

Factors Influencing High-Involvement Behaviors in the Real-Estate Investment in Northern Thailand

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This research explains the interrelationship between customer satisfaction, high-involvement customer behavior, attitude and other involved variables in the real-estate investment in Northern Thailand, such as reference groups, financial assessment, legal influence, knowledge and trust of the real-estate company. The questionnaire developed was based on the concepts articulated in the literature review, being subjected to validity, factor and reliability analyses. The process involves close consultation with subject experts before testing. A quantitative survey-based method was employed, targeting at the residents in Chiang Rai, Thailand. The empirical results shown that financial decision and knowledge of reference groups are important, which influence 50.7% of the variance of the actual high-involvement attitude, which in turn can explain 44.2% of the variance of high-involvement behavior. High-involvement behavior in turn impacts directly on the level of overall customer. The results explain a nature of the investors' high involvement behavior and attitude, which marketers and real-estate developer can be used to apply with their business model and strategies to handle with high-involvement investors.

Keywords: high-involvement behavior, high-involvement attitude, real estate, Thailand, customers satisfaction

Customer satisfaction is one of the most important post-purchase issues concerning all kinds of business organizations including real-estate businesses because strong positive satisfaction could influence on customer's future purchase intention and loyalty (Gustafsson, Johnson, Andreassen, Lervik, & Cha, 2005). Thus, ability to provide a structured examination into the factors that drive customer satisfaction and the post-purchase reaction of the real-estate investors would provide a fundamental picture to help marketers and organizations build successful business model (Zaw & Tan, 2015).

Of particular relevancy to the real-estate consumer behavior theory is that of high-involvement. Through consumers' high-involvement with the purchase and its decision-making, consumers often feel more satisfied (Richins & Bloch, 1986; Shaffer & Sherrell, 1997). Nevertheless, the nature of the investors' high involvement behavior and attitude in real-estate buying decision is unclear. There is simply a lack of empirical research in this topic. Thus, it might be difficult for real-estate property developer to set effective strategies and to provide a fundamental picture for business model. Since the knowledge about the factors influencing high-involvement behaviors in the real-estate purchasing context is still lacking, the researcher find this situation as research opportunity in an academic research and a contribution scope to be filled.

Thus, this research is aimed to examine the factors that influence high-involvement behaviors and attitude in real-estate investment in Northern Thailand, and also find the relationships among high-involvement behavior, attitude and satisfaction.

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Literature Review

The purpose of this section is to chart the body of knowledge about the high-involvement behavioral factor and the factors influencing high-involvement behavior, by the theoretical guides of Houston and Rothschild (1978) and Rothschild (1979). This section is organized into four sub-sections, with the last sub-section highlighting the deduced theoretical model to be used to address the research objective.

Situational Factors

Literature review indicates numerous particular case and product characteristics that influence high-involvement behavior of investors in real-estate properties, which are summarized in Table 1.

Customer Satisfaction

Customer satisfaction is a construct that measures how products and services offered meet or surpass the expectations of customers. Thus, customer satisfaction reflects how customers evaluate the product performance by comparing with their expectations (Gustafsson et al., 2005), essentially forming a disconfirmation paradigm to customer satisfaction study (Oliver, Roland, & Sejjev, 1997).

Consumer Involvement

Involvement construct originates from social psychology and the notion of 'ego-involvement', which is referred to the relationship between an individual, an issue or object (Sherif & Sherif, 1967). Since Sherif and Cantril (1947) suggested that involvement has been a useful variable in explaining various consumer behaviors, its use has become wide spread. For instance, the marketing field has used it as a variable to explain consumer behaviors and it has become a subject for studying since 1950s. Numerous researchers have attempted to study the multi-dimensionality nature of consumer involvement. Houston and Rothschild (1978) and Rothschild (1979) suggested that involvement can be categorized into three forms, namely, enduring, situational, and response.

To simplify the concept of involvement, the researcher has developed the theoretical model that attempts to re-position and to re-structure the interrelationship of enduring involvement, situation involvement, and response-based involvements, as shown in Figure1. For the response-based involvement, a high-involvement behavior is adapted to be applicable to real-estate property investment which involves an extended period of information searching and evaluation (Browne & Kaldenberg, 1999).

Table 1

Particular Case and Product Characteristics as A Situational Variable

Factors	References	Summary
Financial assessment	Eze and Lim (2013) SI (2012) Ratchatakulpat, Miller, and Marchant (2009)	Financial factors, for instance, house prices, mortgage loans, incomes, payments, interest rates, areas, conversions, interest rates, and taxes.
Distance and location accessibility	SI (2012) Ratchatakulpat et al. (2009)	Distance/location is the distance to amenities such as schools, work places, central of businesses.
Environment	Ratchatakulpat et al. (2009) SI (2012)	The environment refers to the neighborhood conditions, attractive locations like lake sizes, gardens, pollutions around district, security, and so on.
Reference group	Razak, Ibrahim, and Osman (2013) Luo and James (2013) Sangkakoon, Ngarmyarn, and Panichpathom (2014)	Reference groups are sources of information and pressure groups that provide perspectives or values to influence decision-making.
Knowledge and learning attitude	Razak et al. (2013) Luo and James (2013) Sangkakoon et al. (2014)	Knowledge and learning attitude stimulate a cognitive and information-process that changes consumers' memories and behaviors.
Legal	Dubout (2009)	Legal refers to rule and regulation that are used to control over real-estate developer and consumers.
Trust	Elliott and Yannopoulou (2007)	Trust refers to consumer's willingness to rely on a brand in the face of risk.

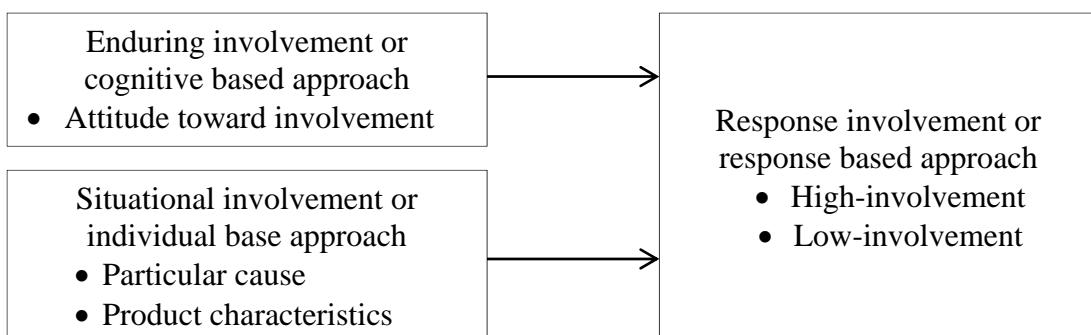


Figure 1. The Re-Structured Enduring, Situation and Response-Based Involvement.

Studying Real-Estate Property Investment

Specifically, Figure 1 depicts that high-involvement or low-involvement behavior can be established from two sources. The first one is attitude of consumers, of enduring involvement nature, which is determined by their initial knowledge (Celsi & Olson, 1988) and values (Lastovicka & Gardner, 1979). The second source is situation involvement, which is determined by the nature of the products and particular causes (Dholakia, 1997). High involvement is generally thought to proceed through an extended period or process of decision-making (Browne & Kaldenberg, 1997), whereas low involvement is more spontaneous (Ghafelehbashi, Asadollahil, & Nikfar, 2011). According to previous researches and articles, real estate or properties can be reckoned as High Involvement products (Kumar, 2009; Rajasekhar & Makesh, 2013). Thus, this research assumes that response involvement of real estate product is High-Involvement.

Conceptual Model Development

This section summarizes the essence of the key themes identified in the literature review, which are then organized for the purpose to address the research objectives. According to previous researches and articles, real estate or properties can be reckoned as high involvement products (Kumar, 2009; Rajasekhar & Makesh, 2013). However, there is still a dearth of research in the nature of high-involvement in real-estate investment, such as concerning the role high-involvement played, attitude wise and behavioral wise, as well as situational factors that could influence high-involvement activities. These apparent gaps in the body of knowledge provide the opportunity for this research to fill. What follows outline the hypothetical structure of the interrelationship of constructs involved in clarifying the phenomenon of high-involvement consumer behavior in real-estate investment.

In the context of enduring involvement, involvement is treated as the intensity of an attitude (Sherif & Sherif, 1967). This concept conforms to Ajzen (1991) who states that attitude is the structure of behavioral beliefs.

Thus, High Involvement responses or behaviors could be predicted by both High-Involvement attitudes and the different cognitive elements such as knowledge (Celsi & Olson, 1988), as shown in Figure 2. This hypothetical proposition leads to clarify the direction of a possible response to the research conclusion three of this research.

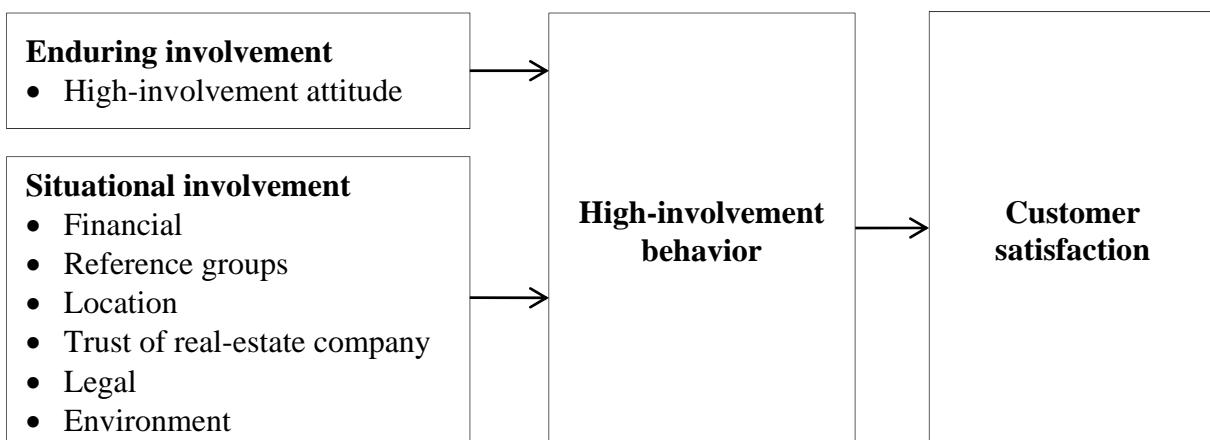


Figure 2. Conceptual Framework.

The situational involvement construct, demonstrated in Figure 2, is determined by the nature of the products and particular cases which signifies and represents the key situational factors applicable to influence the real-estate high-involvement behavior, namely financial assessment, reference groups, location, environment and trust of the real-estate company.

As stated previously in the literature review section, customer satisfaction is a result of positive disconfirmation reflected by product performance perceived to be better than the initial expectation. Through customers engaging in an extended period of careful examination of the products and services offered (Fish, 2015; Lefcowitz, 1998; Murphy & Enis, 1986; Tanner & Raymond, 2012), customers build the necessary confidence in making decision that match their personal goals and values (Celsi & Olson, 1988). Thus, Higher Involvement should eventually result in high levels of satisfaction (Mudie, Contain, & Raeside, 2003; Richins & Bloch, 1986; Shaffer & Sherrell, 1997).

Method

Research Design

The research design relies on deductive approach as shown in Figure 3 to provide objective evidences to confirm the theoretical propositions argued within the model of high-involvement consumer behaviors in real-estate property purchasing situation.

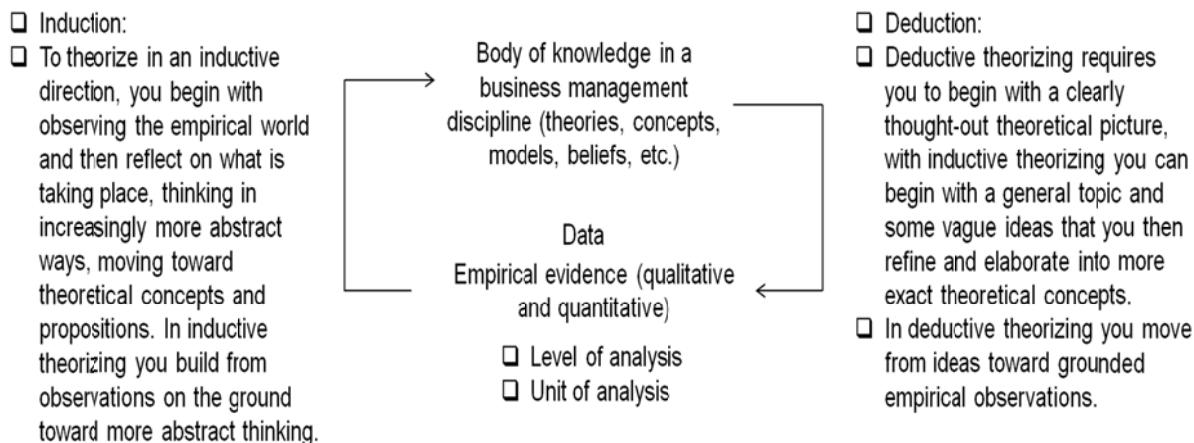


Figure 3. Inductive and Deductive Scheme of Research Design. (Tan, 2014)

Deductive research method, as shown in Figure 3, underpins on an emphasis on cross-sectional research design. In this research, theories are accepted or rejected on the basis of their correspondence with the facts seen in the objective world.

Sample

A total of 100 families was the sample size that was obtained from the Northern Thailand in particular from Chiang Rai region to study the high-involvement behaviors of the investors (who already bought houses).

Instrument Development and Validity

In this research, the researchers use questionnaire as the instrument to gain information. Questionnaire items in this research are developed based on the concepts articulated in the literature review, being subjected to validity, factor and reliability analyses. The process involves close consultation with adviser and subject experts before testing further.

The questionnaire is structured into three parts: First section involves satisfaction testing and measurement of High Involvement Behaviors. The concepts and questions of satisfaction are referenced from Gustafsson et al. (2005) who define satisfaction as the function of disconfirmation, which is a function of both expectations and performance (Oliver, 1981). In other words, satisfaction is a result of positive disconfirmation. There are also other forms of definitions to satisfaction (Churchill & Surprenant, 1982). For instance, in psychological state, satisfaction is a result of matching the expectation (Oliver, 1981) that runs through evaluative or cognitive assessments against the dream specification (Swan, Trawick, & Carroll, 1982) with no regress, even after subsequent evaluation of purchase after long lapse of time (Labarrbera & Mazursky, 1983). In additional, the other post-purchase phenomena that are often seen as a direct result of customer's satisfaction (Churchill & Surprenant, 1982) are also added in the Questionnaire. For High-Involvement Behaviors, concepts and questions are referenced from, for instance, Browne and Kaldenberg (1997), who stated that high-Involvement buyer decision processes engage a series of sequential stages i.e., information searching and criteria assessment.

The second part of the questionnaire describes the factors influencing buying decision. Seven situational factors are included:

1. **High-involvement attitude:** High-involvement attitude is referenced to Ajzen (1991) and George (2004). The other contents in the questions are referenced from Houston and Rothschild (1978) where involvement is treated as the intensity of an attitude (Sherif & Sherif, 1967) and influenced by self-knowledge (Celsi & Olson, 1988), interests, needs and values (Zaichkowsky, 1985).
2. **Financial:** questionnaire is adapted from the work of SI (2013), Eze and Lim (2013), and Ratchatakulpat et al. (2009).
3. **Location:** Contents of the questionnaire are adapted from SI (2012) and Ratchatakulpat et al. (2009).
4. **Environment:** Contents of the questionnaire are adapted from SI (2012) and Ratchatakulpat et al. (2009).
5. **Reference group:** Contents of the questionnaire are adapted from Razak et al. (2013), Luo and James (2013) and Sangkakoon et al. (2014).
6. **Trustworthiness of Real Estate Company:** Contents of the questionnaires are referenced from Elliott and Yannopoulou (2007) who simplified the concept of brand trust and suggested strategies to generate trust.
7. **Legal:** Contents of the questionnaire are adapted from Dubout (2009) who considered the complication in law and regulation as a risk for properties investors.

The last part of the questionnaire was the demographic section which asks for the general characteristics of the participants in order to help gain insight towards segmentation strategies.

Data analysis, Results and Conclusion

The conclusion is organized into two sub-sections.

First: Determine whether a series of demographic variables have significant impact on the level and scopes of high-involvement behaviors and attitude, as well as other situational variables and isolate the most important factors considered in the purchase of real-estate property through combined descriptive, exploratory factor analysis, and t-test and ANOVA test analyses.

Second: Identify a theoretical structured framework that explains the influence of customer satisfaction by high-involvement customer behavior, attitude and other involving variables in real-estate purchase in Northern Thailand.

First Conclusion

The key variables and items are measured based on five point Likert scale (from 1 = strongly disagreed, to 5 = strongly agreed). In general, the descriptive analysis as shown in Table 2 indicates that a learning process and duration of elapse needed for greater understanding (HIB6: I take my time to digest my preference prior to decision) play the significant behavioral nature of the real-estate decision makers at a mean of 4.12 and standard deviation of 0.89081. Other learning-enabled variable such as information digestion (HIB2) is also shown to be important, which relates to the various real-estate property choices offered in the market (HIB3).

Table 2

Descriptive Profile of High-Involvement Behavior of Real-Estate Purchaser

Question	Mean	Std. deviation
HIB6	4.12	.89
HIB2	4.12	.97
HIB3	4.05	.94
HIB1	3.92	1.00
HIB4	3.91	.90
HIB5	3.67	1.20
HIB8	3.66	.90
HIB7	3.63	.82

ANOVA test also shows that there are significant differences between the first-and-second-purchase and other categories. The former has shown to have high levels of involvement behavior.

When high-involvement behaviors are compared across the different categories of purchase values (less than 1 Million Baht, 1-2 Million Baht, 2-4 Million Baht, 4-10 Million

Baht, and more than 10 Million Baht), it was found that as the monetary or budgetary values increase, real-estate purchases involve higher levels of decision based on the comparative selection from among the available alternatives in the marketplace. The other characteristics of high-involvement behaviors do not show significant differences across different budgetary value ranges.

In view of high-involvement attitude, a careful examination of the sub-themes of high-involvement behavior through descriptive analysis indicates a significant commitment by the investors to obtain a clear picture of the investment as the investment involves a large portion of the household budget (HIAA1) and also binds the economic resources of the investor for a long period of time (HIAA2). High-involvement attitude needs to also engage in many rounds of understanding and confirmation (HIAA4) to obtain the necessary information and opinions from every possible source of the investors' relationship circles and channels (HIAA3). High-involvement attitude is also caused by the investment as a key part of the life goal (HIAA5) that also matches with the personal identity (HIAA6), all with Likert Scales beyond 4.0. Thus, the attitude items are all at agreeable and strongly agreed levels.

Table 3

Descriptive Profile of High-Involvement Attitude

Question	Mean	Std. Deviation
HIAA4	4.31	.86
HIAA1	4.21	.86
HIAA2	4.20	.93
HIAA5	4.17	.97
HIAA3	4.07	.97
HIAA6	4.00	1.02

Also, there are no significant differences of high-involvement attitudes across the different financing schemes and other demographic variables.

For the customer satisfaction construct, two factors are extracted out by the factor analysis, with Kaiser-Meyer-Olkin measure of sampling at 0.82 which is well over the 0.6 sampling adequacy requirement. While items 1-4 describe the overall customer satisfaction over the real-estate investment decision that meets the expectation (S1), dream specification (S2) and with no regret (S3), questionnaire items 5-7 actually represent another construct (recommendation to others).

The extracted customer satisfaction construct conforms to the original conception, that is, an overall satisfaction state (Churchill & Surprenant, 1982), which is a psychological state resulted from matching the expectation (Oliver, 1981) through evaluative or cognitive assessments against the dream specification (Swan et al., 1982) and with no regress even after subsequent evaluation of purchase after long lapse of time passed (Labarrbera & Mazursky, 1983). The outcome of the factor analysis is shown in Table 4.

Table 4

The Exploratory Factor of Customer Satisfaction Items

Question	Component 1	Component 2
SA1	.86	.18
SA2	.89	.19
SA3	.70	.35
SA4	.82	.21
SA5	.29	.80
SA6	.20	.91
SA7	.22	.89

The significant knowledge-enabled situational factors, consisted of reference group (Cronbach Alpha equaled to 0.87), financial assessment (Cronbach Alpha equaled to 0.87), legal influence (Cronbach Alpha equaled to 0.804), real-estate company (Cronbach Alpha equaled to 0.871), and environmental factors (Cronbach Alpha equaled to 0.885), are confirmed to support the theory of planned behaviors. No significant differences across the given demographic and other contextual factors are found from either t-test or ANOVA tests. The results of the statistical analysis are stated below:

Location: those who invested higher values demand their houses to be near working place as well as the property value to be improved with attractive surroundings.

Reference groups of co-workers and those who have had invested in the same area are not considered important as compared to close family circles like spouse family, and friends.

Financially, it is important that housing design considers maintenance costs of the long run of the investment. Besides, investors also consider important to carefully scrutinize affordability and risks from the perspective of the interest rate payment, and a host of other risk-assured drivers such as stable jobs and stable income and instalment plans to ensure financial stability across the payment periods.

Legally, it is important that all legal requirements are met prior to signing the purchase contract and thus the investors need to carefully digest each of the legal requirements in the purchase contract.

In terms of a real-estate company, it is important to ensure investors gain the trust of the developer, from the points of quality works i.e., interior design and decoration of the house that meet the expectations, and in actually seeing and getting a feel of the housing samples, so that values for money are perceived.

Environmentally, it is important the houses are located in a surrounding area that is attractive and has a beautiful view, a good neighborhood, and is secured from risks of noise, air pollution and flooding. It is also important that cleanliness of the surrounding to the property is well-maintained.

Second Conclusion

Figure 4 depicts the theoretical model that describes the interrelationship structure of knowledge-cum-learning enabled situational factors, high-involvement attitude and behavior, and the satisfaction and positive post-purchase attitude, which is confirmed to be generalizable across different demographic groups, as t-test and ANOVA tests show no significant differences. In particular, both financial decision and knowledge of reference groups are important, which influence 50.7% of the variance of the actual high-involvement attitude, which in turn can explain 44.2% of the variance of high-involvement behavior. High-involvement behavior in turn impacts directly on the level of overall customer satisfaction, at 25.9% of explainable variance.

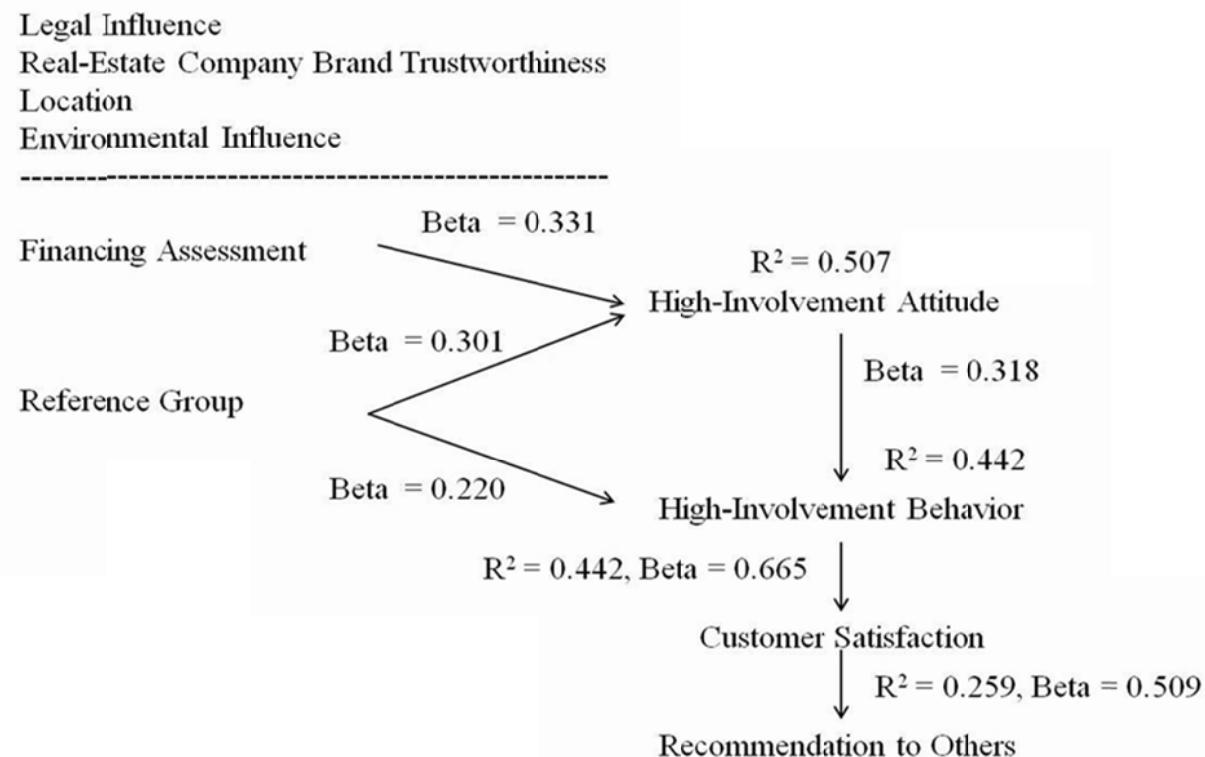


Figure 4. High-Involvement Real-Estate Investment Behavior Structure.

Implications for Real-Estate Marketers

First, as the t-test of high-involvement behavior on the purpose of the housing purchase shows no significant result, marketers could thus focus the same marketing and business plans and campaigns for customers who purchase for own living or for investment. In addition, similar high-involvement behavioral campaigns can equally apply to different customer segmentation variables as no significant differences also are found for various demographic variables.

Second, the first and second-purchase investors usually have high-level of involvement behavior, and this provides an insight to the marketers to actively involve more with the first- and second-purchases in comparison to more purchases which already have had experiences and well perceived of expectation and outcomes.

Third, it was found that as the monetary or budgetary values increase, real-estate purchases involve higher levels of decision based on the comparative selection from among the available alternatives in the marketplace. Thus real-estate marketers should actively promote their advertisements and supporting services at higher level as budgetary values of the property increase.

Fourth, a structured relationship, all the way from knowledge-enabled situational factors to actual high-involvement attitudes (intention) and high-involvement behaviors, towards the end state of positive customer satisfaction and post-purchase positive word-of-mouth and recommendation to other investors, provides the marketers with a systematic perspective to help challenge effective marketing strategies.

Fifth, by the heavy weight of financing assessment at beta equaled to 0.301, together with the reference group in explaining the level of high-involvement attitude, at 50.7 per cent of variance, real-estate developers should ensure to launch new property projects at the right market condition such as attractive interest rate and labor market so that sufficiency of budget is there for the investment.

Implications for Methodology

As the t-test between those who had invested and the potential real-estate buyers on the involved constructs indicates a significant difference only on location, it would be useful to use interview as a method to study the reasons why there is this difference. Because of a significantly high percentage of the regression variances depicted in the theory of planned behavior model that explains high-involvement customer behavior in real-estate investments, the survey-based instrument in this research has made it feasible and reliable to expand the survey nationwide. This sampling scope is important as it would provide meaningfully valid study of demographic and other contextual variables. In addition, the use of qualitative, interview-based approach to complement the quantitative survey-based method is considered important as it allows deeper understanding of personal preferences. Personal preference is considered to influence the state of customer experience and thus involvement behaviors (cf. Tan, Kantabutra, Nakeeree, & Pongsata, 2015). Besides, in the context of real-estate property investment, involvement is highly likely to be personal preference-driven which helps to stimulate the direction for persuasion (Shaffer & Sherrell, 1997).

Limitations

It is a known fact that the pace of urbanization is continuously increasing, which sees the rising of personal incomes and changing psychographics (i.e. lifestyles) and demographics. Thus, studying how these shifting variables play their role in the high-involvement behaviors of the real-estate investment is worthy of rigorous research. Nevertheless, as this research is limited to the Northern regions of Thailand which is only currently seeing growth in urbanization, being accelerated partly by the regional expansion investments of various businesses, a meaningful ANOVA and t-test examination of the researched phenomena could not be made feasible and generalizable. Thus future research should aim to delimit this segmentation constraint by expanding the sampling to include Metropolitan like Bangkok in particular. By doing so it provides a context for future prediction, and this is what a positivistic research is aimed for.

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