

# Measuring Rental Satisfaction Among Young Generation: A Confirmatory Factor Analysis

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## Abstract

Previous research has predominantly centred on housing affordability, overlooking the renting experiences of the younger generation. Additionally, more research is needed on the instruments used to measure renters' satisfaction, which prompted the aim of this study. The primary goal of this research is to validate the measurement model for four variables: housing conditions, housing security, housing environment, and institutional support for renters' satisfaction with their current housing. The study also presents the findings of renters' profiling based on demographic characteristics and Confirmatory Factor Analysis (CFA) assessment to assess the model's fitness. This study involved 350 renters between the ages of 20 and 39, currently residing in Selangor and Johor, Malaysia. Through Confirmatory Factor Analysis (CFA), the measurement model for housing conditions, housing security, housing environment, and institutional support for renters' satisfaction was validated for construct validity, convergent validity, composite reliability, and discriminant validity. The results confirmed the validity of the measurement models, indicating their potential for use in future research on renters' satisfaction. The findings of this study, with their potential to significantly impact the development of comprehensive rental policies, particularly for renters, thus enriching the existing housing literature, are of utmost importance.

## Keywords

Rental satisfaction, young generation, institutional support, housing conditions, housing security

## Introduction

Every human needs a place to call home, a fundamental need that significantly impacts their quality of life and safety. This place to live can be obtained through home ownership or rental housing. However, as housing prices and deposits rise, it makes the young generation challenging to own a home. A study conducted by Faraziera et al. (2019) revealed that young professionals in Malaysia are willing to adopt the renting

culture due to the high housing prices. In a recent study, Suz and Ylah Sohaimi (2021) discovered that young professionals prefer to live with their parents or rent while stabilising their finances and possibly achieving their homeownership goals. Similarly, in China, low-income and unaffordable housing leads to a preference for renting over owning a home (Zheng et al., 2019). However, it is not just about affordability. The trend is also influenced by urbanisation and job opportunities, which encourage young people to move from rural to urban areas. This shift in demographics is a key factor in the rising popularity of renting a house or a room among today's young people.

Even though renting benefits the young generation, they are faced with various challenges in their pursuit of adequate housing. First, Malaysia's rental policy governing the renter and landlord must be present. According to Malaysia's Minister of Housing and Local Government, Datuk Seri Reezal Merican Naina Merican, Acts such as the Specific Relief Act 1950 and the Contract Act 1950 only cover the tenancy agreement and do not adequately protect the rights of renters and landlords (Berita Harian, 2021). Second, due to the high demand for rental housing in urban areas, landlords are attempting to attract the younger generation by offering premium rentals in exchange for the small size of shared bedrooms. Third, the continuously increasing rental price is due to a need for more control from the government. Fourth, irresponsible landlords who fail to provide a safe living environment pose a challenge to renters, particularly younger generations. Finally, there are no third parties, such as non-governmental organisations (NGOs), to act as their representative in voicing their housing concerns.

The term residential satisfaction, a key concept in housing studies, refers to the feeling of contentment when the demand and expectations in the current living house have been met (Abidin et al., 2019). This concept plays a crucial role in identifying housing problems, as it has been shown to be an important indicator in this regard (Mouratidis, 2020; Yusoff, 2017; Erdogan et al., 2020; Grant, 2018; Kabisch et al., 2020). The existing literature on residential satisfaction, however, tends to focus on affordable housing programmes or public housing in terms of residential building, formal and informal neighbourhoods, social relations, local government performance, and housing environment (Abidin et al., 2019; Aslanoğlu et al., 2021; Biswas et al., 2021; Li et al., 2021; Liu & Ma, 2021; Mouratidis, 2020; Musa et al., 2020; Riazi & Emami, 2018; Türkoğlu et al., 2019; Yusoff, 2017).

Previous studies used various approaches to examine residential satisfaction from a different perspective, such as young people's viewpoints toward where they currently live. For example, a study was conducted among young professionals to learn about shared housing situations (Uyttebrouck et al., 2020), housing affordability and

pathways (Nor Suzylah et al., 2017; 2021; 2018), housing perceptions (Faraziera et al., 2019), and housing pathways (Tsz, 2018).

According to the Cambridge Dictionary (2022), 'generation' is generally described as a specific group of people in a similar age range. The phrase 'young generations' refers to people between childhood and adulthood (United Nations, 2022) (Youth, 2014), which means they are transitioning from a stable environment to independent adulthood. According to ASEAN Member States (AMS), their age range is between 15 and 35 years old, which will serve as a reference for the report in the Asian Youth Development Index (ASEAN, 2017). In the Malaysian context, the Youth Societies and Youth Development (Amendment) Act 2019 defined the young generation as individuals between 15 to 30 years old for the youth societies and 18 to 30 years old for the "office-bearer". It is crucial to note that the young generation who support the renting culture should stabilise their income plan to own a home from 28 to 29, highlighting the need for societal support and policies.

Despite the numerous housing studies published in the literature, more research, and data on renters' satisfaction with private rental housing, particularly among young Malaysian generations, need to be conducted. As a result, this study uses renters' satisfaction to determine how the young generation in Malaysia feels about the housing conditions, housing security, housing environment, and institutional support in their current residence. The findings of the pilot study are presented in this paper. The study's findings will serve as a reference for future research and provide the government with a broad overview of current housing satisfaction among Malaysian renters, particularly the younger generations.

## Literature Review

Residential satisfaction, a concept previously understood to be multidimensional and complex, has been the subject of numerous investigations. Zhilin Liu and Luyao Ma's (2021) study on the residential experience and satisfaction of renters in China's public housing is a unique and significant contribution to this body of research. Their findings underscore the importance of housing history, housing characteristics, neighbourhood environment, and sociodemographic variables as determinants of satisfaction. Notably, the study reveals those renters in public housing experience a heightened sense of stability, independence, and security, leading to greater satisfaction with their living situations.

Conversely, in a study conducted by Fatin et al. (2020) found that the dwelling units measured by the number of bedrooms were extremely satisfied on determining t renter's satisfaction towards public rental housing in Malaysia. This comprehensive study considers various factors influencing renter satisfaction, including housing

conditions, housing security, housing environment, and institutional support. Another study revealed that different demographic groups, between low-income groups and age, are affected by house characteristics differently (i.e., house size, number of bedrooms, living rooms, and bathrooms) in their overall housing satisfaction (Zhang et al., 2018). Thus, this study provides a thorough understanding of renter satisfaction among the young generation in Malaysia.

Other than housing conditions, housing security also plays a role in determining how satisfied renters are. A wide range of perspectives can be seen from numerous academics related to housing security. A particularly significant study by Jintao Lia et al. (2019) found that property service, safety and security, neighbourhood interaction, and attachment can significantly and positively impact residential satisfaction. Furthermore, poor housing conditions and a landlord's lack of responsibility may result in housing insecurity and displacement (Marquez et al., 2019). Various perspectives on housing security have been studied, with renters feeling insecure when the landlord raises the rent and sells the house without their permission (Preece et al., 2020).

Furthermore, Morris et al. (2017) stated that the lack of regulations regarding long-term private rental agreements had made renters feel less safe in private rental housing. Long-term rental agreements are frequently recommended to improve renter housing security (Martin et al., 2018). As a result, the safety of private renting is determined not only by the house's condition but also by how helpless the renters feel, making them less likely to feel safe and confident about renting the home.

Aside from housing security, a previous study of residential satisfaction in Turkey, conducted by Türkoğlu et al. (2019), looked at the residential environment. The study found that satisfaction is higher in a well-planned neighbourhood than in an unplanned one, largely due to the excellent accessibility and attractiveness of the environment in the planned neighbourhood. Furthermore, a study conducted by Pankaj Kumar et al. (2021) highlighted the importance of social infrastructure, such as parks, sports facilities, and community centres, in fostering a sense of community and enhancing residential satisfaction.

Housing environments close to the workplace, public transportation, hypermarkets, and medical facilities are more appealing to renters than those far from those accessibility options. The lack of amenities and facilities within the housing, on the other hand, contributed to a lower satisfaction rate among residents (Bashari et al., 2021). Recognising the critical role of institutional support, particularly government housing intervention, we can address the issues that renters, particularly young renters, face. By strengthening the housing policy, we can significantly improve citizens' quality of life and preserve social stability, as previous research has shown (Zhang et al., 2018).

Furthermore, according to Marquez et al. (2019), the current policy could prevent the injustices that lead to poor housing quality. Proper policy planning is frequently regarded as one of the most important determinants of housing satisfaction. The findings argued that policymakers' planning policies are essential to increasing the number of affordable houses for low-income families through financing (Marziyeh Riazi & Ali Emami, 2018). Government intervention is required to meet people's housing needs based on their lifestyles at various stages. Moreover, the assurance and confidence that institutional support in the form of government intervention through subsidies, incentives, or policy initiatives provides is essential in improving renter satisfaction. As a result, a renter's satisfaction with their current living situation will refer to specific groups of people when addressing a problem with private rental housing, such as researchers, architects, and policymakers. Table 1 summarises the variables employed in the previous housing studies, focusing on housing satisfaction.

## Methodology

Three hundred fifty renters aged 20 to 39 who are employed and currently live in Shah Alam and Johor Bahru were surveyed using a questionnaire designed for this study. Shah Alam and Johor Bahru have been chosen as target areas because these states have experienced rapid industrialisation and development, which resulted in increased job opportunities and have been preferred by young people for their careers (Department of Statistics Malaysia, 2020).

Following that, the Confirmatory Factor Analysis (CFA) was employed to determine how well the empirical factor model fits the obtained data that was involved in this study. This rigorous data analysis process ensures the reliability and validity of our findings. A quantitative approach was used for this study because data can be collected and statistically analysed using software such as the Statistical Package for the Social Sciences (SPSS) and IBM SPSS Amos for demographic questions and Likert's scale questions. The variable was assessed on a 5-point scale, with 1 representing "strongly disagree", 2 representing "disagree", 3 representing "mixed feeling", four representing "agree", and five representing "strongly agree". Cronbach's Alpha, mean, standard deviation, skewness, and kurtosis values were analysed for reliability and normality. Table 2 depicts the Likert scale questions used in this study, such as housing conditions, housing security, housing environment, and institutional support.

**Table 1** Summary of Determinants Used in Residential Satisfaction

No.	Author(s)	Research Title	Determinants
1.	Türkoğlu et al. (2019)	Residential satisfaction in formal and informal neighbourhoods: The case of Istanbul, Turkey	<ul style="list-style-type: none"> <li>• Attractiveness (e.g., attractive, good to live, a lot to do)</li> <li>• Attachment (e.g., near family and friends, know the area and people)</li> <li>• Environmental stressors (e.g., clean air, less traffic, and quiet).</li> <li>• Accessibility (e.g., workplace, schools, spare time activities, and shopping).</li> <li>• Municipal service (e.g., trash collection, road maintenance, lighting)</li> </ul>
2.	Riazi and Emami (2018)	Residential satisfaction in affordable housing: A mixed method study	<ul style="list-style-type: none"> <li>• Planning policies</li> <li>• Design principles</li> <li>• Interaction with neighbours</li> </ul>
3.	Khalfan and Ul Haq (2019)	Tenants' Satisfaction in Abu Dhabi (UAE): A survey	<ul style="list-style-type: none"> <li>• Cleanliness of the common area</li> <li>• Access to public transport</li> <li>• Access to main road/freeway</li> <li>• Overall appearance</li> <li>• Central cooling system</li> <li>• Parking facility</li> <li>• Management support</li> </ul>
4.	Kabisch et al. (2020)	Measuring residential satisfaction over time: results from a unique long-term study of a large housing estate	<ul style="list-style-type: none"> <li>• Characteristics of the apartment (e.g., size, construction quality, residential comfort, apartment layout, sound insulation)</li> <li>• Characteristics of the estate (e.g., shopping facilities, playgrounds, transport connections, cleanliness, safety)</li> </ul>

Continue Table 1

No.	Author(s)	Research Title	Determinants
5.	Musa et al. (2020)	Vertical living satisfaction of homeowners in a medium-cost residential building in Klang Valley, Malaysia	<ul style="list-style-type: none"> <li>• Facilities provided</li> <li>• Cleanliness service</li> <li>• Building maintenance</li> <li>• Common facilities usage</li> <li>• Safety services</li> <li>• Management's commitment</li> </ul>
6.	Aziz et al. (2020)	The determinants of public rental housing choices at Iskandar Puteri, Malaysia	<ul style="list-style-type: none"> <li>• Dwelling unit features (e.g., number of bedrooms, living area, dining area, kitchen, ventilation, laundry area)</li> <li>• Dwelling unit support services (e.g., drain and lighting)</li> <li>• Public facilities (e.g., walkaway, parking, food stall, local stall)</li> <li>• Social environment (e.g., crime and noise)</li> <li>• Neighbourhood facilities (e.g., police station, bus station, market, school, fire station)</li> </ul>
7.	Liu and Ma (2021)	Residential experiences and satisfaction of public housing renters in Beijing, China: A before-after relocation assessment	<ul style="list-style-type: none"> <li>• Housing history</li> <li>• Housing characteristic</li> <li>• Neighbourhood environment</li> <li>• Socio-demographic variables</li> </ul>

Continue Table 1

No.	Author(s)	Research Title	Determinants
8.	Li et al. (2021)	Residential satisfaction of private tenants in China's superstar cities: The case of Shenzhen, China	<ul style="list-style-type: none"> <li>• Housing characteristics (e.g., living space, housing layout)</li> <li>• Neighbourhood characteristics (e.g., inner city, park, shopping mall, hospital)</li> <li>• Landlord service (e.g., written contract, hazard-free, pest-free)</li> </ul>
9.	Byun and Ha (2016)	The Factors Influencing Residential Satisfaction by Public Rental Housing Type	<ul style="list-style-type: none"> <li>• Environmental determinants; (e.g., dwelling units features, neighbourhood features, neighbour relationship)</li> <li>• Dweller's determinants; (e.g., socio-demographic status, economic status)</li> </ul>
10.	Wang and Otsuki (2016)	A study on house sharing in China's young generation based on a questionnaire survey and case studies in Beijing	<ul style="list-style-type: none"> <li>• Satisfaction with residence</li> <li>• Satisfaction with sharing (e.g., shared bedroom, shared kitchen, shared bathroom)</li> <li>• Satisfaction with interference</li> <li>• The relationship with roommates</li> <li>• Satisfaction with the essential residential environment (e.g., health, safety, convenience, comfort)</li> </ul>



**Table 2** Summary of Likert Scale Questions Used for the Questionnaire

<b>Variables</b>	<b>Elements</b>
Housing Conditions	<ul style="list-style-type: none"> <li>• Usable area</li> <li>• Facilities</li> <li>• Living room</li> <li>• Room size</li> <li>• Bathroom/toilet</li> <li>• Parking space</li> </ul>
Housing Security	<ul style="list-style-type: none"> <li>• Provided with clear agreement</li> <li>• Feel assurance with the agreement</li> <li>• Changes in agreement</li> <li>• Privacy with house/room</li> <li>• Crime</li> <li>• High-security control</li> </ul>
Housing Environment	<ul style="list-style-type: none"> <li>• Nearby workplace</li> <li>• Public transport</li> <li>• Medical facilities</li> <li>• Hypermarkets/shopping malls</li> <li>• Neighbourhood relationship</li> </ul>
Institutional Support	<ul style="list-style-type: none"> <li>• Current housing policy</li> <li>• A specific policy that focused on the rental housing</li> <li>• Current housing schemes benefit the renters</li> <li>• Current housing schemes more focused on the homeownership</li> <li>• Issues with rental security deposit</li> </ul>
Current Living Satisfactions	<ul style="list-style-type: none"> <li>• Overall satisfaction</li> </ul>

## Findings and Discussions

### Descriptive analysis (Profile of the respondents)

The survey was distributed to 350 respondents between 20 and 39 who met specific criteria. Table 3 presents the respondents' profile, which includes over 21 questions designed to capture the respondents' profile in depth. The first nine questions concern the respondents' demographic profile, which includes gender, ethnicity, age, marital status, highest educational level, internal migration status, and employment background. This comprehensive approach ensures a thorough understanding of the respondents. As a result, 50.6 per cent of those who responded were female (n=177), while 49.4 per cent were male (n=173). The majority of respondents (49.4%) were Malay (n=173), followed by Chinese (28%) (n=98), Indian (21.1%) (n=74), and Bumiputra (1.4%) (n=5). Following that, the age group of 25-29 years old had the highest percentage (48.3%) (n=169), followed by 30-34 years old (22.9%) (n=80). There were also respondents aged 20-24 (19.1%) (n=67) and 35-39 (9.7%) (n=34). For marital status, 69.4 per cent were

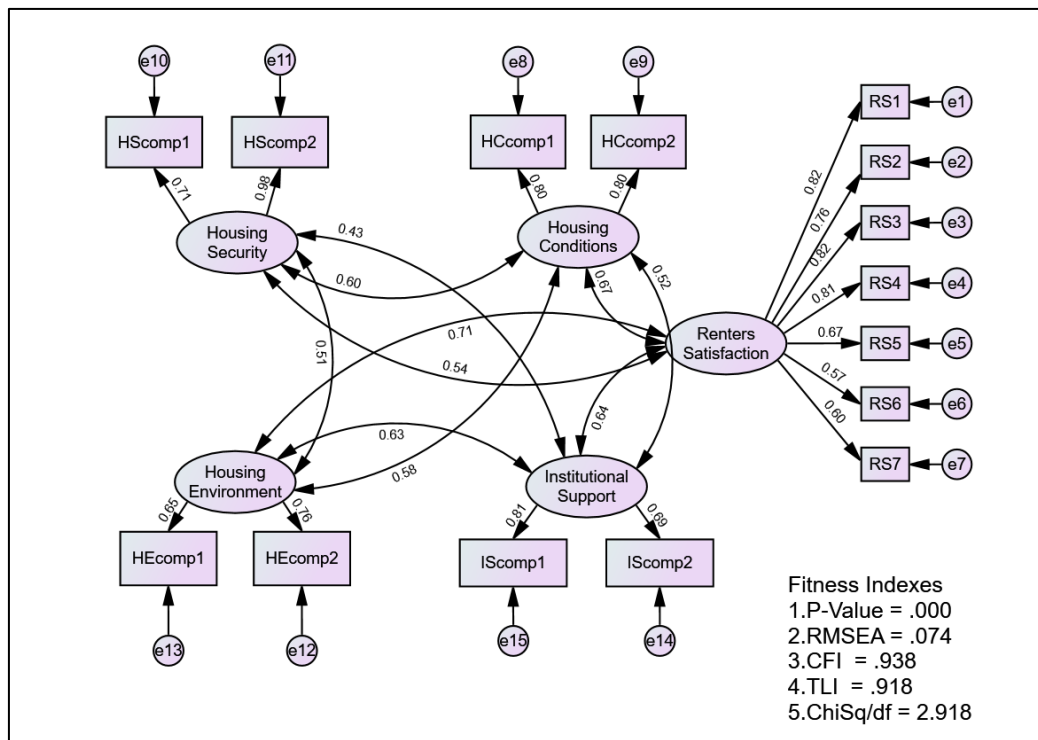
single (n=243), 28.3 per cent were married (n=99), and only 2.3 per cent were divorced (n=8). The highest educational level was Undergraduate (Diploma/Bachelor) (75.3%) (n=253).

**Table 3** Profile of the Respondents

No.	Profile	Frequency	Percentage (%)
<b>1.</b>	<b>Gender:</b>		
	Male	173	49.4
	Female	177	50.6
<b>2.</b>	<b>Ethnicity:</b>		
	Malay	173	49.4
	Chinese	98	28.0
	Indian	74	21.1
	Bumiputra	5	1.4
<b>3.</b>	<b>Age:</b>		
	20-24 years old	67	19.1
	25-29 years old	169	48.3
	30-34 years old	80	22.9
	35-39 years old	34	9.7
<b>4.</b>	<b>Marital status:</b>		
	Single	243	69.4
	Married	99	28.3
	Widow	0	0
	Divorced	8	2.3
<b>5.</b>	<b>Highest educational level:</b>		
	Primary/secondary school	41	11.7
	Certificate	24	6.9
	Undergraduate (Diploma/Bachelor)	253	72.3
	Professional Certificate	14	4.0
	Postgraduate (Master/Ph.D.)	18	5.1

## The assessment of Confirmatory Factor Analysis (CFA)

Before assessing the fitness index, reliability, and discriminant validity, it is necessary to eliminate some of the items from each factor in the measurement model. This is to ensure the assessment meets the CFA standards. A factor loading less than 0.5 should be dismissed, as a higher factor loading indicates the items that capture sufficient variance of the construct (Hair et al., 2014; Hu & Bentler, 1999). In this analysis, nine items, namely HC6, HS5, HS6, HE2, HE7, HE8, IS1, IS4, and RS8, were removed due to their low factor loadings, which did not capture sufficient variance of the construct. Figure 1 shows the overall latent con of the structure diagram after missing the low factor loading for specific construction items, such as renters' satisfaction, housing conditions, housing security, housing environment and institutional support.



**Figure 1** The Assessment of CFA

### The construct validity result

According to Barbara M. Byrne (2010) and Rex B. Kline (2015), the importance of evaluating model fit using various Fitness Index (such as RMSEA, CFI, and TLI) results in how well the proposed empirically constructed model fits the observed data. The results in Table 4 show all the values for RMSEA, CFI, TLI, and Chisq/df successfully achieved each index's acceptance level. Therefore, all the five-factor models (Housing Conditions, Housing Security, Housing Environment, Institutional Support and Renter's Satisfaction) resulted in a good fit of construct on this validity assessment.

**Table 4** Fitness of Indexes

Name of category	Name of Index	Level of Acceptance	Literature	Results	Comment
Absolute Fit Index	RMSEA	RMSEA < 0.1 (Ideal < 0.08)	MacCallum et, al. (1996), Browne and Cudeck (1993), Hu and Bentler (1999),	.074	Achieved
Incremental Fit Index	CFI	CFI > 0.85 (Ideal if > 0.9)	Hu and Bentler (1999), Hair et al. (2014), Awang et al. (2018)	.938	Achieved
	TLI	TFI > 0.85 (Ideal if > 0.9)	Hair et al. (2014)	.918	Achieved
Parsimonious Fit Index	Chisq/df	< 5.0 (Ideal if <3.0)	Hair et al. (2014), Awang et al. (2018)	2.918	Achieved

### Convergent validity and composite reliability results

In order to evaluate the validity of each relationship between indicators and

their latent constructs or variables, the assessment of convergent validity was applied (Hair et al., 2014). According to Fornell and Larcker (1981), the level of acceptance to achieve the convergent validity (AVE) must be more than 0.5 and composite reliability (CR) must be more than 0.6. As the results show in Table 5, all latent constructs not only met but exceeded the level of acceptance for both assessments, providing reassurance about the validity of our findings.

**Table 5** Results for AVE and CR

Construct	Item	Factor Loading	AVE (Above 0.5)	CR (Above 0.6)	Comment
Housing Conditions	HCcomp1	0.80	0.640	0.780	Achieved
	HCcomp2	0.80			
Housing Security	HScomp1	0.71	0.732	0.842	Achieved
	HScomp2	0.98			
Housing Environment	HEcomp1	0.65	0.500	0.665	Achieved
	HEcomp2	0.76			
Institutional Support	IScomp1	0.81	0.566	0.722	Achieved
	IScomp2	0.69			
Renters Satisfaction	RS1	0.82	0.530	0.886	Achieved
	RS2	0.76			
	RS3	0.82			
	RS4	0.81			
	RS5	0.67			
	RS6	0.57			
	RS7	0.60			

### Discriminant validity Results

The Fornell-Larcker criterion was employed to evaluate the discriminant validity, a process that involves assessing the correlations between the constructs and the square root of each construct's average variance extracted (AVE). It is important to note that the square root of the AVE value cannot exceed the correlation between the constructs (Fornell & Larcker, 1981). Table 6 presents the correlation coefficients, with the AVE value's square root highlighted in bold. The findings indicate that none of the correlation values exceeded the squared AVE value, thereby confirming the discriminant validity of all constructs.

**Table 6** Correlation Coefficients Between the Constructs

Construct	Housing	Housing	Housing	Institutional	Renters
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	Conditions	Security	Environment	Support	Satisfaction
Housing Conditions	0.80				
Housing Security	0.60	0.86			
Housing Environment	0.58	0.51	0.71		
Institutional Support	0.52	0.43	0.63	0.75	
Renters Satisfaction	0.67	0.54	0.71	0.64	0.73

## Conclusion

This paper aims to illustrate the findings of renters profiling involving 350 respondents who met the specified criteria. Renting provides an advantage for developing career paths and stabilising finances for a better future, particularly among the young generation. This is supported by the demographic profile results, which show that career development is the most common reason for internal migration. For the time being, renting is more convenient. Furthermore, the monthly rental payment and deposit are reasonable. These findings have significant implications for the fields of housing, sociology, and urban development, as they highlight the role of renting in career development and financial stability, particularly for the younger population.

Meanwhile, the confirmatory factor analysis (CFA) revealed an excellent model that consists of renters' satisfaction, housing conditions, housing security, housing environment, and institutional support fit, as demonstrated by the favourable values of key fitness indices, including RMSEA, CFI, TLI and Chisq/df. The constructs exhibited high reliability, with both Average Variance Extracted (AVE) and Composite Reliability (CR) measures surpassing the recommended thresholds. These results indicate strong internal consistency and convergent validity among the items, ensuring the robustness of the measurement model. The thoroughness of this assessment of validations confirms the reliability and validity of the constructs, positioning this study well for the next stage of structural equation modelling (SEM). This transition will allow this study to explore further and validate the hypothesised structural relationships within the theoretical framework.

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