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### Factors That Influences the Intention of Middle-Aged Adults' in Johor to Move Into A Retirement Village

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#### Abstract

Malaysia is in the fifth place for world's top ten retirement havens. In light to the combination of medical and the growth of old aged community in Malaysia, a few developers are experimenting with the concept of retirement village. The current study aimed to explore and gain a better understanding of the factors that will influence the intention of the middle aged adults in Johor to move into a retirement village. Based on the Theory of Planned Behaviour, the study found that Attitude and Subjective Norm has a positive and significant impact on the intention. Perceived Behavioural Control may be statistically significant but has not accurately predict the intention because of the absence of past behaviour or knowledge. The results indicated that those with tertiary education and who earns more than RM10,000 have intention to move in to the retirement village. The study itself have plausible explanation of the results and paved more opportunities for future research.

**Keywords:** ageing population, retirement village, theory of planned behaviour

#### Introduction

As Malaysia enters the next millennium, the National Statistic Department projected that Malaysia will acquire the status of an ageing nation by 2035; with senior citizens that would make up to 15% of the population (Daim, 2016). The changing family structure from a conventional nuclear unit with a pluralistic family model of communication, leaves many families facing the challenges of caring the ageing family members (Roberto & Blieszner, 2015). Furthermore, migration, fewer children and preference for privacy among the younger generations are the other causes for the ageing community to have a separate living arrangements (Bongaarts & Zimmer, 2002; Chai & Hamid, 2015). Other factors compelling the ageing community to move are loneliness and children abandoning their elderly parents (Akbar et al., 2014). Families in Taiwan send their ageing family members into nursing home because there is no one to care for them (Liu & Tinker, 2003). Jakarta Post in 2014 have reported that in Malaysia, on average of ten abandon elderly people ends up in old folk's home each week and this has been increasing steadily (Lim at al., 2014).

In tandem with the sociodemographic and socioeconomic changes, the demand for proper housing is a need for the ageing community. Housing is a basic human need and a well-designed house will be a significant impact on the occupant. Researchers have suggested that elderly population experience problems and risk when they occupy old houses and neighbourhoods that threatens their mobility,

comfort and safety (Robinson, 2012; Rosnah et al., 2008). Many independent elderly Malaysians preferred to remain in their existing communities rather than to move to a new community (Aini et al., 2016). Thus, they were subjected to common cases of struck by objects, cuts and falls that could be fatal at times. These injuries commonly take places in the kitchen, bathrooms and gardens (Lim et al., 2014).

In Australia, around 5.25 per cent of people over 65 years live in retirement villages and these is steadily increasing (LaSalle, 2009). Taiwan's fast-paced economy is a challenged to the ageing community. The ageing index is expected to raise to 86% in 2025. Therefore, in 1991 Taiwan embarked in two successful residences; Chang-Rui Senior Residence and Chang Gung Health and Culture Village (Ki, 2016). In Japan, the elderly that are living alone jumped up from 1.1 million in 1985 to 6.2 million in 2015 (Cabinet Office, Government of Japan, 2016). In such conditions, Smart Community Image and Share Kanazawa were built to cater to the ageing community. Though Singapore have achieved in creating affordable homes for majority of its population; the planning to cater for the predicted increase in the number of elderly are taken very seriously. They have built their first premium retirement village called the "Kampung" (Hung, 2017).

In 1995 the National Policy for Older Persons was approved by the Malaysian government. Among the strategies that are planned is to create facilities to ensure a caring and protected living for the elderly (Social Welfare Department, 2007). Therefore, the houses should provide the ageing community with the feeling of satisfaction, security, comfort and independence (Wagner, 2010). It must also fulfil the needs of their daily activities namely; physical, social and personal (Tanner et al., 2008). A few developers are experimenting with the concept of retirement village in Malaysia. Retirement villages are residential, multi-unit complexes designed for people aged 65 years or older that also offer a range of health, leisure and support services (Retirement Villages Regulation, 2017). The village may include recreational and medical facilities such as room for visiting doctors, nursing homes, medication or other allied health professionals. There are a variety of options, the retirement village can include self-care units which are either serviced or un-serviced, hostels or nursing homes. It can also be stand-alone villas, units or apartments. Retirement village will be the right place to live by elderly people who seek for better lifestyle in the future. (Mansor et al, 2015).

The responsibilities for caring for the aged community have slowly cast aside and being passed to formal institutions like old folks' home or nursing home (Evangelista et al., 2014). In a study conducted in Brazil, the elderly residents in an institutions are subject to anger, ingratitude, loneliness, abandonment, and dissatisfied with the facilities in the institution (Evangelista et al., 2014). The middle aged adults may have different needs, emotions and expectations when they move to the aged category. Thus, the objective of the current study is aimed to explore and gain a better understanding of the factors that will influence the intention of the middle aged adults to move into a retirement village.

Johor being the second highly populated state with a population of 3.38 million was selected as the population for this study. Table 1 indicates that in another thirty years those from the age of 40 – 59 years will move into the ageing category in Johor.

Table 1: Population of age distribution in Johor

Age	Population
30 – 39 years	478,967
40 – 49 years	396,558
50 – 59 years	285,881
60 and above	268,566

Source: Statistic Department (2018)

The findings of the present study could be used to improve or enhance the future housing needs of the residents in Johor. Furthermore, a study on the Johor will contribute to the literature as more studies have been conducted in foreign countries with regards to the western culture. Westerners have different values and diverse beliefs as they have been living independently since 18 years old (Fan, 2007).

However, in eastern tradition, we take care of our aged parents as an essential duty (Fan, 2007). Therefore, the question lies today as to whether the children will take the responsibility to care for elderly or the elderly need to do the arrangements themselves. To the best knowledge of the researchers, the theory of planned behaviour has not been utilized to analyse the factors that will influence the intention of the middle aged adults to move into a retirement village in Johor. Thus, this contributes to the literature of the studies.

## **Purpose of Research**

The study focused on the following areas:

- i. analysis of the Attitude of middle-aged adults in Johor and their intention to move into a retirement village.
- ii. analysis of the Subjective Norm of middle-aged adults in Johor and their intention to move into a retirement village.
- iii. analysis of the Perceived Behavioural Control of middle-aged adults in Johor and their intention to move into a retirement village.

## **Theoretical Framework**

Theory of Planned Behaviour model has been used widely to predict behavioural intentions in consumer behavioural studies, it is also applied to business decisions (Southkey, 2011) and health-related behavioural intention such as leisure, diet, alcohol-related behaviour and exercise (Ajzen et al, 1992; Conner et al, 2003; Bhoohibbhoya et al, 2018; Nguyen et. al., 1997). This theory is posited that behavioural predictors; attitude, subjective norms and perceived behavioural control have made a positive impact on an individual's intention (Brouwer et al., 2009). The Theory of Planned Behaviour is an extension of the Theory of Reasoned Action (Ajzen et. al., 1980; Fishbein et al, 1975) to cover non-volitional behaviours by introducing a new component, "Perceived Behavioural Control". Empirical evidence shows that the introduction of the Perceived Behavioural Control, which cover the control belief and self-efficacy, has resulted improvements in prediction of intention (Ajzen, 1991). Researchers have concluded that this theory is less predictive for longitudinal study rather than short-term study (McEachan et.al., 2011).

Theory of planned behaviour is said to best support to predict a human behaviour with regards to the social psychological theories. However, researchers have concluded that this theory is less predictive for longitudinal study but rather than short-term study (McEachan et.al., 2011). The questioned was "how will intentions predict the behaviour" and secondly, "what determines how well intentions predict the behaviour" (Sheeran, 2002). The findings from the meta-analysis of Sheeran & Orbell (1999) confirmed that intention is accounted on an average of 28% of the variance in behaviour. Hence, a gap of 72% are still unexplained. This is the reason the theory was declared as incomplete model (Sheeran, 2002). Subsequently, past researchers have included past behaviour as an additional variable to explain the proportion of explained variance (Wong & Mullan, 2009).

Behaviour types influences the degree of consistency in intention of the behaviour. Past research have concluded that a person with relevant control belief like knowledge, experience or media exposure when performing the behaviour will have the intention; this intention will be translated to action of the behaviour. Past behaviour are strong predict of future behaviour (Ouellette & Wood, 1998).

### ***Attitude***

Attitude is expressed as the individual's assessment of behaviour and also the overall judgement of the behaviour (Ajzen, 1991). Hence, an attitude can be reflected by the evaluation of behaviour with its expected outcome. The intention of an individual to perform a certain behaviour is based upon their

perceived attitude. An individual will have the intention to perform when the attitude is formed from the outcome of the evaluation. Attitude will influence the behavioural intention to engage in a particular action (De Rijk et al., 2009). Thus, based on this discussions, it is theorised that:

H<sub>1</sub>: Attitude will have a positive influence on behavioural intention.

### **Subjective Norms**

Subjective norms are the individual's perception on whether to perform or not to perform the target behaviour in accordance to their peer pressure (Francis et al., 2004). It is the individual's perception of views and suggested behaviour from the peer pressure (Vermeulen et al., 2011). This perception can influence and pressure the individual to perform a particular behaviour. Therefore, subjective norm will influence an individual's behavioural intention. Based on this aforesaid assertion, it is hypothesised that:

H<sub>2</sub>: Subjective Norm will have a positive influence on behavioural intention.

### **Perceived Behavioural Control**

Perceived behavioural control is the individual's belief on their capability in exhibiting a certain behaviour which is in question (Brouwer et al., 2009). Perceive behavioural control is an accurate reflection of actual control (Ajzen, 1991). Therefore, one must have relevant amount of control factor like relevant past behaviour (Knussen et al., 2004), habits (Ouellete & Wood, 1998), relevant media exposure or knowledge (Ajzen, 2005) or opportunity over performing the behaviour (Wong & Mullan, 2009); otherwise the intention will not be translated to action. Therefore, a person's belief will influence their behavioural intention and that will stimulate them to perform the target behaviour. Therefore, this study proposes that:

H<sub>3</sub>: Perceived Behavioural Control will have a positive influence on behavioural intention.

### **Research Framework & Hypothesis**

The researchers adopted Theory of Planned Behaviour in this study. The model consists of three key constructs: namely Attitude, Subjective Norms and Perceived Behavioural Control. Attitude reflects psychological feelings towards certain acts of behaviour. It explains the outcomes of belief whether a person has favourable or unfavourable evaluation of the behaviour interest. Subjective Norm measures a person's referent beliefs about what other people think he or she should engage in a certain behaviour. Perceived Behavioural Control measures a person's perception of level of difficulties to perform the action and the opportunities that are based on the environment and their self-efficacy (East et al, 2017).

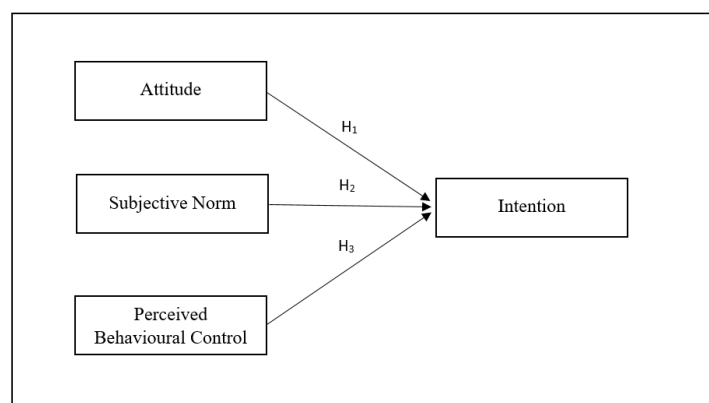


Figure 1: Research Model & Hypothesis. Source: Researchers own construction based on Theory of Planned Behaviour (Ajzen et.al., 1992)

## Methodology

A quantitative approach with the use of a Likert scale questionnaire was applied in this research. Non-random sampling method is used in this research whereby 384 middle-aged residents from Johor was surveyed, according to Krejcie and Morgan sample size table. According to Consumer behaviour the middle-aged is within 35 to 64 years old in household life and they are the decision makers of a household (Quester et.al, 2015).

The questionnaires comprised three sections with 15 items measuring both independent and dependent variables. Specifically, there were four items to gauge attitude, three items to analyse subjective norms and four items to measure perceived behavioural control, respectively while three items were used to assess intention of middle-aged adults in Johor to move into a retirement village. All items for measurement were adapted from Ajzen (2013). The questionnaire also elicited demographic details namely gender, age, marital status, education and monthly income. The questionnaire was distributed using both hard and soft copy. The respondents were required to indicate whether their level of agreement with the statements provided with regard to the retirement village in the studies using a 5-point Likert scale.

SPSS version 25 was used to analyse the data. One-way ANOVA was used to determine the hypothesis. Linear and multiple regression were conducted to determine the correlation between the values for Attitude, Subjective Norms, Perceived Behavioural Control and Intention. Mean, mode and median were analysed on the control variables towards the dependent variable.

## Finding and Discussion

A reliability test was first conducted using Cronbach's Alpha; the values for Attitude, Subjective Norms, Perceived Behavioural Control and Intention are 0.9, 0.915, 0.9, 0.937 respectively, which shows high level of internal consistency.

Table 2: Reliability table

Model Contrast	N of items	$\alpha$
Attitude	4	.900
Subjective Norm	3	.915
Perceived Behavior Control	4	.900
Intention	4	.937

In accordance to table 3 and with reference to H<sub>1</sub>, Attitude has a positive influence towards intention, R = 0.75, R<sup>2</sup> = 0.562, P = 0. Thus, Attitude has a positive and significant impact on the intention of middle-aged adults in Johor to move into a retirement village.

Table 3: Hypothesis testing

Hypothesis	Relationship	R	R <sup>2</sup>	Supported
H <sub>1</sub>	Attitude → Intention	0.75	0.562	Yes
H <sub>2</sub>	Subjective Norm → Intention	0.72	0.526	Yes
H <sub>3</sub>	Perceived Behaviour Control → Intention	0.60	0.363	No

Furthermore, H<sub>2</sub> indicates that Subjective Norm too has a positive influence on intention, R = 0.725, R<sup>2</sup> = 0.526, P = 0. Thus, Subjective Norm has a positive and significant impact on the intention of middle-aged adults in Johor to move into a retirement village.

As demonstrated in H<sub>3</sub>, Perceived Behaviour Control showed that R and R square values are slightly lower (R = 0.603, R<sup>2</sup> = 0.363. P = 0) as compared to those of Attitude and Subjective Norm. An

independent regression was done on the respondents pertaining to their past behaviour on retirement village. Past behaviour is a control factor to perceived behavioural control (Knussen et al., 2004). The results showed that  $R$  and  $R^2$  are very low ( $R = 0.142$ ,  $R^2 = 0.017$ ,  $P = 0$ ). This indicates that the sample population did not have past behaviour before performing the questions. Thus, Perceived Behavioural Control may be statistically significant but may not accurately predict intention of the middle-aged adults in Johor to move into a retirement village.

Furthermore, a multiple regression analysis was done on the collective impact of all the three variables (Attitude, Subjective Norms and Perceived Behavioural Control) to intention. Based on our findings, as expected, the collective impact also shows to have positive influence on intention ( $R = 0.808$ ,  $R^2 = 0.653$ , adj.  $R^2 = 0.650$ ,  $P = 0$ ).

The regression model statistically significantly predicts the intention. Attitude, Subjective Norms and Perceived Behavioural Control contribute significantly to the model as the coefficient is positive and  $P$  value =  $0 < 0.05$ .

In addition to the study, the research analysed whether the level of education has an impact on the intention of the middle-aged adults in Johor to move into a retirement village. The mean score was Secondary school and below = 2.7; Tertiary onwards = 3.2. Thus, those with a tertiary education and above have more intention to move into a retirement village. Additionally, the researchers analysed whether the income of the respondents will influence their decision to move into a retirement village. The mean score received: below RM3,000 = 2.7; RM 3001 to RM5000 = 3.0; RM5001 to RM10 000 = 3.1 and above RM10 001 = 3.6. Thus, this indicates that the higher their income, there is more impact for them to move in to a retirement village.

## Limitation & Future research

In this study, the researchers adopted the Theory of Planned Behaviour model to analyse the Attitude, Subjective Norm and the Perceived Behavioural Control of middle-aged adults in Johor to move into a retirement village. This study was limited by several practical issues and gave some room for future research that could be adopted to allow greater confidence with the results obtained.

The first limitation was the location of the study which was limited to Johor. Therefore, future research could be adopted to increase the number of locations for the study by expanding it to other states of Malaysia so that it provides a better representation of the Malaysian population.

The second limitation is the variable of the study which is Perceived Behavioural Control. Perceived Behavioural Control is based on an individual's belief and their abilities to demonstrate certain behaviours (Brouwer et al., 2009). A person's belief will influence their behavioural intention. This will stimulate the individual to perform the target behaviour, as behavioural intentions are a strong influence and it shows the confidence level in performing that behaviour (Francis et al., 2004). This limitation is related to the interpretation or understanding of the concept of retirement village among the respondents. This concept is still relatively new in Malaysia and its actual definition or meaning may differ from one respondent to another. Consequently, the second improvement that could be adopted especially for future research is to include the definition or explanation of the concept of retirement village in future questionnaires and surveys. Furthermore, an awareness programme of the retirement village should be introduced in order to have a strong confidence in moving to the retirement village.

The third limitation is the results of the study; it is a self-report data. The issue here is whether the respondents have answered all the questions in a socially desirable manner. This will remain a potential threat to the conclusions due to biasness.

Finally, future researchers may consider collecting qualitative data to gather a more in-depth of the findings. Researchers may also consider children, types of injuries and illness as a moderator on the



relationship between behavioural determinants and the intention to move into a retirement village. On the whole, this study itself have paved more opportunities for future research.

## Conclusion

The aim of this research was to gain a better perception of factors influencing the intention of middle aged adults in Johor to relocate to a retirement village. The quantitative method research was conducted on 384 non-random samples using a 5-point Likert scale questionnaire which measured both independent and dependant variables.

Cronbach's Alpha was used to estimate reliability test showed a high level of consistency. The results show that both Attitude and Subjective Norm has a significant impact on the intention of middle aged adults in Johor to move into a retirement village. However, Perceived Behavioural Control values were slightly lower than Attitude and Subjective Norm, suggesting that it is not an accurate measure of the intention of middle aged adults Johor to move into a retirement village. This might be due to the concept of retirement village is still relatively new in the country and it would take time for people to accept or just to consider it as an option during their golden age. Income and education levels provide elucidations for the difference in specific findings of the research.

This study suggests that Theory of Planned Behaviour is an effective tool in perceiving the factors that influence middle aged adults' intention to move into a retirement village provided they have a background knowledge of the question. As, this theory can be utilised to predict the self-reported behaviour over a short period of time (MvEachan et al., 2011, Sniehotta et al., 2013).

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