

# **An analytical study of Consumer Behavior towards Self Constructed Home and Ready-to-Move Home : A Review**

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## **Abstract**

Housing is one of the most essential aspects of existence, offering shelter, safety, and warmth and even a place to rest. There is no universally accepted definition for the phenomenon of housing. Housing is the individual biggest expenditure item in most Indian families' and individuals' budget. The average household spends approximately one-quarter of its income on housing, whereas poor and vicinity families frequently devote half of their income on housing. Housing stipulation in developing countries is frequently hampered by issues such as financial constraints, unproductive policy, and a lack of political loyalty, among others. These issues have led to significantly sluggish development of the residential sector, with individuals venturing on self-constructed housing activities to fulfill their housing needs. Despite the fact that self-build housing contributes significantly to the country's housing stock, there are many self-build housing projects. The objective of this review is to analyze the factors that affect the accomplishment of residential construction. The methodology used is primarily a systematic appraisal of available literature, which is then examined using inductive analysis and analytical creativity.

There is so many factors depend on clustering were established which include; Self-builder related, Development and Planning Regulations related, Finance and Cost related, Building Planning and Design related, Land and Tenure-related, Material and Equipment related,

Labor related, Supervision and Management related, and External related, transparency related, security related, and privacy of use related. Further investigation of these factors was recommended in order to recognize the crucial elements for consideration in the design of a framework intended to increase the commitment of self-build housing or ready-made houses to India's housing stock, particularly in the North Maharashtra region.

**Keywords:** Consumer perception, housing, shelter, Consumer purchasing behaviour

## 1. Introduction

Shelter is one of the most basic human needs. The real estate sector makes a significant contribution to satisfying this need by supplying built-up houses, offices, and spaces that meet the needs of consumers. It is one of the fastest growing sectors in India, mainly attributed to a booming population, rising income levels, an increase in the number of nuclear families, and so on.

This sector benefits from numerous government proposals such as the Pradhan Mantri Awas Yojana, Pradhan Mantri Gramin Awaas Yojana, Rajiv Awas Yojna, and others aimed at providing a home to all citizens. As a result, it is critical for manufacturers to understand the purchasing behavior of customers interested in buying residences.

This research looks at customer behaviour in the real estate sector in North Maharashtra. It intends to gain a thorough understanding of real estate purchasing behaviour.

The primary goal of this study is to comprehend about customers' perceptions of various factors influencing their choice of residential apartments, rowhouses, and self-constructed houses, as well as to make comparisons the four cities of the North Maharashtra Region and the major NMR on certain identified parameters. This research will aid real estate developers and agents in focusing on the parameters desired by buyers in order to improve the buying appeal of the properties. It will also assist them in determining which factors to emphasize when boosting residential apartments, rowhouses, and self-built houses in Nashik, Jalgaon, Dhule, Nandurbar.

The study seeks answers to the following questions:

- Which factors influence consumers' buying decisions for residence?
- Do consumers notice a significant difference between NMR's cities?
- Do consumers observe a significant variance between the four main NMR developers?
- This will also aid in understanding the impact of size, price, and floor preferences of consumer, as well as amenities offered by developers such as a swimming pool, gym,

landscaping, Wi-Fi, and so on.

- It also aids in determining the location of the house, such as the middle or corner side, plot area, built-up area, and so on.
- It also aids in determining parameters of a self-built house such as area, locality, budget, nearby places, and so on.

## 2. Review of Literature

Lots of research has been done in this area over the national as well as international level. The study focuses on the customer satisfaction and customer behavior towards construct home or ready to move home

### House purchase intention

Purpose to afford a house The wish to achieve a behaviour governs a people's actions (Ajzen, 1991). It is critical to identify and quantify the specific behaviour that needs to be understood, predicted, or indeed changed. The framework of performance expectancy signifies a person's overall or choice to engage in certain behaviours partake in behaviour (Conner and Armitage, 1998) In addition, involved parameters a person's inspiration for deliberateness or the choice to exert capacity to work out the actions. When regarded with the same degree of clarity in terms of interference, concentrate, background, and time scale, ambitions and actions are assumed to be inextricably linked (Fishbein and Ajzen, 1975, as cited in Conner and Armitage, 1998). Indeed, Conner and Armitage (1998) and Francis et al. (2004) argue that once the purpose is understood, the conduct is not difficult to predict. The purpose is presumed to be to acquire the inspiring factor that affect a particular behavior. Those who indicate how eager people are to perform the behavior.

In the housing market, home-ownership intention is more closely related to actual purchasing behaviour. In their investigation, Choen et al. (2009) illustrated that mortgages motives are affiliated with buying a home the mentioned year. This connection persists even after influencing for innumerable societal and cultural factors. (Cohen et al, 2009). In this context, involved parameters a specific behaviour of a purposefulness or judgement to achieve a desired outcome in ability to take out such an action (Conner and Armitag, 1998).

### 'Self-image and house consumers' purchase intention

The notion of self or identity is "the total of a participant's thoughts and feelings of themselves as topics and artefacts" (Malhotra, 1988; Hawkins, Mothersbaugh, and Best 2007, as

cited in Luo and James, 2013). Musanje (2012) described identity as "the person as viewed by that person within a socially constructed frame" People frequently believe that their homes should mirror their individual identities in just this sense (Luo and James, 2013).

In general, identity is classified into four categories: image of perfection (what this one truly wants to be), reality (what this one asserts one is), individual in sense (how this one noted oneself in various social situations), and elongated identity (investments and artefacts help determine who someone is) (Walker, 1992A few researchers concur that the self should be divided into two sections: the real self and the individual's self (Abdallat, 2012). As a result, there is also some fact that customers purchase products that are often consistent or stable selves or are predicted to assist them in becoming their perfect selves (Sirgy, 1982).

It is predicated on the assumption that consumer is willing brands/products related to a variety of personal characteristics that are similar to their own (Malhotra, 1988; Sirgy, 1982). The alignment of a product 's quality and a person's is referred to as self-congruity (Sirgy and Su, 2000). Thus, the self-congruity theory has theoretically explained the effect of self-image congruence on consumer behaviour (Sirgy 1986; Sirgy and Su, 2000). The consistency arising from an affective comparing that included the brand awareness and the people's self (real self, person 's self, effects on self) affects consumer, per this theory. (Sirgy 1986; Sirgy and Su, 2000).

Countless research has discovered a connection among real identity consistency (personality) and buying intention. It also is broadly acknowledged that there is a connection among best identity consistency (perfect decoration) and buying intent (Sirgy 1982; Mengxia, 2007; Landon, 1974; Malhotra, 1988,2001). A residence is a powerful matter of self-individuality in this sense, as according Belk (1988). In a made - to - order residence, improved awareness as elements of life is critical. A home is a process where an separate can represent himself or herself (Marcus, 1997), as well as create his or her sense of belonging (Marcus, 1997, as cited in Shafiei, 2010). (Aragons, 2002), and integrate a feeling of connectedness recognised over moment (Ariyawansa, 2007,2009). (Csikszentmihalyi and Rochberg-Halton, 1981; Hummon, 1989; Somerville, 1997) A residence can also be made an essential part of someone's individuality, aiding in the founding of validity and communicating that legacy to outside universe (Cooper, 1974), Hayward (1977), Sadalla, Vershure, and Burroughs (1987), all as cited in Luo (2012). Moreover, individuals chose, want to to acquire, or truly use residences with pictures that those who interpret to be similar to self-identity. The research results of Koklic &

Vida's (2009,2011) evaluations agree with the idea that a residence is an invention which is inextricably linked to the landlord's identity.

Consumer behaviour, according to Engel et al. (2005), is " those processes associated with getting, ingesting, and selling of the goods, along with the information processing that typically accompany these behaviour". Furthermore, Consumer behaviour, according to Schiffman and Kanuk (2010), is "the attitude that buyers demonstrate in looking for, acquiring, utilizing, analyzing, as well as sales of its products, facility, and notion that those who think will fit". Knowing the factors that influence a product's purchasing behaviour can thus help the business to grow. The same can be said for apartment units.

According to Dewey's (1910) conceptualization of the decision-making process as "problem-solving" is influential in aiding understanding and analysis. According to Engel et al. (2005), the decision is made along a problem-solving continuum ranging from constrained problem-solving to elongated problem-solving. This is similar to Krugman's (1965) high to low involvement model and the intricate to inveterate buying behaviour recognized by Kotler and Amstrong (2005). The degree of implications regarded by the consumer, as well as the individual attention paid to the brand and product choice, is referred to as involvement.

When a product is expensive, purchased infrequently, risky, and adept at self, and consumers are aware of significant differences between alternatives, complex buying behaviour emerges. There are substantial differences between apartment choices, and consumers should be intensely interested because purchasing an apartment is the most expensive of purchases for the majority of buyers, it is purchased infrequently, it is risky in that the chosen property may prove unsatisfactory, and it is highly expressive of the purchaser. Many researchers are interested in the decision-making process in buyer behaviour. It delves into developing and comprehending a logic for how buyers exercise their choice between two or more alternatives. Researchers attempt to comprehend the stages that consumers go through when deciding which products or services to purchase, as well as their subsequent behaviour. Marketers, including Howard and Sheth, have spent many years researching these issues (1969), Engel et al. (2005), Peter and Olson (2001) and Hoyer and MacInnis (1997).

According to Mowen (1995), and Engel et al. (2005), there is a generic decision-making process. For evaluating housing options, Rossi (1980), Law and Warnes (1982), and Livette (2006) all used the same decision-making model. Many people have been trying to recognize factors that influence residential apartment buyer behaviour. The characteristics of the

apartment building will be a crucial predictor of a household's choice of residence (Quigley, 1976). The quality of the neighborhood, local public services, and the quantity of housing services all influence where people live (Friedman, 1980; Gabriel and Rosenthal, 1989 Hua Kiefer, 2007). According to Nechyba and Strauss (1997), public expenditures, taxes, crime rates, and commercial activity are all factors that influence purchasing decisions.

A large body of research in sociology and psychology supports the importance of social interaction in promoting emotional and physical health (Diose and Mugny, 1984; Sampson et al., 1997). The perceived cost and expected reward of a social interaction between two people decide the extent of that interaction. The benefits and costs of social interactions can have an economic impact on an individual's attribute (Manski, 2000). Households are less happy when they do not perform as well as their neighbors, which is consistent with the concept of looking for similarities; race, income, education, and family size.

Both internal and external factors influence purchasing behaviour. Motivation, perception, consumer resources, knowledge, attitudes, personality, values, and lifestyle are all important internal factors. Cultural background, social class, personal influence, reference group, and situation all have an impact on purchasing behaviour. A reference group composed of three components, namely family, friends, and coworkers, could also be a significant influencing factor. Buyers would be drawn to a housing area in a strategic position with easy access. Furthermore, a pleasant environment and high building performance will increase the project's appeal. Not only is access to a road important for low-cost housing, but so is the availability of public transportation.

Connie and Fernando (2001) used PT Delta, Comoro Permai, Dilly as a case study to examine the effects of factors on residential development. Building quality, design, price, building area, land area, affordable down payment, interest rate, payment period, hygienic, safe, aesthetic, electricity, water, telephone, linkage to the working place, accessibility to the market, short distance to the school, place of worship, sport facilities, investment, and public transportation were among the 20 factors considered.

Martin (2006) discovered that the significant proportion of retirees make limited decisions. They consider only the scheme in which a property is eventually purchased, and they are very satisfied with the products. He also outlined the key reasons given by elderly people for relocating from their previous home: garden difficult to manage, too large, to be close to family and friends, difficult to maintain, grief, stairs hard to climb, expensive to maintain, stores too far



aside, solitude, to meet new people, to reveal capital, anything new or unusual, offending in area, lack of public transportation, to live in a better area, health, security, partners ailment, retirement and distance from doctor. Some experts contend that because secluded and superannuation shelter is being used to convey care services, the buyer's judgement and preference is about dwellings and care instead of dwellings.

Recognizing purchase intention has become a major area of research for decades. When buying a product in the global market, consumer purchasing behaviour has a significant consequence (Kotler and Keller, 2012). Consumer's buying judgements are influenced by a variety of aspects, together with demographic features (age, gender, income, etc.), behavioral attributes (charismatic leadership), and sociological relationships (Udel.edu., 2016). The five-stage model proposed by Blackwell et al. (2006) influences consumer decision-making as well. Information gathering, lookup, decision - making, purchase intent, and post-purchase analysis are the five stages.

It is commonly recognized that consumer's buying attitude is a function of the consumer's wants and requirements, and therefore that they buy to meet these wants and requirements (Dudovskiy, 2015). Need differs from desire. In simple terms, a need is a consumer's desire for a specific benefit from a service or product, whereas a want is a consumer's desire for a specific product.

Consumer purchasing behaviour is a strategy for learning more about the sentiments and attitudes of consumers in order to improve good bonds with each other, and the housing market wins hands down. Customer engagement is greatly influenced by consumer behaviour. The more you rely on customer loyalty, the significantly larger your protracted profit objectives. Today's market is centered on the customer. A customer-centric approach is important for long-term customer retention and loyalty. A web-based search can also be used to anticipate consumer behaviour (Goel et al., 2010). The 4 P stand for product, price, place, and promotion. All of these 4P components play an important role in influencing consumer behaviour in the real estate industry. Apartments are comparable to an item which a buyer wishes to buy. Condos can be a worthwhile endeavor for a customer; hence the valuation is critical. Clients are bound to make real estate investments concerning the financial resources and price point. The third P, or place or location of the apartment, is the heart of the real estate industry. The price is proportional to the location. The marketing aspect encompasses any blended approach and internet branding, media affairs, marketing communication, and promotional campaigns to

differing degrees (Kotler, 2012). Each of the 4Ps can be utilised to affect seven different buyer attitudes (McDonald and Meldrum, 2007). Aside from that, Schiffman and Kanuk (2010) described buyer attitudes (as the behaviours individuals do when seeking, acquiring, utilising, assessing, and abandoning things, activities, and notions that are anticipated to suit their requirements).

Consumer's buying habits are have a huge impact upon each sector. The real estate sector has evolved as a focus for research into consumer habits and its effect on property investment. Consumers' hypotheses were used in property investment studies, notably in the field of residential search (Gibler and Nelson, 2003), but very much unstructured information. Innumerable articles were published in order to examine the variables that influence the actions of real estate shareholders. Lepkova et al. (2016) explored the housing market market in Lithuania. The economic efficiency, technical quality, and functional quality of housing in new buildings were all evaluated. Misra et al. (2013) Obviously it depends on the wide range of purchaser perceptions for NMR houses predicated on measures of corporate possibilities, policy decisions, health centres, etc for NMR residential units. The suggested scheme did not take the aforementioned values into consideration. The suggested technique did not take the above values into consideration because NMR has innumerable business models and health centers.

There really are various ways to buy property, and technological innovations have brought consumers closer to opportunities than ever before. According to Homburg et al. (2011), there is no 'optimal level' of customer service, and some customers require more assistance than others. Customers are important to property managers that want to establish serious relationships. Their research results could aid brokers in assessing and grasping the ideal standard of service and the variables that impact it. Kamal et al. (2016) analyzed four macroeconomic variables, such as social shifts, land concerns, industrialization, and urban expansion, and deduced that high inflation stages helped pave the way for modifying realty buyers' viewpoints of real estate buyers. A study looked at the impact of outlook, normative beliefs, performance expectancy, and accounting on the desire to buy property was investigated in a study (Al-Nahdi et al., 2015). Through use of datasets in real estate judgement reveals the influence of control systems on real estate prices (Tekere and Onden, 2016). (Chadchan and Shankar (2014) supplied critical things on housing market growth in Pune, India. Their study was conducted on a characteristic of the city, key tenets of residential projects, and a primary care poll of homeowners and real estate relevant parties. Koklic and Vida (2009) proposed and



empirically tested a conceptual model of buyer behaviour in relation to home purchase. Their research led to a better understanding of the strategic product purchasing process. Demand, supply, property, use restrictions, and site characteristics were the primary factors influencing real sector values (Singh and Singh, 2009).

Seiler et al. (2012) centred on basic concepts and an introverted understanding of how individuals view for residences on the world wide web. CRM has also had a significant impact on customer purchasing behaviour in real estate. Companies in the real estate industry should focus on higher-value customers in order to increase profits in the shortest amount of time (Zeithaml et al., 2001). CRM entailed maintaining ongoing relationships with customers as well as helping to promote customer loyalty and retention (Gronroos, 2000). CRM can be incorporated upon analyzing consumer house-buying behaviour from their point of view. Today's world, financial institutions place a high value on customer satisfaction, loyalty, and retention (Zairi, 2000). Consumer satisfaction is classified into two types: desired value and potential value, which refers to what the client wants from a payment vs what they start receiving (Shanker, 2012). A client searching for a moderate apartment may ambition the most significance than a purchaser searching for a luxury property. Good-quality housing is the foundation of a strong community and social consistency, while urban niceties, problems, and housing quality are all inextricably linked. An investigation into the impact of variables that determine buying habits 407 growth and the domestic financial climate (Oladapo, 2006). In relation to the real estate market, Robek and Kucharska-Stasiak (2015) characterized and analyzed important cost asset value precepts. As per a series of studies, the concept of individualized customer retention was the first, and potentially greatest significant, basis of value creation, accompanied by customer engagement. Recognizing what buyers value highly is necessary to satisfy their necessities and, ideally, maintain them. The purpose of this paper is to keep up with trends and how it affects the housing market. Purchase intention would then increase knowledge and prognostication of property market people who make decisions' actions, and also describe how integrating customer experience will indeed enhance property investment research.

Client quality is commonly considered to be an antecedent factors like devotion and investment decisions (Jones and Sasser, 1995; Anderson and Sullivan, 1993). Full satisfied customer, as per Jones and Sasser (1995), is just the key to acquiring consumer trust and looking to create understand the importance profitability. Customer retention appears to have a

greater impact on purchasing motives than service levels (Cronin and Taylor, 1992). It's also been widely observed that improved client leads to connections, but high partnership is financially viable (e.g. Storbacka et al, 1994). Anderson and colleagues (1994) investigate momentarily the connections among client results of the company (customer satisfaction) and standard costing markers of income benefits. Their results demonstrated that enterprises that attain high levels of customer satisfaction also receive increased economic returns. In handling and meet the needs of customers, companies use a variety of customer satisfaction strategies when establishing and tracking product portfolio. Furthermore, serval has many opportunities for companies:

- Enhance participation of stakeholders, enabling binding understanding
- A knowledge of a need for process development
- A better understanding of the topic
- Advance to objective review

We are not cognizant of any prevalent ways of evaluating service quality in the construction sector of According to Torbica and Stroh (2001), Its use of "smooth" performance indicators in construction, including such customer loyalty, is still very much in beginning phases. The previous research has been centered on consumer items, however there is no generally utilized client satisfaction test (Torbica and Stroh, 2001; Homburg and Rudolph 2001). Furthermore, keep in mind that company sales promotion is more complex than advertisements. It is a more legitimate bargaining power of buyers, involving several more people and processes throughout general, as well as large complex goods (e.g., Cooper and Jackson, 1988). According to Tikkanen and Alajoutsijarvi (2002), approximated variables in industries are oversimplified and pragmatist in order to account for the intricacies of actual life. Consequently, in construction, where project organizations and collaborative relationships are frequently 'one-off,' the development of a common satisfaction: measurement and procedure is critical. The consultation in building projects is a multi-layered complicated wherein sides operates the machine and work collaboratively with system through. As a result, the construction industry, client satisfaction must be considered a relation structure as opposed to a purchase concept (see e.g. Homburgh and Rudolph, 2001).

Soetanto et al. (2001) also perceive that participants' satisfactory performance is required to maintain amicable working relationships. They assert that satisfaction surveys offer project individuals with information that can be used to enhance their performance. Construction

companies have to enhance their efficiency in the majority of places, per the observations of their significance evaluation. When it came to standards that needed to be improved, both customers and designers favored fault fulfilment Barrett's (2000).

According to Barrett (2000), customer satisfaction is the main way of measuring to considered to determine and, eventually, the victory of a firm's improvement project. As per Torbica and Stroh (2001), a kaizen effort would then translate into higher quality of service, that will lead to increased customer satisfaction. According to their findings, TQM execution is strongly linked to purchaser pleasure, and "as a whole donating" that's what generates general happiness. Service quality with the finished facility and the contracting service determines the site's level. construction quality (Yasamis et al, 2002).

### 3. Conclusion

The purpose of this research is to add to the growing conceptual attempts to learn residence buying habits and the financial aspect biased speculative discussion in the real estate market domain. It creates a concerted campaign to understand this same identified market activity. The obtainable real estate market conceptual perspectives are still mostly predicated on value maximization and logical reasoning. This research, on the other hand, was designed to deviate from this rational behaviour. As a result, Individuals self, true self, subjective norms, and explanatory impact are the four factors studied. were identified. According to the findings, two variables were identified as the most suitable for the property market as differing reasoned seven variables. They are known as normative and informational influences, respectively. As a result, it can be concluded that the comparison group has a much greater influence on the deviation from rational behaviour in the real estate market than identity, despite the fact that real self-image has a massive impact on the imbalance among emotional and rational identity.

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