

# RELOCATION INTENTION TO SMART RETIREMENT VILLAGE AMONG ELDERLY MALAYSIANS

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## ABSTRACT

*The rapid growth of the ageing population has contributed to an increased attention towards the provision of smart retirement village (SRV). SRV is a new form of housing that is a trustworthy solution for the elderly's retirement lifestyle. Many studies have conducted in the past to examine the factors that influence elderly intention to relocate to SRV, however, the findings often contradicted to each other. As such, research outcome cannot be generalized due to the complexity of consumers in different cultural, time and geographical context. Therefore, this study focuses on finding of factors that influence the relocate intention of elderly in Malaysian SRV. This study extends from the theory of planned behaviour (TPB) by adding two variables (i.e. environmental concern and rewards) to measure the elderly relocation intention. In this study, a convenience sampling strategy is used to gather data. The 259 usable data collected from the survey were analysed using multiple regressions. The findings show that intention to relocate to SRV depends on attitude, social norm and rewards. The other two variables; perceived behavioural control and environmental concern were found to have no significant impact on the relocate intention of SRV. SRV service providers may use the results and customize marketing materials for their individual services.*

**Keywords:** Smart retirement village; Relocation intention; Environmental concern; Rewards elderly; Malaysia.

## INTRODUCTION

The rapid growth of the ageing population has contributed to an increased attention towards the provision of smart retirement village [SRV] (Hu et al., 2019). SRV is a new form of housing that has shown to be a trustworthy solution for the elderly's retirement lifestyle (Hu et al., 2018a). According to Xia et al. (2021), SRV is a type of housing that provides customised accommodations to make day-to-day life easier, particularly for inhabitants with limited mobility (i.e. older people). They, like everyone else, desire to live in a place that not only meets their fundamental needs, but also improves their quality of life. Researchers have conducted various studies on the factors that influence the decision to relocate to a retirement village (Gao & Cheng, 2020; Zhang et al., 2020). However, the findings often contradicted to each other and mostly the researches done are relevant to its current environment (Xia et al., 2021). As such, research outcome cannot be generalized due to the complexity of consumers in different cultural, time and geographical context.

In terms of SRV, even though lot of explorations made by different researchers (Hu et al., 2019; Kamaruddin et al., 2020; Zhang et al., 2020), in Malaysia, numerous researches published were focusing on the concept of SRV and its design (Huey & Muthuveloo, 2019; Kamaruddin et al., 2020). However, no actual works has been performed in the field of relocate intention with regards to SRV. Malaysia's elderly are predicted to account for 15% of the total population by 2030 (Kader, 2020), presenting a significant opportunity for the establishment of retirement villages in the country. As Malaysia's population ages, providing acceptable housing for older individuals has become a major policy and practise priority. As such, there is an opportunity to explore on the combination of this two fields; relocate intention and SRV concept. This study extends from TPB by adding two variables (i.e. environmental concern and rewards) to measure the elderly relocation intention. As a result, the findings of this study will contribute to a better understanding of the decision to relocate to a smart retirement village and, will significantly contribute to the body of knowledge, particularly in the area of SRV. Besides, further study of the determinants of consumers' relocate behaviour in the context of SRV would definitely benefit for property developers as well as its associated businesses e.g. SRV marketers. With that in mind, this study focuses on finding of factors that influence the relocate intention of elderly Malaysians in the context of SRV. In the following sections, a detail literature review is presents followed by the method of the study, data analysis and discussion. The last part consists of conclusion, recommendation and limitaions of the study.

## LITERATURE REVIEW

This study's theoretical foundation is based on Ajzen's (1991) Theory of Planned Behaviour (TPB). However, two new variables; (1) environmental concern and (2) rewards were added based on Jackson (2010) to strengthen up the research. This significantly contributes towards the extention of TPB model, and, thus, provides a significant theoretical contribution. As noted by Salamzadeh (2020), examining an idea that has previously been used in a new study setting is considered a theoretical contribution. Thus, the construct will present better understanding of the relationship involve in this research. The model consists of five independent variables which are attitudes toward smart retirement village, social norms, perceived behavioural control, environmental concern and rewards of SRV behaviour. The dependent variable is relocate intention to SRV.

### Attitude

Ajzen (1991) stated that generally people believe there is a link between the behaviour and outcome or the consequences. Since the attribute links to the behaviour are valued positively or negatively, it is learned that favourable behaviour will produce desirable consequences or vice versa (Ajzen, 1991). In general, someone who has a positive attitude toward a particular behaviour is more likely to engage in that behaviour, and vice versa (Zhang et al., 2020). The authors further reported a significant relationship between attitude and SRV behaviour. Gao and Cheng (2020) noted that people's attitude toward SRV are predictor of individual's concern and behaviour. Thus, it was implied that a person's relationship (or concern) and their attitude toward the SRV have a positive relationship with his/her responsible behaviour (Hu et al., 2018b; Ognjenović, 2018). Therefore, it is hypothesised as:

*H1: There is a positive relationship between attitude and relocation intention to SRV.*

## Social Norm

According to Bosnjak et al. (2020), the perceived pressure imposed by others, such as neighbours, friends, peers, and others, who do the behaviour of interest and have either a direct or indirect influence on the respondent's behaviour is referred to as a social norm. Xia et al. (2021) stated that mass media such as internet, television, newspapers, magazine etc. provides lot of information that overloaded with advertisement which complicate the decision making, thus, testimonials from friends and family towards certain products become more acceptable and believable since those reference group are trusted by the consumer. Hu et al. (2018a) has stated that if SRV consumerism is a norm, more people will be motivated in participate in relocation activities which is similar to findings of Pourmand et al. (2020). Zhang et al. (2020) found that social norm plays important part in the decision to relocate in the SRV. They suggested to SRV providers to carry out public advertising to increases their intention to relocate. If the commercials reach relatives or friends, these reference groups can have a significant impact on elderly people's normative beliefs about moving to a SRV. Hu et al. (2019) expressed the important to determine the influence of reference group on the consumer decision in their study on factors that discriminating between SRV and non-SRV consumers. When members of reference groups to which a person belongs or desires to belong exhibit behaviours that are consistent with their environmental attitude, the person feels more pressure to conform or do such behaviour (Hu et al., 2019). For this study, the social norm is included as antecedent and will be measured to find any relation with the dependent variable; intention to relocate to SRV. Therefore, it is hypothesised as:

*H2: There is a positive relationship between social norms and relocation intention to SRV.*

## Perceived Behavioural Control

One of the conceptually independent factors in TPB is perceived behavioural control (PBC) (Ajzen, 1991). This element is thought to represent past experience as well as predicted obstructions and difficulties, and it refers to the perceived ease or difficulty of doing the behaviour (Bosnjak et al., 2020). It is up to the individual, even if there are external factors might influence the behaviour to happen or not, that he perceives that the behaviour in hand will be happened or be performed. In her literature, Jackson (2010) supported that PBC is the predictors of behaviour. Judge et al. (2019) mentioned that consumers who are perceived to have more control over SRV behaviour more likely to perform such behaviour. Ajzen (2002) concluded that PBC has positive relationship to intention to engage in behaviour; in this context is SRV behaviour. The intention is corresponding to the likelihood of the actual behaviour, which means that if the intention is increase, the likelihood of actual behaviour also increases. Xia et al. (2021) also supported that PBC is one of the predictors for SRV behaviour. Based on this, PBC is a good predictor of behavioural intention or actual behaviour toward SRV, hence, PBC will be included in current study. Therefore, it is hypothesised as:

*H3: There is a positive relationship between perceived behavioural control and relocation intention to SRV.*

## Environmental Concern

Buttel and Johnson (2014) defined Environmental concern by the degree of emotionality, level of understanding, and willingness to modify behaviour. According to Mishal et al. (2017), the degree of emotional involvement in environmental issues is a source of environmental concern. Environmental concern is an important predictor to relocate intention (Ting & Cheng, 2017). Consumers who relatively have high concern on the environment will consider on buying environmentally products (Kaur et al., 2019).

For this study, to examine environmental concern on SRV relocation, the model of New Environmental Paradigm - NEP (Dunlap et al., 2000) was adapted to test relationship between environmental concern and relocation intention. Past researchers have also found that there is a positive relationship between environmentally friendly initiatives towards relocating behaviour (Mishal et al., 2017; Judge et al., 2019). They found that the higher the environmental concern, the more likely the participants were to engage in such behaviour (Huang, 2016; Ting & Cheng, 2017). Based on the discussion, environmental concern can be a predictor of behavioural intention or actual behaviour toward SRV. Therefore, it is hypothesised as:

*H4: There is a positive relationship between a person's environmental concern and relocation intention to SRV.*

## **Rewards**

To measure the influence of rewards towards SRV behaviour, the Theory of Choices (TOC) developed by Gray and Tallman (1987) has been adapted. Originally the TOC was established from a computer matching game. The subject has to play two situations where the first situation was positive reinforcement situation with reward points for each correct answer. Second situation was the positive punishment situation where points were deducted for wrong answer. For both games, remaining points are converted to money. This study was to find whether rewards (earns points) or punishment (lost points) have influence on the choices make by participants. The study implications found that positive punishment or cost (e.g. losing money) is more direct factor in determining choice than is reward. If employees are rewarded for their courage to report misconducts in their workplace, this will encourages them to perform such action (Sweem & Stowe, 2012; Hemmati et al., 2017; Ali et al., 2020; Tajpour et al., 2020). Jackson (2010) found that internal rewards have significant positive relationship with intention. As such, if a person feels rewarded about themselves when engaging in SRV behaviour, then, their intention to relocate will be higher (Osei-Kyei et al., 2020). Therefore, most people would be motivated to behave or intend to perform the desired behaviour if they were going to be rewarded especially if the reward is valued by them (Hsieh & Chen, 2011; Ziyae et al., 2021). For this study, the rewards of SRV behaviour is included as antecedent and will be measured to find any relation with intention to relocate to SRV. Therefore, it is hypothesised as:

*H5: There is a positive relationship between rewards and relocation intention to SRV.*

## **METHODOLOGY**

The population of this study consists of Malaysians aged 60 years and above. This study used a convenience population sample strategy in conjunction with a non-experimental survey methodology. However, due to the high expenses and inevitable time limits imposed by this study, as well as the challenges in obtaining the required respondents because they were dispersed around the Klang Valley, this study only included respondents who lived within the

Klang Valley. The measurement items were adapted from past studies and later were modified to study context (i.e. attitude, social norm, perceived behavioural control and intention items were adopted from Ajzen (1991), environmental concern items were adapted from Dunlap et al. (2000), and the items for rewards were adapted from Jackson (2010). Convenience samples are commonly used by researchers to gather a large number of completed questionnaires in a timely and cost-effective manner (Gray, 2018). A printed questionnaire survey was used for this study. The data collected from the survey were analysed using the SPSS software. Regression analysis was performed to test the hypotheses. A reliability test was also used to see how well the items in a set in the questionnaire were positively associated with one another.

## RESULTS AND DISCUSSION

There were 300 surveys distributed in total. A total of 262 questionnaires were returned after a few interactions and follow-ups, with three questions remaining uncompleted. Thus, only 259 surveys were satisfactorily completed, yielding an 87.3 percent response rate. The Statistical Package for Social Sciences (SPSS) software was used to test the 259 usable questionnaires.

### Demographic Profile of the Respondents

This study found that 66% of respondents are male and 34% are female. With respect to education level, 32.4% were found to have diploma/higher diploma, 40.6% have bachelor's degree, 22.8% have masters' degree and only 4.2% have doctorate' degree. Besides, majorities of respondents are widow/widower consists of 52.9% while 35.9% are married and the rest 11.2% are single. Finally, in terms of ethnicity, 36.3% are Malays, 34% are Chinese and 29.7% are Indians. It demonstrates that the chosen sampling population is capable of representing the general population of SRV consumers, which is relevant to the study's goal.

### Reliability & Validity Analysis

The reliability of the current instrument has been examined, and the Cronbach's alpha for each item is listed in Table 1 below. Cronbach's coefficients alpha values for all factors varied from 0.787 to 0.928 indicating that each factor had strong inter-item consistency (Sekaran & Bougie, 2016). Besides, all the values for ensuring the composite reliability are above 0.70 indicating a good fit (Hair et al., 2016). The AVE levels in this study are also above 0.50 indicates the convergent validity (Ho, 2013). As a result, the measurement items utilised in this study are likely to be reliable and valid.

Variables	Number of Items	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Attitude	5	0.915	0.932	0.733
Social norm	4	0.805	0.889	0.667
Perceived Behavioural Control	4	0.861	0.862	0.610

Environmental Concern	4	0.787	0.832	0.696
Rewards	6	0.928	0.822	0.536
Relocation Intention to SRV	4	0.888	0.873	0.632

## Hypotheses Testing

The purpose of this study was to see if the independent variables of attitude, social norm, perceived behavioural control, environmental concern, and rewards have any effect on the dependent variable of relocation intention to a smart retirement community. The coefficient of determination can be used to determine the percentage of the variance in the dependent variable predicted by the variation in the independent variables ( $R^2$ ). For the analysis, the  $R^2$  is 0.458 which implies that attitude, social norm, perceived behavioural control, environmental concern and rewards can explain 45.8% of the variation in the relocation intention to SRV (Table 3). Meanwhile for F value is 17.225 and was found to significant at 0.000 significant level. Besides, all the VIF values are within the required threshold (VIF value should be less than 5 as suggested by Hair et al. (2016) and thus, shows that there is no multicollinearity issue exists between constructs. This indicates that the regression model utilised is suitable for predicting the research's outcome. Table 2 show the findings of regression analysis used to assess the study's premise.

<b>TABLE 2</b>							
<b>RESULT OF REGRESSION ANALYSIS</b>							
<b>Coefficients<sup>a</sup></b>							
	<b>B</b>	<b>Std. Error</b>	<b>Beta</b>	<b>T Value</b>	<b>Sig</b>	<b>Tolerance</b>	<b>VIF</b>
Attitude	0.248	0.123	0.178	2.012	0.047	0.677	1.478
Social Norm	0.320	0.114	0.222	2.803	0.006	0.850	1.177
Perceived Behavioral Control	0.003	0.094	0.004	0.033	0.974	0.422	2.371
Environmental Concern	0.100	0.104	0.087	0.963	0.338	0.658	1.521
Rewards	0.428	0.116	0.425	3.683	0.000	0.400	2.502
a. Dependent Variable: Relocation intention to SRV							
R square = 0.458		F value = 17.225		Sig F = .000			

The link between attitude and relocation intention to a SRV has been found to be significant at the 0.047 confidence level (beta value = 0.178, t-value = 2.012, VIF = 1.478) based on the results in Table 2. This suggests that one's attitude has a substantial beneficial impact on their desire to relocate to a SRV. Therefore, hypothesis 1 (H1) is accepted. This result was expected since those who have a positive attitude regarding SRV will demonstrate their positive commitment and intend to relocate there. Therefore, constant visible communication on SRV products may increase the intention to relocate among elderly Malaysians. The results are in line with TPB (Ajzen, 1991), which found a positive relationship between attitude and behaviour. This outcome also supports the findings of prior studies (Huey & Muthuveloo, 2019; Judge et al., 2019; Tannous & Ramachandran, 2021).

The findings also demonstrate that social norms have a considerable positive impact (beta value = 0.222, t-value = 2.803, VIF = 1.177) at confident level 0.006 with relocation intention to SRV. Thus, hypothesis 2 (H2) is also accepted. According to Ajzen (1991), social norm is linked to a person's normative belief, which refers to a feeling of anxiety over the likelihood that a significant referent individual or group may accept or disapprove of the person's actions. This means that the more social influence a consumer has, the more likely they are to engage in that particular behaviour. In other words, increasing normative beliefs will raise social norms, which will boost a person's desire to relocate. The conclusions of earlier researchers were likewise validated by the outcomes of this study (Gao & Cheng, 2020; Xia et al., 2021).

The result also shows that perceived behavioural control (PBC) was found to have no significant effect on the intention to relocate SRV (sig. = 0.974). This implies that the PBC has insignificant effect on the intention to relocate to SRV (beta value = 0.004, t-value = 0.033, VIF = 2.371), thus, hypothesis 3 (H3) is rejected. Contradicted to the theory, this is perhaps relocation intention to SRV required huge amount of money and thus, it may refer to level of difficulty of performing the behaviour. Consumers may opt for trade-off in making the relocate decision for other options such as living with relatives because there are plenty of factors that can be considered in their selection process (Lim et al., 2019). Thus, PBC was unable to affect the relocation intention to SRV among Malaysian elderlies.

The result also shows that the relationship between environmental concern and relocation intention to SRV is not statistically significant (sig. = 0.338). This implies that the environmental concern have no effect on relocate intention of SRV (beta value = 0.087, t-value = 0.963, VIF = 1.521). Thus the hypothesis 4 (H4) is also rejected. This is surprise result since the theory mentioned the opposite direction. Similarly, this observation may be explained by the fact that environmental concern does not affect when it came to huge investment like relocation to SRV. According to Hu et al. (2017a,b), consumers have different perspective towards SRV as their findings revealed that even though, consumers are environmentally knowledgeable yet some are not willing to pay premium and would only relocate a SRV if costs are lower. Perhaps, the consumers were affected by another factor likes financial constraint which may influence their relocate intention (Kaur et al., 2019; Tajpour et al., 2021). Thus, even though they have concern on environmental issues, it would not influence on their decision to relocate a house.

Finally, the relationship between rewards and relocation intention to SRV was found to be significant (beta value = 0.425, t-value = 3.683, VIF = 2.502, sig. = 0.000). This suggests that rewards have a strong positive correlation with the desire to move to a SRV. As a result, hypothesis number five (H5) is accepted. The importance of this concept stems from the fact that when customers are offered incentives or prospective benefits, they are more likely to relocate to a SRV. The more incentives bundle may increases the intention to relocate for among elderly people. Osei-Kyei et al. (2020) have figured that incentives (monetary rewards) will encourage a person to perform the behaviour. Thus, in the SRV context, rewards will have tremendous influence on relocate intention.

## CONCLUSION

The focus of the present study was on finding of factors that influence the relocate intention of elderly Malaysians in the context of "SRV". In this study, there were total five independent variables (attitude, social norm, perceived behavioural control, environmental concern and rewards) and one dependent variable (relocation intention to SRV). The findings

show that intention to relocate SRV depends on attitude, social norm and rewards. The other two variables; perceived behavioural control and environmental concern were found to have no significant impact on the relocate intention of SRV.

The current study contributed to the body of literature on the field of SRV marketing. This study extended the TPB model by incorporating variables from NEP model and TOC model to assess the relocate intention of elderly people towards SRV. Perhaps, this study is one of the pioneer studies that was conducted in the SRV field, in the context of relocate intention. The implications of the study may affect SRV service providers' decisions on how to effectively communicate their initiatives with the public especially potential consumers. Elderly people required to be approached and the SRV service providers should communicate, promote awareness and positively responses on consumers' demand about SRV in order to develop their relocate intention. The consumers want to be informed on issue related to SRV. Even though, consumers feel that to relocate to SRV is solely personal decision, yet, there is opportunity for SRV service providers to explore more in this industry. In order to increase elderly people's relocate intentions to SRV, SRV service providers should have positive attitude towards SRV, continuously promote visible communications to stimulate users' social norm related to SRV, and offering attractive rewards to attract them. SRV service providers may use the results and customize marketing materials for their individual services. However, no study is beyond limitations. The study's biggest disadvantage was that it only included respondents who were present in various shopping malls and willing to participate in the study. As a result, it is suggested that in future studies, more samples from various areas be included in order to get more accurate results.

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