.5.1	Relationship between Personalization Derivatives and Occupier Intention	59
2.9.6	Attitude towards Occupancy on Subjective Norm to Occupancy	60
2.9.7	Personalization on Housing Satisfaction Satisfaction	60
2.10	Summary	61
<b>3.</b>	<b>RESEARCH METHODOLOGY</b>	<b>63</b>
3.1	Introduction	63
3.2	Operational Research Framework	65
3.3	Research Philosophical Statements	65
3.4	Delphi Model	69

3.4.1	Delphi Characteristics	69
3.4.2	The Delphi Process	70
3.5	The Study Area	72
3.6	Research Design and Approaches	74
3.7	Structural Equation Modelling (SEM)	75
3.8	Advantages of SEM compared to Traditional OLS Methods	76
3.8.1	SEM can Test Inter-Relationships among Constructs	77
3.8.2	SEM can Analyse and Test the Complex Relationships	77
3.8.3	SEM can directly Analyse Theoretical Framework	77
3.8.4	Best Fit Data at hand using AMOS Model	78
3.8.5	Unexpected Relationship can be discovered using AMOS Path Diagrams	78
3.8.6	Explore SEM for “how and why” in a Research Data	78
3.9	Data Collection	79
3.9.1	Pre-Test	81
3.9.2	Pilot Survey	81
3.9.3	Pilot Survey Results	82
3.9.4	Descriptive Statistics for the Data Collected	85
3.9.5	Design of Research Questionnaire	88
3.9.5.1	Validity and Reliability of Research Instrument	89
3.9.6	Target Population and Sampling Procedures	90
3.10	Techniques of Research Data Collection	91
3.11	Data Analysis and Tools	92
3.11.1	Strategy for Data Analysis	93
3.11.2	Factor Analysis	94
3.12	Data Analysis Tools	94
3.12.1	Theoretical Assumptions	95

3.12.2	Exploratory Trial	95
3.12.3	Conceptual Model	95
3.12.4	Developing an Optimal Intervention	95
3.13	Models Analysis in SEM	96
3.13.1	Measurement Model Appraisal	96
3.13.2	Structural Model Appraisal	98
3.13.3	Model Quality Evaluations	100
3.13.4	Sequence of SEM Approach	100
3.14	Summary	101
<b>4.</b>	<b>POTENTIAL FACTORS INFLUENCING END- USERS' EFFECTIVE HOUSING OCCUPANCY</b>	<b>102</b>
4.1	Introduction	102
4.2	Descriptive Statistics for the Respondents	103
4.3	Measurement Model Quality Evaluation	108
4.3.1	Measurement of Research Variables	108
4.3.1.1	Measurement items of Satisfaction	108
4.3.1.2	Measurement items of Personalization	112
4.3.1.3	Measurement items of Housing Occupancy	113
4.3.1.4	Measurement items of Environmental Condition	116
4.4	Users' Housing Decisions	117
4.5	Present Housing Size and Proposed House	119
4.6	Effects of the Factors on Housing Occupancy	120

<b>5.</b>	<b>FACTORS INFLUENCING HOUSING OCCUPANCY FOR MALAYSIAN PROSPECTIVE HOUSE OWNERS'</b>	<b>124</b>
5.1	Introduction	124
5.2	Initially Conceptualized Research Model	125
5.2.1	Development and Justification of an Integrated End-users' Effective Housing Occupancy Model	126
5.2.1.1	Effect of Satisfaction on Housing Occupancy	126
5.2.1.2	Results and Effects of Satisfaction	130
5.2.1.3	Effect of Environmental Condition on Housing Occupancy	131
5.2.1.4	Results and Effect of Environmental Condition	132
5.2.1.5	Effect of Subjective Norm to Occupancy on Occupier Intention	133
5.2.1.6	Results and Effect of Subjective Norm to Occupancy	133
5.2.1.7	Effect of Attitude towards ccupancy on Housing Occupancy	134
5.2.1.8	Results and Effect of Attitude towards Occupancy	135
5.2.1.9	Effect of Personalization on Housing Occupancy	136
5.2.1.10	Results and Effect of Personalization	137
5.2.1.11	Effect of Attitude towards Occupancy and Subjective Norm to Occupancy	138
5.2.1.12	Results and Effect of Attitude towards Occupancy and	

	Subjective Norm to Occupancy	139
	5.2.1.13 Effect of Personalization on Satisfaction	140
	5.2.1.14 Results and Effect of Personalization on Satisfaction	141
	5.2.2 Effect of Measurement Model using Assessment Criteria	141
	5.2.2.1 Unidimensionality	142
	5.2.2.2 Convergent Validity	145
	5.2.2.3 Construct Validity	145
	5.2.2.4 Discriminant Validity	149
	5.2.2.5 Internal Reliability	150
	5.2.2.6 Construct Reliability	150
	5.2.2.7 Average Variance Extracted (AVE)	150
	5.2.3 The Measurement Model after items Deletion	151
5.3	Normality for the Data Assessment	152
5.4	Structural Model Quality Evaluation	153
	5.4.1 The Standardized Structural Model and Corresponding Fitness Indexes	154
	5.4.2 The Text Output Interpretation: The Beta Coefficient and Variance	155
	5.4.3 The Squared Multiple Correlations Interpretation	156
5.5	Questions of the Study	157
5.6	Summary	164
<b>6.</b>	<b>SUMMARY OF FINDINGS, RECOMMENDATIONS AND FUTURE RESEARCH DIRECTION</b>	<b>165</b>
	6.1 Introduction	165
	6.2 Research Findings	165

6.3	Discussions on Findings	168
6.4	Findings and Implications each of the Factors on Housing Occupancy	171
6.4.1	Implication and the Effect of Satisfaction on Occupier Intention	171
6.4.2	Implication and the Effect of Environmental Condition on Occupier Intention	174
6.4.3	Implication and the Effect of Subjective Norm to Occupancy on Occupier Intention	175
6.4.4	Implication and the Effect of Attitude towards Occupancy on Occupier Intention	178
6.4.5	Implication and the Effect of Personalization on Occupier Intention	180
6.4.6	Implication and the Effect of Attitude towards Occupancy on Subjective Norm to Occupancy	183
6.4.7	Implication and the Effect of Personalization on Satisfaction	184
6.5	Research Contributions to Knowledge	189
6.5.1	Research Limitations	189
6.5.2	Theoretical Contribution to Knowledge	189
6.5.3	Methodological Contribution	191
6.5.4	Practical Contribution	191
6.6	Recommendations based on Future Research Direction	192
6.7	Conclusion	193

**REFERENCES** **195**

Appendices A-H 223-255

## LIST OF TABLES

<b>TABLE NO.</b>	<b>TITLE</b>	<b>PAGE</b>
2.1	Occupancy Status for Rented Public Housing Programmes (PHP)	24
2.2	Types of Complaint Statistics of House Users' between 2000-2006	29
2.3	Stages of Malaysia Housing Policy and Development	35
2.4	Malaysia Public Housing Program and Policy	36
2.5	Empirical Contingency Studies of user Participation and System Quality	47
2.6	Traditional, Inclusive and usability Consultation	51
2.7	Empirical Contingency Studies of user Satisfaction and User Acceptance/Occupancy	56
2.8	Empirical Contingency Studies of user Personalization and user Acceptance/Occupancy	59
3.1	Measurement of Variables	80
3.2	Showing Reliability Results of the Pilot Study	83
3.3	Minimum Sample Size Required for SEM	86
3.4	Desirable Sample Size	87
3.5	Simple Random Purposeful Sampling	88
3.6	Summary of the Main Data Survey Responses	88
3.7	Criteria used for Analysis of Measurement Model in SEM	97
38	Standard values in Structural Equation Model	99

4.1	Descriptive Statistics of Respondents’ Characteristics	104
4.2	Respondents’ Working, Education and Monthly Income	105
4.3	Family Size/Living Occupancy and Bedroom Numbers	106
4.4	Triangulating Household Size and Present Living Occupancy	107
4.5	Measurement items of Satisfaction and Likert Scores	111
4.6	Measurement items of Personalization and Likert Scales	113
4.7	Measurement items of Occupier Intention and Likert Scores	115
4.8	Measurement items of Environmental Condition and Likert Scale	117
4.9	Users’ Housing Decisions	118
4.10	Present House Size and Proposed House	120
4.11	Summary of Significant Satisfaction and Personalization Effects	121
4.12	Summary Results of Housing Occupancy Effects	123
5.1	The Assessment of Fitness for the Measurement Model UE	127
5.2	The Assessment of Fitness for the Measurement Model PV	128
5.3	The Assessment of Fitness for the Measurement Model PQ	128
5.4	Fitness Indexes for the Measurement Model HC	129
5.5	Fitness Indexes for the Measurement Model Satisfaction	129
5.6	Fitness Indexes for the Measurement Model EC	132
5.7	The Assessment Fitness for the Measurement Model ATO	135
5.8	Fitness Indexes for the Personalization Measurement Model	137



5.9	Fitness Indexes for the Measurement Model ATO And SNO	139
5.10	Index Distribution and Acceptance Level Adapted and Modified	142
5.11	Initial Loadings and Cross Loadings before Deletion	143
5.12	Initial Loadings and Cross Loadings before	146
5.13	Findings Triangulation	148
5.14	The CFA Results Reporting	149
5.15	The Fitness Indexes for Measurement Model	151
5.16	The Assessment of Normality for the Data	152
5.17	Fitness Indexes for the Structural Model	155
5.18	The Standardized Beta Estimate	155
5.19	Squared Multiple Correlations	157
5.20	Standardized Regression Weights	159
5.20(a)	Testing the Influence of Satisfaction on Occupier Intention	159
5.20(b)	Testing the Influence of Environmental Condition on Occupier Intention	160
5.20(c)	Testing the Influence of Subjective Norm to Occupancy on Occupying Intention	160
5.20(d)	Testing the Influence of Attitude towards Occupancy on Occupier Intention	161
5.20(e)	Testing the Influence of Personalization on Occupier Intention	161
5.20(f)	Testing the Influence of Attitude towards Occupancy on Subjective norm to Occupancy	162
5.20(g)	Testing the Influence of Users' Personalization (PERS) on Satisfaction	162
5.21	The Results Summary of Question Testing from the AMOS Output	163
5.22	The Question Statement Testing	164
6.1	Research Findings Summary	170

## LIST OF FIGURES

<b>FIGURE NO.</b>	<b>TITLE</b>	<b>PAGE</b>
1.1	Thesis Structure Summaries	11
2.1	Mean monthly household income by State	26
2.2	Occupancy TRA Model	41
2.3	User's Satisfaction HSI Model	42
2.4	Participation Model	43
2.5	Integrated Research Conceptual Model	53
2.6	Theoretical Framework	62
3.1	Operational Research Frameworks	65
3.2	Procedures for selecting Experts in the Study	72
3.3	Malaysia Map	73
3.4	Map of Johor Bahru	74
3.5	The Sequence and use of Structural Equation Modelling (SEM)	101
5.1	Initial Conceptualized Research Model	126
E.1	Initial Conceptualized Research Model in Amos software	240
5.3	Factor Loadings for Latent Construct UE	127
E.2	Factor Loadings for Latent Construct PV	241
E.3	Factor Loadings for Latent Construct PQ	241
E.4	Factor Loadings for Latent Construct HC	241
E.5	Factor Loadings for Satisfaction Constructs	242
5.8	Factor Loadings for Transformation Satisfaction (SAT)	130
E.6	Factor Loadings for Personalization Construct	242
E.7	Modified First Order of Personalization Measurement Model	243

E.8	Factor Loading for Latent Construct EC	243
E.9	Factor Loading for Latent Construct EC after Modification	243
E.10	Factor Loading for Latent Construct ATO	244
E.11	Correlation Measurement between Model SNO and ATO	244
E.12	Re-Specified Measurement Model after Deletion	245
5.16	The Structural Model	154

## LIST OF ABBREVIATIONS

CIB	-	Citizens Information Board
UN-Habitat	-	United Nation Habitat
HDFC	-	Housing Development Finance Corporation.
RICS	-	Royal Institution of Chartered Surveyors
UNCHS	-	United Nations Community Housing Settlement
MHLG	-	Ministry of Housing and Local Governments
HOM	-	Housing Occupancy Model
HOPE, VI	-	U. S. Department of Housing and Urban Development
PHP	-	Public Housing Programmes
IGQ	-	Institutional and Government Quarters
LRDA	-	Land and Regional Development Authority
SEDC	-	State Economic Development Corporation
NGOs	-	Non-Government Organizations
NHTF	-	National Housing Trust Fund
AMI	-	Area Mean Income
PSH	-	Public Social Housing
CST	-	Community Service Transformation
ABS	-	Australian Bureau Statistics
NHD	-	National Housing Department
BTS	-	Build-then-Sell
MNHP	-	Malaysian National Housing Plan
TRA	-	Theory of Reasoning Action
ACSI	-	Household Satisfaction Index HIS
RCT	-	Rational Choice Theory
SEM	-	Structural Equation Modelling
HOP	-	Housing Occupancy Performance
IS	-	Information System

SM	-	Strategic Management
SP	-	Social Psychology
MS	-	Management Science
AMOS	-	Analysis of Moment Structures
PCA	-	Principal Component Analysis
AVE	-	Average Variance Extracted
CR	-	Composite reliability
IR	-	Internal Reliability
DV	-	Discriminant Validity
RAMSEA	-	Root Mean Square Error of Approximation
SPSS	-	Statistical Package for Social Sciences
EFA	-	Exploratory Factor Analysis
CFA	-	Confirmatory Factor Analysis
UE	-	Users' Expectation
PV	-	Perceive Value
PQ	-	Perceive Quality
HC	-	Housing Cost
ATP	-	Attitude to Personalize
WTP	-	Willingness to Personalize
ATO	-	Attitude towards Occupancy
SNO	-	Subjective Norm to Occupancy
OI	-	Occupier Intention
EC	-	Environmental Conditions
ROs	-	Research Objectives
RQs	-	Research Questions
LMIEs	-	Low and Middle-Income Earners
ReCAPP	-	Resource Center for Adolescent Pregnancy Prevention
FELDA	-	Federal Land Development Authority
HIS	-	Households Income Survey
DSM	-	Department of Statistics Malaysia
FT	-	Federal Territory
IPH	-	Integrated People Housing
NHBA	-	National Housing Buyers Association
LCH	-	Low Cost Housing

**LIST OF APPENDICES**

<b>APPENDIX</b>	<b>TITLE</b>	<b>PAGE</b>
A	Publications	223
B	Letters of Introduction: Data Collection	224
C	Research Survey Questionnaire (Bahasa)	226
D	Research Survey Questionnaire (English)	233
E	SEM-AMOS Implementation Figures	240
F	Satellite View: Housing Estates in Study Areas	246
G	List of Neighbourhood Pictures	249
H	Definition of Operational Terms	255

## **CHAPTER 1**

### **INTRODUCTION**

#### **1.1 Background of the Study**

Many developing nations have made several efforts in providing adequate housing for their citizens (Kolocek, 2013). However, some of these houses are faced with different restrictions centered on occupancy and non-occupancy by the intending users (Wilson, 2014). Therefore, the rate at which the people occupy these houses been provided reflects its effectiveness. Similarly, effective occupancy implies users' satisfaction (Nour, 2011). As such, housing occupancy is essential for ensuring adequacy of human shelter and values. Consequently, Non-occupancy of housing discourages the housing providers' effort, which may lead to the deterioration of the value of the building and therefore reflects on the image of the nation's living and environmental conditions. The achievement of adequate housing cannot be successful without addressing the housing occupancy situation.

The provision of adequate and affordable housing, particularly in developing countries, is faced with several challenges including affordability, housing supply shortages, lack of responsible and effective support, rescue, monitoring practices and expert knowledge on long-term funding (CIB, 2014; UN-Habitat, 2000). Those that are mostly affected are the low and middle income working households mostly as a result of inadequate housing which usually causes a hike in the rental price of these houses and consequently out of reach or unaffordable to the low and middle income earners in most of the developing countries (Mayor, 2014; UN-Habitat, 2006). In addition, "adequate housing" must make provision at a

minimum for the followings: tenure security, users' participation in housing-related decision-making at national and community level. Housing is adequate if the occupants are guaranteed legal protection against eviction, threats and harassment. Similarly, if they have access to good and safe drinking water, satisfactory sanitation and refuse disposal; it should guarantee reasonable space and physical safety from structural hazards and respect for cultural identity (UN-Habitat, 2007a, 2014). Developing countries are mostly faced with shortage issues whereas in developed countries, the cost of housing is usually beyond the incomes (RICS, 2014; UNCHS, 1995).

According to Mohit *et al.* (2010) the rate at which the users can afford the housing will also reflect their satisfaction. In addition, housing satisfaction comprises of the quality of the building and the safety attached. However, dissatisfaction in the quality of housing facilities, amenities and design affect users' occupancy. Accordingly, Colesia and Alpopi (2011) argued that the performance of housing, its quality and facilities can affect the users' quality of life and encourage satisfaction. Therefore, buildings are needed to provide occupants with activities ranging from sleeping, study, work, household life and leisure through communal interactions. For this to be achieved, buildings are planned, designed, managed and constructed using specifications and standards recognized by professionals, governments and experts with adequate knowledge of expectations and the needs of the users' (Ibem *et al.*, 2013). This cannot be achieved without the involvement of the project users'.

Public housing is rental/owner occupier housing created to provide safe and affordable habitation for low-income earning families, the elderly and people with disabilities (Hryshko *et al.*, 2010; UN-Habitat, 2007b). The importance of housing provision effectiveness lies in its affordability. Lubell *et al.* (2007), suggested that the stability of affordable housing or house rentals could have profound effects on childhood development. Consequently, affordability is an essential feature of housing delivery. According to a resolution passed by American Bar Association and adopted by the house of delegates in August, 2013 stated "That the American Bar Association urges governments to promote the human right to adequate housing for all through increased funding, development and implementation of affordable housing strategies and to prevent infringement of that right".



The Malaysian government has for the past 23 years witnessed various problems in their housing policy implementation especially in the recent Five-Year Malaysia Housing Scheme (Tan, 2011). Tan (2011), identified certain factors as critical success factors that must be considered for an achievable and sustainable housing policy implantation. They include social acceptability, economic and technical feasibility. Therefore, the availability, affordability and adequacy of quality housing provision for low income categories of all salary levels, is the Malaysia government housing policy target.

Despite research efforts in housing occupancy, there are still substantial areas that are yet to be addressed in the domain of housing occupancy. One of such areas is the involvement or participation of the intending user in housing provision policies Shuid (2010). He suggested the need to consider users' views and right from the initiation stage of housing development, as an important influence for housing occupancy sustainability. Ben O'Callaghan *et al.* (2012), posits that occupants attitude towards the environment should be used to assess and understand their behaviour towards sustainable housing. The challenges of housing non-occupancy in Malaysia housing system, from the statistics of Ministry of Housing and Local Governments (MHLG, 2011), indicate a significant number of non-occupied houses.

Most reviewed literatures progressively investigated under Malaysia housing provision and delivery has no considerations for the decision support aspects, which is particularly based on the framework of multi-diversity assessment and analysis. Housing provision is a capital intensive venture that requires a minimum of five years to recover the money invested and as such, should be acquired or rented even before the houses are fully developed for any developer to strike a balance and for investors to be encouraged to invest. Therefore, no investor or developer will invest such huge amount in housing provision without it being occupied effectively. In Johor state, Malaysia for example, statistics show that 974 houses are vacant; this is 14.4% of non-occupied houses (MHLG, 2011). This work therefore, seeks to identify the way forward on enhancing the optimum quality for houses to be occupied.

## 1.2 Research Problem

The Malaysia government's goal of providing adequate public housing as targeted by its housing policy is yet to be fulfilled (Shuid, 2010). Similarly, the available public housing units provided by Malaysia government has not been effectively occupied by the expected public users. Also, it has been reported that of a total of 6,784 public housing units developed in Johor Bahru (Malaysia) as at September, 2011, only 5,810 are occupied leaving 974 unoccupied housing units amounting to 14.4% (MHLG, 2011). To a developer, this number is not encouraging given the huge amount of investment involved. However, this seems to have long been a major issue to the federal government of Malaysia. In a bid to address this challenge, the Malaysia government decided to involve private participation in public housing development from the 1970s to 1990s as a way of developing effective occupancy and housing delivery (Idrus and Ho, 2008). This however did not address the issue of non-occupancy as expected.

Putnam (1993) and Craig (2005) have both posited that public participation in community development projects and schemes as aspect of social networking will assume a norm of mutuality and trust in their development outcome. Buckwalter *et al.* (1993), stressed that such social trust of participation resulted to what was termed democratic society. A democratic society establishes democratic projects, and democratic projects enjoy participants' trust and patronage. Similarly, Craig (2005), emphasized that participatory social trust encourages and facilitates collective action. This study acknowledges the subsequent efforts of Malaysia government in public housing delivery to eradicate the persistent non-occupancy problem in public housing provision in Malaysia. Low public participation in public housing has been identified in previous literature (Anuar and Saruwono, 2013; Bass *et al.*, 1995; Cash *et al.*, 2003; Rashid and Wong, 2010). In other words, to create sustainable communities, the local citizens should be allowed to examine their own problems and resolve solutions (Doelle and Sinclair, 2006). Similarly, community initiatives should allow the end users to be the instruments of their change. According to Loures and Crawford (2008), a sustainable practice in planning and management of physical environment is as a result of public participation.

Folaranmi (2012), observed the need for prospective house owners to be allowed to participate in housing design regardless whether it is mass housing or not. In addition, Mohlasedi and Nkado (1997) and Sue (2005) also noted that end-users participation in Malaysia housing delivery system is at a minimal level. In the context of this work, personalization is used for participation thus theory of participation is addressing personalization. This study therefore identified the study problems as the lack of users' participation and occupancy in Malaysia public housing is a major hindrance to the development of effective housing occupancy.

### **1.3 Research Gap**

The issue of integrating housing occupancy model in Malaysia is a problem which has not been considered by any research work and it has not been addressed in any known literature as predictable. According to MHLG (2011), statistics show fourteen point four percent (14.4%) representing, nine-hundred and seventy four (974) vacant houses in Johor-Bahru despite investing huge amount of money for such development. In the works of RICS (2014) and UNCHS (1995) developed countries housing cost is usually beyond affordability of the low and middle income groups.

Malaysian end-users have not been participating in housing delivery process (Mohlasedi and Nkado, 1997; Sue, 2005). Therefore, dearth in literature and lack of users' personalization in Malaysia housing delivery is a limitation to effective housing occupancy. For this reasons, the following problems will be discussed in detail in the subsequent sub-sections: Non-occupancy, lack of users' attitude and willingness to participate, users' attitude towards occupancy, users' subjective norm to occupancy and negative environmental impact.

## **1.4 Research Aim**

The aim of this research is to investigate and determine the factors which influence human personalization behaviour towards effective occupancy among Malaysian prospective house owners.

## **1.5 Research Questions (RQs)**

Below are four main research questions. Research question three has seven sub-research questions:

- RQ1 Which of the factors contribute to the present non-occupancy?
- RQ2 How will these conceptualized factors influence the Malaysian prospective house owners?
- RQ3 What is the influence of each of the factors on housing occupancy?
- RQ4 Can the developed housing occupancy model (HOM) for users be justified?

## **1.6 Research Objectives**

The objectives actualizing this aim are listed hereunder:

- RO1. To establish the factors that contributes to the present non-occupancy in the study area.
- RO2. To determine the contributing influence of these factors for the prospective house owners in Malaysia.
- RO3. To unravel the influence of each of the factors on housing occupancy in the study area.
- RO4. To justify the developed Housing Occupancy Model (HOM) for the

users.

### **1.7 Significance of the Research**

- i. This research is based on actual housing issues that will encourage effective occupancy of housing and strengthen strong commitment, belongingness and satisfaction of users in mass housing scheme.
- ii. The research will be beneficial to the housing industries, inclusive of policy-makers, managers, developers, architects, academicians and professionals.

### **1.8 Methodology Outline of the Research**

This research problem of statement outlined and the objectives set out to achieve factors contributing to the present non-occupancy and their effects on prospective public house owners. Housing occupancy and participation potentials are required in achieving the aim of this research work, position the study as a mix-method research measurement. Consequently, these factors were considered in data collection and sampling houses (single family dwelling or detached houses) for this research.

### **1.9 Scope and Limitation of the Research**

The research is directed towards Malaysian prospective house owner in housing development. It is based on investigating the factor influencing human personalization behaviour for effective housing occupancy of the prospective house owners in Malaysia.

The research is limited to studying occupancy issues in housing provision that prospective house owners need and why they need them, Johor State, South West Malaysia. The study focusses on low-rise, residential housing development and did not cover high-rise buildings, educational, industrial or commercial houses. A case study is adopted to represent the housing situation in the state of Johor with an in-depth study on the current housing occupancy.

Furthermore, the study focuses on human behaviour, wishes and expectations of prospective house owners' towards their future houses. The five factors studied are:

- i. Satisfaction
- ii. Environmental Condition
- iii. Subjective Norm to Occupancy
- iv. Attitude towards Occupancy and,
- v. Personalization/participation

The study was conducted within the framework of existing individual models geared towards integrating into a holistic housing occupancy model (HOM). The individual models were: Theory of Reason Action (TRA) founded by Fishbein and Ajzen, (1975), Masrom and Hussein, (2008); Theory of Household Satisfaction Index HSI (ACSI) to determine user satisfaction by Masrom, (2012) and Yang, (2006); and Participation Theory posited by Shan, Xi-Zhang, (2012), to ascertain level of end-users' involvement in their prospective houses.

### **1.10 Thesis Organizational Structure**

This thesis is organized to comprise six chapters as follows:

**Chapter 1:** The first chapter conveys the general introduction to the research area and the literature that defines and supports the theoretical framework of the study. The research problem to be addressed is outlined and made clearer by the aim of the research and which defines the research goal. This is followed by research gap, proceeds with research questions which translate into the research objectives and brief outline of research methodology. Succeeding, the research scope and the limitations of the study. This chapter is concluded with definition of terms and the thesis structure summary.

**Chapter Two:** The literature on housing occupancy as it is related to public buildings was reviewed to familiarize the study with developments in housing provision. Correspondingly, this chapter review previous studies on end users' dissatisfaction and the issues of housing occupancy, housing delivery process, housing situation in Malaysia and end-users personalization/participation in the settings of study. The literature coverage on housing non-occupancy in Malaysia and the context of the study defines the gap identified. The previous studies and the scholarly record of the subject matters relating to supporting theories.

**Chapter Three:** This chapter defines in detail the research procedure and philosophical paradigm, theory, methods and strategies employed in conducting the research. The research was conducted in response to the research problem and questions; it also presents the research framework illustrating the phases of the research. Data collection and analysis process were discussed in detail in this chapter. Also, the strategies and outlines describing the process adopted in the research featuring the steps in line with scientifically accepted procedures to justify the methods and the tools applied in the research.

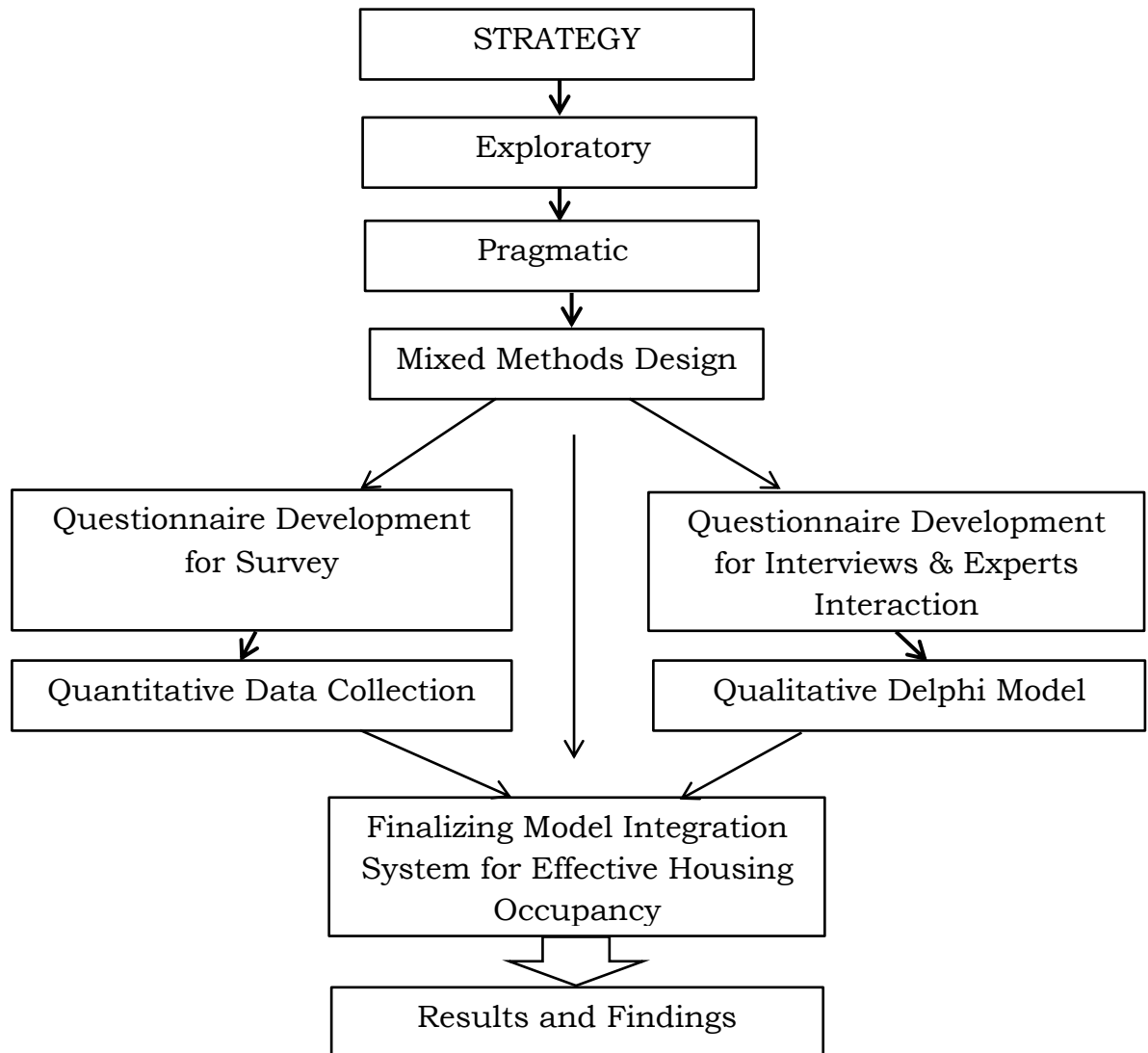
**Chapter Four:** Data analysis process was discussed in detail in this chapter. In addition, the results of the study are presented and discussed as well as addressing research objective 1 and research question 1; the expected outcome of the study is highlighted.

**Chapter Five:** This chapter reports the results and findings from the analysis and also discusses the result in order to search for logical conclusions. This chapter also addresses research objectives 2 & 3 as well as research questions 2 & 3.

**Chapter Six:** This chapter presents the research conclusion, contribution of this study to the body of knowledge based on three areas: - theoretical/conceptual contributions to knowledge, methodological and practical contributions to knowledge, and the limitation and suggestions for future research are discussed.

The concluding chapter is made based on the analysed results and the findings. Outline of the contribution to knowledge and outcome arrived at are clearly indicated. As a result of this research, recommendations were made and areas for further studies were determined.





**Figure 1.1** Thesis Structure Summaries

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