

**Motivating factors of house and lot acquisition among Calmar land clients
in Quezon Province**

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Abstract: The main objective of this study is to assess the motivating factors behind house and lot acquisition among Calmar Land clients in Quezon Province, with a focus on Lucena City. It examines how personal ambitions, social networks, and economic stability influence residential sales amidst the province's evolving social and economic landscape. A researcher-made survey questionnaire was utilized, with reliability confirmed through a pilot test involving 30 respondents, yielding a Cronbach's Alpha of 0.901. The sample consisted of 299 active clients of legal age, selected via stratified proportionate sampling. Statistical methods such as frequency, percentage, mean, standard deviation, and Kruskal-Wallis H-test were employed. Results reveal that income, marital status, and location significantly influence specific motivations, particularly in personal, cultural, psychological, and social aspects. Although general motivation to acquire property remains strong, detailed motivations vary according to demographic factors. Based on these findings, it is recommended that Calmar Land enhance its marketing strategies by offering clear, detailed information on financing options, payment terms, contracts, and project timelines. Additionally, developing a digital platform to allow buyers to track their property status, access financing tools, and receive timely updates would significantly improve the overall customer experience.

Keywords: house and lot acquisition, motivating factors, residential sales, marketing strategies, perception.

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INTRODUCTION

Homeownership has long been recognized as a cornerstone of improved quality of life, providing individuals not only with a sense of pride and security but also a platform for community development and personal stability (Kanwar, 2017; Al-Kassem et al., 2024). The right to own property is embedded in both national and international mandates, including the Urban Development and Housing Act of 1992 (RA No. 7279) and Article 17 of the Universal Declaration of Human Rights (UDHR), which collectively affirm the inherent human entitlement to property ownership. This foundational right has tangible implications, as shown in studies like Wei Sun's (2021), which associate homeownership with greater contentment, social standing,

and psychological well-being. As Morris (2023) notes, the dream of owning a home transcends geography and social class, acting as a universal aspiration that resonates with populations globally.

Beyond emotional and social dimensions, homeownership serves as a long-term financial investment that fosters economic security and personal agency, especially by protecting individuals from rental market instabilities and allowing them the liberty to personalize their living spaces (Sunderman, 2021). In the Philippines, this aspiration has been bolstered by macroeconomic developments, including a growing middle class, increased consumer spending, and robust governmental support for housing, contributing to the real estate sector's expansion (Chen, 2024; Yparraguirre, 2024). As the Asian Development Bank (2023) reports, higher household incomes have increased the feasibility of homeownership, dovetailing with global commitments such as the Sustainable Development Goals (SDGs) which prioritize affordable housing and sustainable communities.

Despite these opportunities, the real estate sector remains dynamic and fraught with challenges. Market volatility, shifting consumer preferences, and broader socioeconomic trends have significantly influenced buying behaviors. Between 2020 and 2024, residential property acquisitions in the Philippines declined by 20%–32%, underscoring the importance of understanding buyer psychology and motivations (Spahr, 2024). As demand continues to evolve (Almusaey & Koslowsky, 2022), real estate developers must recalibrate strategies to stay responsive to new trends and buyer expectations (Mydhili & Dadhabai, 2021; Jones, 2023).

The present study investigates the motivating factors that influence clients' decisions to purchase house-and-lot properties in Quezon Province, with particular attention to Calmar Land Development Corporation (CLDC) in Lucena City. It seeks to examine the demographic profiles of clients, assess their perceptions regarding motivational factors—personal, cultural, psychological, and social—and propose improvements to CLDC's marketing strategies. These insights aim to enhance the company's responsiveness to market demands and elevate its engagement with prospective homeowners.

The Philippine real estate landscape has undergone significant transformation, driven by economic growth, urban expansion, and heightened demand for housing. While Metro Manila remains a central hub for development, provincial markets such as Quezon Province have shown marked growth, particularly in residential sectors (Cabrillo, 2024). Real estate plays an essential role in alleviating housing shortages, improving urban living, and promoting economic development. Government initiatives like Pag-IBIG housing loans and Real Estate Investment Trusts (REITs) have improved access and affordability, particularly for underserved populations. Oversight by the Department of Human Settlements and Urban Development (DHSUD), which consolidated the functions of HUDCC and HLURB, has aimed to ensure the development of inclusive and well-regulated communities across the nation.

In Filipino culture, homeownership holds significant emotional and symbolic weight. It represents more than financial stability—it is deeply rooted in cultural expectations about family, permanence, and future planning. Sotelo (2023) emphasizes the need for real estate developers to deeply understand individual buyer profiles and expectations to provide tailored housing solutions. The idea is that delivering personalized, need-sensitive residential properties increases buyer satisfaction and long-term brand loyalty (Lamudi, 2022).

The COVID-19 pandemic reshaped the real estate sector by altering consumer priorities. Remote work, health concerns, and economic uncertainty influenced buyer preferences, with many opting for larger, more versatile living spaces outside congested urban areas (Alsukah et al.,

2021). Simultaneously, economic pressures led to more cautious consumer behaviors and increased financial conservatism, prompting delays in major investments like home purchases (Zhang et al., 2021; Cici & Bilginer Özsaatçı, 2023). Emotional drivers such as anxiety, perceived risk, and a "nothing to lose" mentality also contributed to more impulsive or hesitant decision-making (Kuckertz et al., 2022).

Calmar Land Development Corporation (CLDC), a leading real estate developer in the CALABARZON region since 1989, has made significant contributions to housing in Lucena City. With over three decades of experience and more than 24 residential projects across 350 hectares, the company has provided homes to over 10,000 families. Its identity has evolved from a house builder to a community builder—one committed to realizing the dreams of its clients. However, while CLDC achieved strong sales performance from 2015 to 2019, driven by favorable economic conditions and aligned consumer offerings, it struggled to maintain this momentum from 2020 to 2024. Despite internal efforts and continued investments, the company faced difficulties in meeting sales targets.

This study was therefore initiated to understand the underlying motivational factors behind clients' purchasing behaviors, particularly those affecting CLDC's sales performance in recent years. By examining both internal marketing practices and external consumer motivations, the study aims to provide a refined strategy that enables the company to meet its sales targets, reconnect with potential clients, and adapt to the evolving real estate market. Ultimately, this research will help align CLDC's offerings with consumer expectations, ensuring its continued relevance and success in the real estate sector.

Research objectives

The main objective of this study is to assess the motivating factors behind house and lot acquisition. Specifically, it sought answers to the following questions:

1. What is the demographic profile of the respondents in terms of age, income, marital status, and location?
2. What is the level of perception of the respondents on house and lot acquisition motivation factors with regard to personal aspects, specifically behavioral and attitudinal components?
3. What is the level of perception of the respondents on house and lot acquisition motivation factors with regard to cultural aspects, specifically normative and belief components?
4. What is the level of perception of the respondents on house and lot acquisition motivation factors with regard to psychological aspects, specifically control and intention components?
5. What is the level of perception of the respondents on house and lot acquisition motivation factors with regard to social aspects, specifically social environment and subjective norms?
6. Is there a significant difference in the level of perception of the respondents on house and lot acquisition motivation factors when grouped according to their demographic profile?
7. Based on the results, what enhancement to the marketing plan may be proposed?

METHODOLOGY

The present study employed a quantitative descriptive research design to examine the motivating factors behind house and lot acquisition among clients of Calmar Land Development Corporation (CLDC) in Quezon Province. This design was selected to facilitate structured data collection and analysis, allowing comparisons between groups based on attributes such as location, pricing, and developer reputation. By focusing on naturally occurring preferences, perceptions, and behaviors rather than manipulating variables, the study aimed to assess how clients' demographic characteristics and motivational perceptions influenced their purchasing decisions. This methodological approach enabled the identification of significant trends and informed the development of marketing recommendations consistent with industry standards and best practices.

A researcher-made survey questionnaire served as the primary data collection instrument. The tool was designed in two sections: the first collected demographic data, including respondents' age, income, marital status, and location; the second evaluated perceptions of motivational factors influencing house and lot acquisition. These factors were categorized into behavioral beliefs, attitudes, normative beliefs, perceived control, purchase intention, social influence, subjective norms, and environmental aspects. Responses were captured using a four-point Likert scale, gauging the extent to which respondents agreed with various motivating factors. The instrument underwent content and face validation by a panel of experts to ensure its relevance and accuracy. A pilot test with 30 respondents yielded a Cronbach's Alpha score of 0.901, indicating excellent internal consistency and reliability.

The population of the study included 299 active clients drawn from four branches of CLDC: Lucena, Pagbilao, Tayabas, and Lucban. These respondents were selected from a total client base of 1,344 using stratified proportionate sampling. This technique ensured that each branch was proportionally represented in the sample and that key subgroups were adequately covered. Specifically, 251 respondents came from Lucena, 24 from Pagbilao, 13 from Tayabas, and 11 from Lucban. This sampling method guaranteed a balanced representation, allowing for more precise generalizations across different geographic segments.

Prior to data collection, the researcher obtained formal approval through a signed letter from the Director of Finance, followed by final authorization from the company President. To comply with ethical standards, the study adhered strictly to the Data Privacy Act of 2012. Respondents were briefed on their rights and informed that their participation was voluntary and that they could withdraw at any time without penalty. A consent statement outlining these details was attached to the questionnaire, reinforcing the study's commitment to confidentiality and ethical integrity.

The data collection process was carried out using both online and printed versions of the validated questionnaire. Assistance from in-house agents facilitated efficient distribution and retrieval of responses. Accuracy was prioritized by cross-checking responses, and any missing or incomplete entries were resolved through direct follow-up with the respondents. Data were securely stored and subjected to statistical analysis, which was conducted with guidance from a professional statistician to ensure precision and validity.

To analyze the data, frequency counts and percentages were computed to describe the demographic characteristics of the respondents. Mean and standard deviation were used to evaluate the level of perception across the motivational dimensions—personal, cultural, psychological, and social. To determine whether statistically significant differences existed among respondents' perceptions when grouped by demographic profile, the Kruskal-Wallis H-test was applied. These analytical techniques provided a comprehensive understanding of the

factors influencing house and lot acquisition decisions and guided the formulation of strategic marketing enhancements for CLDC.

FINDINGS AND DISCUSSION

This chapter shows the findings of the study based on the responses gathered. The findings are presented in tables followed by interpretation and discussion concerning the purpose of the study reflected on the statement of the problem.

Demographic profile of respondents

The age distribution revealed that the majority of respondents (56.86%) were aged 36 to 45 years old, indicating that mid-adulthood is a peak period for engaging in property acquisition. This supports the assertions of Lumaj (2022) and the National Association of Realtors (2024), who highlight that individuals in this age bracket typically enjoy increased career stability, accumulated savings, and readiness for long-term investments. The marginal representation of those aged above 55 may be attributed to downsizing tendencies, maintenance concerns, or shifting financial goals in later life, as noted by Magalang (2024).

Income distribution showed that the majority (44.48%) earn between ₱40,001 and ₱50,000 per month—consistent with the required income to finance mid-range housing under government and private schemes such as Pag-IBIG. Britanico (2023) and Numbeo (2022) have documented that with this income bracket, clients can afford monthly mortgage payments along with additional fees such as taxes and insurance. Conversely, the 2.67% of respondents earning below ₱20,000 are unlikely to engage in real estate investments due to financial constraints, highlighting the affordability gap prevalent in the housing sector (Fernando, 2022).

Most of the respondents (66.22%) were married, which aligns with PSA (2024) data suggesting that property acquisition is commonly motivated by goals of family stability and long-term security. In the Philippines, conjugal property laws also mean that marital status affects decision-making power and financing eligibility. Lower participation among single individuals or widows suggests differing priorities or financial limitations in these groups (Egsgaard, 2022; Smith, 2023).

The location data showed a high concentration of clients in Lucena City (83.94%), reinforcing its role as the economic and residential hub of Quezon Province. Lucena's accessibility, infrastructure, and proximity to essential services make it a strategic location for real estate development (Camella, 2023). Meanwhile, buyers from surrounding municipalities like Tayabas and Pagbilao may be influenced by different economic circumstances and motivations. The PIDS (2022) underscores the growing appeal of such areas due to regional development plans and infrastructure investments.

Motivation factors in house and lot acquisition

The study investigated motivational factors across four domains: Personal, Cultural, Psychological, and Social. Within these domains, further distinctions were made between behavioral and attitudinal drivers.

Respondents generally “Agreed” ($M = 3.29$) that behavioral traits—such as negotiating terms, visiting properties, and adapting preferences based on market conditions—influenced their decision-making. High standard deviations for activities like attending real estate seminars suggest variability in exposure to formal housing education. Dizon and Rivera (2021) emphasized that such behavioral elements, including proactive market engagement and emotional readiness, are crucial to navigating the homebuying process effectively.

In terms of attitudes, respondents “Strongly Agreed” ($M = 3.53$) with statements reflecting the importance of homeownership, investment value, and proximity to amenities. Lower agreement with openness to alternative housing or eco-friendly properties points to traditional preferences still dominating consumer sentiment. These results reinforce findings by Johnson (2021) and Medernach (2022), which link positive homeownership attitudes to perceived financial security and social maturity.

Respondents expressed moderate agreement ($M = 3.29$) with cultural norms such as aligning with community standards or following family traditions. Notably, legal compliance was highly valued, with respondents strongly agreeing on adhering to property regulations. Mamaclay and Padua (2022) argue that such culturally embedded norms shape not just decisions but expectations around housing, making them critical for market segmentation.

Respondents “Strongly Agreed” ($M = 3.68$) with belief-driven motivations, especially on owning versus renting, legacy value, and real estate as a status symbol. These beliefs reflect the symbolic and emotional value attached to homeownership in Filipino culture. Monsenabre et al. (2022) and Garcia and De Vera (2023) affirmed that such beliefs—rooted in tradition and family pride—greatly influence the desire to invest in long-term housing assets.

Participants agreed ($M = 3.38$) that feelings of control—like clarity in housing goals, seeking professional advice, and managing property—impacted their acquisition motivation. The literature supports this, with Jones and Miller (2023) noting that perceived control enhances confidence, autonomy, and satisfaction in property investment. However, lower scores for resilience and proactive planning reveal gaps in psychological readiness that could hinder decision-making in uncertain market conditions.

Although the overall response was “Agree” ($M = 3.28$), specific indicators—such as setting financing plans and communicating intentions—received strong agreement. This reflects a planning-oriented mindset, but respondents scored lower in areas like market assessment and prioritizing real estate over other financial commitments. Garcia (2022) and Smith (2017)

explain that while intention is crucial, it must be coupled with action and adaptability to overcome psychological and economic barriers in property acquisition.

Respondents showed general agreement ($M = 3.48$) that community involvement and social media engagement influence their decision. Strong agreement was given to leveraging recommendations from family and friends, and engaging in real estate discussions online. Talah (2021) and Magadia (2023) have similarly highlighted the role of social connectedness and community engagement in shaping residential choices and long-term investment confidence.

There was moderate agreement ($M = 3.35$) on the impact of subjective norms, such as valuing family opinions and societal expectations. Peer influence and alignment with social group aspirations were less emphasized. According to Dela Cruz (2021) and Tan (2022), individuals often choose properties not only to meet personal needs but also to fulfill social obligations and gain approval from their immediate circle. This is especially critical in tight-knit communities where identity and reputation are tied to homeownership.

Test of difference in the level of perception of the respondents of house and lot acquisition motivation factors when grouped according to their profile

The findings of the test of difference in perceived motivation factors in terms of personal aspects, specifically behavioral components, as grouped according to respondents' profile variables show that age and marital status do not significantly affect the respondents' perceptions of behavioral motivations for house and lot acquisition, with p-values of 0.706 and 0.714 respectively, exceeding the 0.05 threshold. This suggests that behavioral tendencies such as regularly researching properties, budget planning, visiting multiple listings, and adapting preferences to market trends are perceived similarly across these groups. These findings align with Hirschman (2023), citing Bellenger (2004), who indicated that age and marital status may not play a direct role in impulse behavior toward property purchases. Nonetheless, studies like Bhuvaneshwari (2015) argue that single young adults tend to be more impulsive buyers compared to married individuals, who typically adopt more conservative financial behaviors due to familial responsibilities.

Conversely, the same table indicates a statistically significant difference in behavioral perception when grouped by income and location, with p-values of 0.025 and 0.030 respectively. These results imply that individuals with higher income levels or those residing in specific locations exhibit distinct behavioral patterns in decision-making. As Majaheed (2023) noted, income strongly determines preferences for location, size, design, and features of a property. Properties in prime areas may encourage more deliberate and confident behaviors among prospective buyers, reinforcing the conclusion that these demographic elements critically shape personal behavioral motivations.

Furthermore, the results demonstrate that respondents' attitudes toward house and lot acquisition do not significantly differ across age and marital status, with respective p-values of 0.761 and 0.204. This suggests a relatively uniform disposition among respondents regarding property investment, regardless of these variables. While some studies argue that age and marital responsibilities influence attitudes (Smith et al., 2021), the current findings do not support a statistically significant variation.

However, both income and location show significant differences in perceived motivational factors, with p-values of 0.042 and 0.026 respectively. These findings support the idea that individuals with greater financial stability or access to strategic locations may exhibit more favorable attitudes toward property acquisition. This aligns with Reyes (2018), as cited by Tan (2021), who stressed the role of financial readiness and convenient location in fostering a more positive buyer attitude.

Likewise, the findings suggest that there are no significant differences in the respondents' normative cultural motivations based on age, as shown by a p-value of 0.761. This result implies that cultural values associated with home buying, such as tradition and societal expectations, are perceived similarly across age groups. This is consistent with Pagkatotohan et al. (2023), who found that cultural perceptions tend to transcend age distinctions.

On the other hand, income, marital status, and location all show statistically significant differences with p-values of 0.034, 0.004, and 0.033, respectively. Gobel (2024) emphasized that income not only affects affordability but also the duration of homeownership planning, while marital status tends to shape long-term investment preferences. The location influences cultural compatibility and accessibility, which in turn affects buyers' normative beliefs.

As indicated in Table 3.2.2, no significant differences are observed in perceived motivational factors concerning cultural beliefs across all profile variables—age, income, marital status, and location. Each p-value exceeds 0.05, supporting the null hypothesis. The data suggest that cultural beliefs—such as the value placed on tradition, social expectations, and community heritage—are similarly regarded regardless of demographic distinctions. This supports the argument of Sheldon et al. (2024) that although culture matters, individual financial situations play a more decisive role in homebuying.

The researcher also discovered that perceived sense of psychological control does not significantly vary across any demographic profile. P-values for age, income, marital status, and location all exceed the 0.05 significance level, indicating a shared perception of agency among respondents in the homebuying process. This finding is consistent with Yan et al. (2022), who argue that decision-making confidence and financial readiness are stronger predictors of perceived control than demographic attributes. Buyers who feel informed and financially prepared are more empowered in the home purchasing journey.

In contrast, psychological intention as a motivational factor varies significantly based on income ($p = 0.018$), marital status ($p = 0.034$), and location ($p = 0.003$), while age ($p = 0.319$) remains non-significant. These results highlight that people's intention to purchase a home is shaped more by socioeconomic and environmental conditions than by age. Johnson and Cayaban (2022) also emphasized that economic circumstances and personal milestones—such as marriage or relocation—play pivotal roles in shaping purchase intentions.

The data also suggested that income, marital status, and location significantly influence how respondents perceive the social environment surrounding their homebuying decisions (p-values of 0.018, 0.034, and 0.003, respectively), while age remains non-significant ($p = 0.319$). Reyes et al. (2022) classified buyers as either community-oriented or lifestyle-oriented, highlighting how values and social surroundings influence preference for a particular location or home type.

Finally, only income ($p = 0.044$) significantly influences subjective norms, whereas age, marital status, and location show no significant differences. This suggests that individuals' perceptions of social pressure or expectations to purchase a home are more pronounced among

different income groups. According to Freitas et al. (2023), income shapes access and perceived legitimacy to engage in homeownership, which affects how societal expectations are internalized.

Enhancement of Calmar land development corporation marketing plan

Given the increasingly competitive and dynamic landscape of the real estate industry, it is essential for Calmar Land Development Corporation (CLDC) to realign its marketing strategy to reflect the diverse and evolving preferences of modern homebuyers. The findings from this study highlight the critical importance of addressing the varying motivations influenced by demographic profiles such as income, marital status, and location. CLDC should craft campaigns that directly speak to these variables, creating more personalized and relatable messaging that resonates with different market segments.

The company must also go beyond functional benefits and target the psychological motivations for homeownership. By emphasizing emotional touchpoints such as security, belonging, and self-fulfillment, marketing efforts can foster deeper emotional engagement with potential buyers. Simultaneously, integrating cultural considerations into promotional materials can strengthen the authenticity and relevance of CLDC's brand, positioning it as an organization that respects and celebrates local values and traditions.

Strategically, CLDC should enhance its digital presence through targeted social media content, online advertisements, and an interactive website. Tools such as virtual property tours can enrich the client experience, making information more accessible while cultivating a sense of trust and transparency. Leveraging community partnerships and client testimonials can further build credibility and positive word-of-mouth, reinforcing CLDC's role as a responsive and community-centered real estate developer.

Moreover, trust is a critical currency in real estate. CLDC should foster stronger relationships through consistent follow-ups, customer care initiatives, and transparent transactions. This relationship-focused approach not only secures short-term sales but also builds long-term brand loyalty. By tailoring strategies to reflect the financial, psychological, cultural, and social motivations revealed in this study, CLDC can more effectively influence consumer decision-making and strengthen its position in the real estate market.

CONCLUSION

Based on the findings of the study, the following conclusions were made:

The study concludes that there is no significant difference in the overall perception of house and lot acquisition motivation factors when grouped by age, income, marital status, and location, supporting the acceptance of the null hypothesis. However, specific differences were noted in certain areas, with income, marital status, and location influencing perceptions in Personal, Cultural, Psychological, and Social Aspects. Thus, while the overall motivational perception remains relatively consistent across different profiles, specific motivational factors vary depending on a respondent's economic capacity, marital situation, and location. In these particular areas, the null hypothesis is therefore rejected.

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