

Preferences of the Young Generation toward Housing: Is The Opportunity for Islamic Banks?

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Abstract

Every generation has a basic desire for a place to call home, especially if they are married. Many things today make it difficult to buy a house. House prices have grown more than pay rises despite an increase in wages. It's interesting to note that residences in villages have a better status than in cities. In the meantime, the number of rental properties in the city has multiplied. This study identifies the perceptions of young people in urban and rural areas regarding home ownership, investigates the differences between rural and urban people, and examines how the younger generation views property ownership. The results of two independent sample studies revealed disparities in the internal and external issues that young people in urban and rural areas face while trying to acquire a home. According to this study, the government can assist the younger generation in purchasing their first home by constructing public housing or offering credit subsidies. Another organization that collaborates with the government to provide houses practices Islamic banking. Sharia Public Housing Loans (KPR), a product of Islamic banking, must be promoted to the general public, particularly the younger generation.

Keywords: Housing, Home Ownership, Young Generation.

1. Introduction

Every person or household needs a place to call home. When a person has a large family or wealth, the desire to possess a home typically grows greater (Abidoeye et al., 2021; Lee, 2016). But achieving this goal requires work, particularly for the younger generation (Sissons & Houston, 2019). According to Hoolachan et al. (2017), today's younger generation is the "rent generation," which finds it challenging to access property ownership. In other words, McKee (2012) has referred to it as a lost generation. Niu & Zhao (2021), who investigate housing disparities for the younger generation in numerous Chinese cities, support this conclusion.

The younger generation will find it difficult to purchase housing in the next 10 to 20 years, despite the fact that Indonesia is expected to experience a demographic bonus in 2030. This is due to the fact that rising salaries are not keeping pace with the rising costs of housing and other necessities (see Figure 1). Despite annual increases in population growth and marriage rates (Central Bureau of Statistics, 2022), this circumstance suggests that there will be a greater need for housing in the future.

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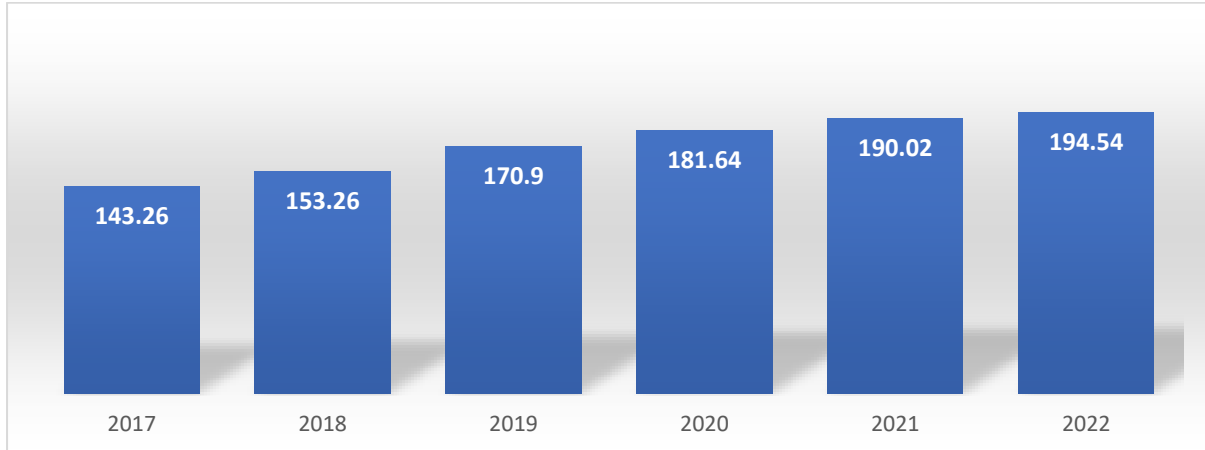


Figure 1 : Residential Price Index
Source : Bank of Indonesia, 2017 – 2022.

At the sixth National Meeting of the Indonesian Association of Housing and Settlement Developers, Vice President of the Republic of Indonesia Ma'ruf Amin stated that Indonesia needs 11.4 million new housing units (2023). However, the information on property ownership by area of residence also contains other fascinating details. In rural areas, 90.75 percent of people had their own homes, compared to only 73.73 percent in urban areas. In the meantime, the percentage of contracted or rented housing in metropolitan areas has reached 14.9%, well above the 1.39 percent in rural areas. As established by the Provincial Minimum Wage, wages in urban regions are greater than wages for Informal Workers in rural areas.

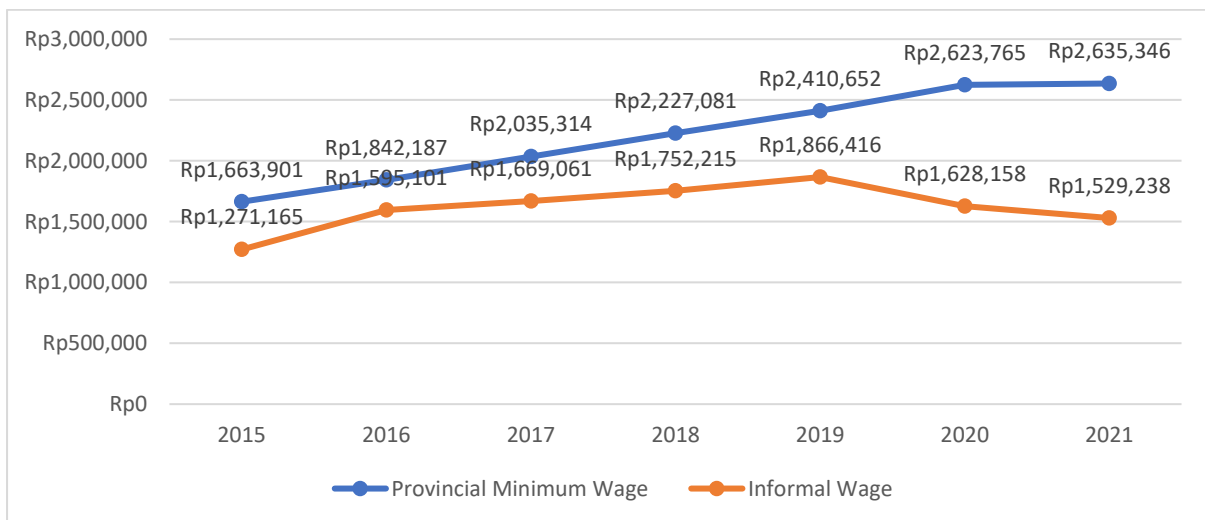


Figure 2 : Comparison of Provincial Minimum Wage and Informal Wage
Source : Central Bureau of Statistics, 2015 – 2021.

Nowadays, there is a clear distinction between the cultures of the inhabitants of urban and rural areas. However, by itself is insufficient to analyze this issue, particularly if it is simply viewed from the payer perspective. The decision to purchase a property is influenced by social elements (Manstead,

2018) and personal, family, structural, geographic, and financial considerations (Gibler & Nelson, 2003; Kumar & Khandelwal, 2018; Mohd et al., 2016). In a literature review, it will be explained in more detail. Thus, it is essential to research this topic to determine what incentives motivate homeownership for the younger generation, assess the barriers preventing young people from owning a home, and offer solutions to the problems encountered. Both are directed toward the younger generation and the government.

2. Literature Review

According to Maslow's theory, there are five stages of human requirements: self-actualization comes last, followed by physiological, safety, belonging, love, and esteem needs (Bratt, 2002). Prior to achieving self-actualization, the ultimate need in the hierarchy of wants, people must first address other needs (Agarwal et al., 2018). Housing is categorized under security needs in this hierarchy of demands. According to van Ham (2012), home is the most basic need as a shelter to feel safe. In addition, housing has an essential role in human well-being, which can contribute to physical and psychological health (Hablemitoğlu & Özmete, 2010), social activity engagement (Xu et al., 2015), safety and security outcomes, love and belonging needs (Abidoye et al., 2021).

The issue of home ownership has been addressed in a number of earlier studies. In general, internal and external influences impact someone's ability to purchase a home. Internal variables are those that result from people in the family and their own personal desires. The individual and family are not responsible for external circumstances, which include money, location, markets, institutions, etc. Some studies include structural variables in the form of the state of the home or building in a different discourse (see Table 1). The range of conversations on homeownership for the younger generation has been expanded as a result of the variations in the factors employed by the researchers. Researchers attempted to incorporate all available variables in this study in accordance with the traits of the respondents in the study area.

Tabel 1. Determinants of Home Ownership for the Young Generation

Factors	Filandri and Bertolini (2016)	Xu et al., (2015)	Campos et al., (2016)	Coulter (2018)
<i>Internal factors</i>				
1. Personal				
a. Education			√	√
b. Income	√	√	√	√
c. Marriage		√		√
d. Parenthood		√		
e. Employment type	√	√		√
f. Student loan/ debt		√		√
g. Health condition			√	
2. Family				
a. Family class background	√		√	√
b. Family financial support	√		√	√
c. Parent's homeownership				√
<i>External factors</i>				
1. Policy and Regulations	√			√
2. Credit accessibility	√	√		
3. Welfare of country	√			

4. Financial and economic conditions	√		√	
5. Labour market	√	√		√
6. Housing affordability			√	√
7. Affordable housing supply				√

Sumber: Filandri and Bertolini (2016); Xu et al., (2015); Campos et al., (2016); Coulter (2018)

3. Research Methodology

The data used to analyze the determinants of homeownership are taken by a survey. The survey was given to young people belonging to Generation Y (1981 – 1995) and a small portion of Generation Z (1996 – 2000) in both regions (rural and urban areas). Thus, the respondents are in the range of 23 to 42 years. Respondents were determined purposively. If the data has been collected, then the data will be analyzed with a quantitative approach.

Before entering the analysis phase, the data collected was tested for validity and reliability using SPSS software. Data will be said to be valid if the probability of error is not more than 0.05 percent. Data will be called reliable if it has a Cronbach's Alpha value of more than 0.06 percent (Santoso, 2018). To see the differences in the two regions, test the data through the Mann-Whitney test because the data consists of two unrelated samples. After that, the data will be analyzed using Exploratory Factor Analysis. Multivariable regression is used to determine the factors that affect homeownership for young people in rural and urban areas in the following form (Niu & Zhao, 2021):

$$H_i = \alpha + \beta X_i + \varepsilon_i$$

Where H_i is the i th person's house ownership, α is a constant, β is the constant (estimated) value for each variable, X_i is the explanatory vector of the variable, and ε is the error. The following interpretation uses logistic regression (Logit) to determine which independent variables influence most.

4. Results and Discussion

Respondent Profile

Table 2. Profile of the Respondents

No.	Information/Variables	Rural	Urban	Frequency	Percentage (%)
1.	Gender				
	Male	50	50	100	50%
	Female	50	50	100	50%
	Total	100	100	200	100%
2.	Age Group				
	Y (1981 – 1995)	80	90	170	85%
	Z (1996 – 2000)	20	10	30	15%
	Total	100	100	200	100%
3.	Marital Status				
	Single	13	25	38	19%
	Married	82	62	144	72%
	Divorces	5	13	18	9%
	Total	100	100	200	100%
4.	Job				

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	Formal	58	90	148	74%
	Informal	42	10	52	26%
	<i>Total</i>	<i>100</i>	<i>100</i>	<i>200</i>	<i>100%</i>
5.	Education				
	SD	10	4	14	7%
	SMP	30	6	36	18%
	SMA	36	14	50	25%
	PT	24	76	100	50%
	<i>Total</i>	<i>100</i>	<i>100</i>	<i>200</i>	<i>100%</i>
6.	Resident				
	One's own	84	56	140	70%
	Rent	2	38	40	20%
	Follow parents	14	6	20	10%
	<i>Total</i>	<i>100</i>	<i>100</i>	<i>200</i>	<i>100%</i>

Source: Statistical Descriptive

Researchers took respondents somewhat in rural and urban areas, every 100 people. Based on the type of work, 148 respondents were included in the category of formal workers, and the other 42 were informal workers. Formal workers' wages are usually determined through government decrees as a minimum wage. Meanwhile, wages for informal workers are not determined by the government.

According to the Central Bureau of Statistics, 2022, the wages of informal workers are compensation/remuneration received by informal workers (self-employed workers, casual workers in the agricultural sector, and casual workers in the non-agricultural sector). A casual worker works for other people/employers/institutions that are temporary or has more than one employer in the past month. The difference between the provincial minimum wage and the wage for informal workers has been previously mentioned in Figure 1.

Validity and Reliability tests

Based on the SPSS software validity test results, there was no error probability value of more than 0.05 percent, so the questionnaire used in the study could be valid. Of the 200 respondents willing to complete the survey, it was found that Cronbach's alpha value was 0.855, indicating that the data was reliable. Thus, the data can be used for further analysis.

Correlation between the Respondent's Profile and Housing Status

Pearson correlation was used to examine the relationship between gender, region, age, marital status, employment, education, and home ownership status (Table 3). The results show that all variables have a statistically significant relationship with home ownership status except gender. This is because gender has a probability value higher than 0.05, meaning gender does not affect home ownership status.

Table 3. Pearson Correlation Test Result

Variables	Pearson Correlation	Sig. (2-tailed)	N
Gender and homeownership status	0,000	1,000	200
Area and homeownership status	0,395**	0,000	200
Age and homeownership status	-0,668**	0,000	200
Job and homeownership status	-0,357**	0,000	200
Marital Status and homeownership status	-0,725**	0,000	200

Education and homeownership status	0,513**	0,000	200
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Source: SPSS

Gender is not correlated with home ownership status. Whether male or female, anyone can own a house in rural and urban areas. In contrast, other variables, such as age, correlate highly with home ownership status. Usually, the older a person is, the stronger the orientation to owning their own home, especially if they already have a private family (married). In addition, education is also highly correlated with home ownership status.

Differences in housing ownership status in rural and urban areas

The following Mann-Whitney test results prove that there are factor differences in housing ownership status between urban and rural areas. This result is in line with the proposed hypothesis. In the asymp column. Sig. (2-tailed) Table 4 for a two-tailed test shows that the significance value is 0.000 or the probability is below 0.05, so it rejects the null hypothesis and accepts the alternative hypothesis.

Table 4. Test Statistics

	Resident
Mann-Whitney	2400
Wilcoxon W	4230
Z	-5,961
Asymp. Sig. (2-tailed)	0,000

^a Grouping Variable: Area

Young Adults' Housing Preference and Homeownership Drivers

This study states that there are factor differences in home ownership status between urban and rural areas. The younger generation's preference for home ownership status can be seen internally and externally. Internal factors include individuals, families, and parents. In comparison, external factors can be represented by the house's structure, environment, taste, government, developers (builders or builders), and culture.

The younger generation living in urban and rural areas generally think owning a house is an achievement and a fundamental desire. Although to get it requires much effort. This result is shown from respondents' answers when asked whether there are savings to build a house. They answered that it was a must. You can only own a house if you plan it from the start. A possible initial effort is saving.

As stated by Maslow in the hierarchy of human needs, the home is indeed a basic need for every human being. These findings align with what was stated by Hablemitoğlu & Özmete (2010) that home ownership dramatically influences the physical, mental, and social well-being of its inhabitants. Therefore, the desire to own a home by every individual becomes commonplace. Sufficient savings are needed in connection with someone's efforts to have a home. This research also supports what was conveyed by Filandri & Bertolini (2016) that among the most influential internal factors is the type of job that is permanent because it will provide a stable income and is required to pay down payments for buying or building a house.

From the family side, the younger generation who are married and live in urban areas tend to think that owning a house is a joint effort of both parties (husband and wife) who support each other

financially. Meanwhile, those who live in rural areas tend to think this is their husband's responsibility. This can also be seen in the culture in rural areas where a wife usually only acts as a homemaker who takes care of the house and children while the husband works. Although there are differences between the two regions described above, they consider having a family and raising children to be factors that encourage someone to have their own home. This is in line with what Abidoeye et al. (2021) revealed, that owning a home is in the context of being a good parent in the growth and development of a family and children.

Furthermore, from the parent's perspective, there are also differences in the characteristics of homeownership for the younger generation in the two regions (urban and rural). Parents in rural areas provide more non-material support by giving their inherited land. Financial support is less than non-financial. In contrast, parents in urban areas are more financially supportive. They generally invest in immovable objects to then give them to their children. This is due to the high price of land in urban areas. They also give Financial support to their children who want to build a house. Even so, most respondents did not think the desire to own a house was due to a dispute with their parents.

When a child wants to build a house, they often choose a location close to their parents' house. This situation is more common in rural areas because the inherited land is usually still around the parent's primary residence. Meanwhile, urban areas which have a higher level of competition and market prices do not consider this. These findings support what Rahadi et al. (2015) concluded, which states that young people in Indonesia often have close relationships with their families and parents. This relationship is one of the determining factors for them to build or buy a house near a family member.

Judging from the house structure the respondents wanted, they generally assumed they built a house according to their desired type. The house is well-built and has a supportive interior (inside) and exterior (outside). Maintenance costs are still affordable. What makes the difference is that housing in rural areas is built by utilizing existing resources such as wood and bamboo so that they are more likely to be scorched in the event of a fire. In contrast, housing in urban areas is more dominant and built using fire-resistant materials. Regarding the view from the house, some respondents considered it, but not a few did not make it a consideration or necessity.

All respondents from rural youth stated that houses built in rural areas were close to where they worked. In contrast to the younger generation in urban areas, some answer that their homes are far from their workplaces. On the other hand, houses in rural areas are far from noise, while houses in urban areas often feel noisy. Houses in rural areas are also considered safer from floods and criminal acts, while houses in urban areas are more vulnerable to the threat of flooding and crime. However, judging from the proximity to the center of government and the center of the economy, houses in urban areas are more dominant than in rural areas.

Based on consumer tastes, almost all respondents wanted to have their own home rather than renting a house, renting a house, or boarding house. Especially those who live and have jobs in urban areas. The younger generation in urban areas thinks rent is cheaper than paying off a house, especially for those still raising capital to buy their first house. Meanwhile, residents in rural areas are more likely to live with their parents until the time is right to build and have their own house. Therefore, they are free from monthly rental fees, and their income can be saved for housing needs in the future.

As stated by Hurtubia et al. (2010); Lachman & Brett (2011); Wang & Li (2004), residential attributes (house structure and type), location, and environment play an essential role in the preference of the younger generation to own housing. In a more detailed discussion, attributes can include the area of a residential building (size), the number of rooms and bathrooms, to aspects of the availability of sustainable space or parks. This is based on the number of family members occupying the dwelling. This becomes relatively important for maintaining privacy in the family household.

The government's role in supporting the younger generation to have housing is more dominant in urban areas than rural areas. Housing subsidies and mortgage loans are more in demand and enjoyed by workers in urban areas. There are even subsidized housing and public housing programs in place. Respondents in both regions expect the government's efforts, especially in stabilizing the country's economic conditions so that they can increase their income and realize plans, especially to own a house.

Mortgage loans are one of the factors that encourage individuals to own a home (Abidoye et al., 2021; Filandri & Bertolini, 2016). Because it helps someone to own a house in the present with relatively sufficient income to pay monthly installments, for urban communities, this loan can be used to buy a house and property such as an apartment. Urban development is currently more dominant in leasing buildings than indirect purchases.

To build a house, respondents trust those with a good reputation. However, managing administration, paperwork, taxes, and other services in urban areas is more complicated than in rural areas. On the other hand, building materials and housing construction services in urban areas also tend to be more expensive. This is also evident from the relatively high initial down payment costs. A different situation was shown by respondents who came from rural areas. In their research, Abidoye et al. (2021) even stated that property developers can exploit the gaps between supporting and inhibiting factors for someone to own a house. With a good reputation, of course, this will encourage an increasingly profitable property business.

From a cultural point of view, respondents in urban areas think that children must separate (build their own house) from their parents after they get married. In comparison, respondents in rural areas do not think so. Many respondents in rural areas still live with their parents after marriage. On the other hand, the culture in rural areas still tends to restrain the last child from staying with their parents. Meanwhile, in the effort to build or own a house, the culture of cooperation in rural areas is still maintained to help ease the burden on prospective homeowners in terms of costs. Different things can be seen from the younger generation who occupy urban areas. Urban communities are more busy with personal or work matters, so building a house must be left to a developer or builder they trust. Therefore, building and owning a house in urban areas tends to be more expensive than in rural areas.

Sharia Bank Opportunities

Home Ownership Loans (KPR) are one of the conventional and Sharia banking services. This service arises because there is a high need among the people to own a house, but an increase does not match the purchasing power in the community. Mortgage products offered by conventional banks and Islamic banks are fundamentally different. This difference lies in the principle used. Conventional banks use an exciting system, while Islamic banks are based on profit sharing and trade.

Mortgages at Islamic banks use several contracts, including Murabaha, ijarah Rompiya bit talk, and musyarakah mutanaqisah. However, these contracts contain different risks. Alwi (2011) and Heykal (2014) state that the community must still distinguish between the three contracts. The level of public understanding regarding Islamic banks still needs to improve. People are more familiar with conventional banks.

Buying a house in cash is not an obstacle for people with financial ability. However, for people with financial limitations, buying a house on credit is considered lighter than paying in cash (Rosyida, 2013). In several studies, several things influence the customer's decision to take Islamic mortgages, including products, prices, places, processes, physical evidence, promotions, people, and promises. However, of the many marketing mixes, only a few have had a significant effect (Qorizah & Prabowo,

2019). Meanwhile, according to Adawiyah and Widyananto (2020), several things that affect the realization of Sharia KPR financing are the financing period, fixed margins, and financing frequency.

In its development, banks began to develop subsidized Sharia mortgages. BTN Syariah is a bank that concentrates on offering subsidized housing loans. This makes it easy for people to get home loans with various procedures and stages according to their abilities and Sharia principles. Subsidized KPR is a loan intended for low-income people (MBR), which the government specially subsidizes in collaboration with the Ministry of Public Works and Public Housing (PUPR).

Sharia KPR is increasingly in demand by the public because it is competitive, efficient, and fulfills the principle of prudence through financing activities based on profit sharing and real transactions. Sharia mortgages can benefit the people (Juliana & Marliana, 2016). A study conducted by Kennedy et al. (2020) stated that the effectiveness of channeling subsidized Sharia KPR financing reached 84.5%, with details of usability indicators at 85.3%, target accuracy indicators at 84.8%, scope indicators at 85%, cost-effectiveness 85, 9%, and 81.3% timeliness.

5. Conclusion and Implications

This study resulted in the finding that there are differences in the younger generation's preference to own a house between urban and rural areas. From an internal perspective, these differences can be seen in individuals, families, and parents. While from the external side, it can be represented by the house structure, environment, tastes, government policies, developers, and culture. The implications of these findings can be in the form of theoretical and practical implications. From a theoretical point of view, this study enriches the body of knowledge regarding efforts to meet basic human needs, especially housing, which is increasingly difficult to realize because it considers various factors. The government can pursue practical implications by providing subsidies and public housing policies in urban and rural areas. Other efforts, such as stabilizing the economy, are also an essential responsibility of the government. Communities, as consumers, need to prepare as early as possible efforts to be able to have their housing.

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