

## **Housing purchase behavior of tenants in San Pablo City, Laguna: Basis for marketing campaign of Pag-IBIG fund**

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**Abstract:** This study explored why many tenants in San Pablo City, Laguna continued renting despite the availability of affordable housing programs from the Pag-IBIG Fund. It addresses the gap in localized research that looks into what truly matters to tenants when deciding whether to buy a home. The study focused on five specific factors: private living space, financial status, location, surroundings, and corporate reputation. Using a descriptive-correlational design based on Le-Hoang's (2021) Behavioral Intention to Purchase Real Estate model, a survey was conducted with 366 tenants in the city. The findings showed that all five factors had a moderate and statistically significant relationship with tenants' intention to purchase housing. Among these, location had the highest correlation ( $r = 0.514$ ), followed by surroundings ( $r = 0.489$ ), financial status ( $r = 0.467$ ), corporate reputation ( $r = 0.437$ ), and private living space ( $r = 0.401$ ). The study concluded that tenants were more likely to consider buying a house if it was located in a convenient and secure area, offered by a reputable developer, and aligned with their financial capacity. These insights were valuable for the Pag-IBIG Fund and housing developers, helping them design marketing campaigns and housing programs that better reflected the actual priorities and conditions of tenants ultimately encouraging more Filipinos to pursue homeownership. Given that most respondents were women (59.3%), marketing efforts could speak more to what matters to them like feeling safe, having convenient access to daily needs, and creating a stable home for their families.

**Keywords:** Housing purchase behavior, PAG-IBIG fund, Tenants, Marketing campaign, Housing developer

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## **INTRODUCTION**

Having a roof over one's head is considered essential anywhere in the world. Calling a house one's own is a source of pride and joy, bringing dignity to the whole family (Praveen & Jaya, 2024). In the Philippines, housing backlogs remain unresolved. The increase in urban migration, systematic inequity, armed conflicts, proliferation of informal settlements, and climate change are some key factors affecting the housing demands, resulting in a backlog of 6.5 million housing units. An estimated 3.7 million informal settler families are directly affected by this deficit. The backlog is

worsened by bureaucratic processes, reliance on private investment, and inadequate funding for housing (UN-Habitat, 2023).

In 2022, the national government launched the 4PH program to build one million houses annually for six years, anchored in Republic Act No. 11201, led by the Department of Human Settlements and Urban Development (DHSUD). One of the government agencies that supports the 4PH Program is the Pag-IBIG Fund (Home Development Mutual Fund), which offers housing loan programs. It currently operates 33 Branches in Luzon, including one in San Pablo City, Laguna, a city with a total population of 285,348 (PSA, 2020). Despite efforts to address the housing shortage, many tenants are hesitant to move from renting to owning.

Purchase intention, a psychological term in consumer behavior, can be affected by factors that include attitudes, perceived control, and social norms as cited by Le-Hoang (2021). Research indicates that price, location, safety, and security, as well as facilities and amenities, influence housing purchase intentions (Lee & Ong, 2020b). Hassan et al. (2021) examined affordability, the quality of developer services, and environmental factors as primary indicators of house purchase decisions. While Rachmat et al. (2024) stress the need of perceived housing quality, Mulyano et al. (2020) emphasize location and accessibility. Equally important is affordable funding including government programs (Kenn et al., 2021). These elements, however, are still underexplored in localized settings like San Pablo City, Laguna, where no current published study addresses tenants' house purchase intention. Developing customized housing programs and marketing plans relies on an understanding of these aspects (A. Kapase et al., 2024).

Therefore, this study aims to fill this gap by analyzing factors such as financial status, corporate reputation, surroundings, location, and private living space, in order to provide insights that would enhance Pag-IBIG Fund's marketing campaigns.

### *Problem statement*

The study examined the housing purchase behavior of tenants in San Pablo City, Laguna. Specifically, it aimed to address the following questions:

1. What is the demographic profile of the respondent, in terms of age, sex, monthly income, employment category, educational attainment, and years of tenancy?
2. What is the level of tenants' house purchase preference, in terms of private living space, corporate reputation, location, financial status, and surroundings?
3. What is the level of intention to purchase a house among tenants in San Pablo City, Laguna?
4. Is there a significant relationship between the tenants' house purchase preferences and house purchase intention?
5. Based on the results, what marketing campaign initiatives can be proposed tailor-fitted for San Pablo City tenants?

### *Theoretical framework*

The study applied the Theory of Planned Behavior (Ajzen, 1991) and the Theory of Reasoned Action (Ajzen & Fishbein, 1975) to identify and foresee human behavior, specifically in the real estate sector (Le-Hoang, 2021). These theories are frequently used to discover the factors affecting the intention to purchase real estate. Given the importance of financial investment in real estate transactions, a buyer is naturally involved in cautious planning rather than impulsive decision-

making. Former research on real estate purchasing intentions and considerations supports the suitability of the Theory of Reasoned Action (TRA) and the Theory of Planned Behavior (TPB). Duplexes, villas, townhouses, detached houses, and semi-detached houses are the various types of real estate that are included in this research.

## METHODOLOGY

### *Research design*

This research utilized a quantitative approach, specifically a descriptive-correlational research design, in which quantitative data was collected from a sample of tenants in San Pablo City, Laguna, using a survey questionnaire. The study examined the housing purchase behavior of tenants, focusing on the relationship between their preferences and purchase intentions. It used the behavioral intention to purchase real estate model (Le-Hoang, 2021) to assess how factors such as private living space, corporate reputation, location, financial status, and surroundings relate to tenants' housing purchase intentions.

Descriptive-correlational research was suitable for this study since it explored the relationships between the most critical variables private living space, company reputation, location, financial status, and surroundings to renters' housing purchase intentions. Since housing was considered a basic need, understanding how different factors related to the decision to buy a home was important particularly for those who were considering entering the housing market or assisting others in doing so (Hassan et al., 2021).

### *Locale of study*

This research was conducted in selected household tenants in San Pablo City.

### *Respondents of the study*

The SurveyMonkey Sampling Calculator was used by the researcher to determine the respondent within the area of the study. Out of 7,700 household tenants in San Pablo City, 366 respondents were the acceptable sample size with a confidence level of 95% and a 5% Margin of Error. For a house occupied by families, only one representative was selected as a respondent. In instances when a property was partitioned into separate rooms rented by different tenants, each tenant was considered as a separate respondent, provided they met the inclusion criteria.

The selected respondents were those who had a regular source of income, were of legal age, and were willing to participate in the study, regardless of gender. Some challenges were encountered, such as difficulty in reaching certain tenants and ensuring their willingness to participate.

### *Selection and description of respondents*

In this study, a non-probability purposive sampling technique was used to select respondents due to the criteria that they must have a regular source of income to qualify for the housing program. A total of 366 respondents participated in the study who are a tenant in San Pablo City, providing personal insights into housing purchase behavior aligning with the study's objectives.

Purposive sampling technique is a method where respondents are deliberately selected based on specific criteria needed for the study. Instead of random selection, participants are chosen because they can provide the most relevant and useful information.

### *Data gathering instruments*

Pre-survey questions were included. The data were collected using a survey questionnaire, which was divided into two sections; the demographic profile of the respondents and a secondary questionnaire that was adapted from the study of Le-Hoang (2021).

The researcher adapted the questionnaire from Le-Hoang (2021) and modified some questions that fit the terminologies of the location. The researcher emailed the author on March 15, 2024, up to March 17, 2024, and received written permission with the questionnaire on March 17, 2024.

The questionnaire has two parts; the demographic information about the respondents, including their age, sex, monthly income, employment category, educational attainment, and years of tenancy will be the first part of the questionnaire. The second part measured the relationship between tenants' housing preferences and their behavioral intention to purchase a home using the behavior intention to buy real estate model by Le-Hoang (2021) with 6 indicators which consisted of private living space with 4 question items, corporate reputation with 4 question items, location with 4 question items, financial status with 5 question items, surroundings with 5 question items, and intention with 1 question item. A 4-point Likert scale, ranging from 1 (strongly disagree) to 4 (strongly agree) was used to measure the responses of selected respondents.

### *Data gathering procedure*

A letter requesting permission to conduct the study was first sent to the Pamantasan ng Lungsod ng San Pablo (PLSP) Ethics Committee for proper and ethical data collection. After obtaining due clearance from the Graduate School Dean, participants were told the purpose and nature of the study in a simple way, and voluntary consent was obtained prior to their participation. The data for this study was collected through online and face-to-face survey methods. A Google Form questionnaire was created and distributed through social media platforms like Facebook, enabling participants to access and complete the survey easily. Respondents received detailed instructions to share the survey among other tenants who met the study's criteria.

Alongside the online survey, printed hard copies of the questionnaire were created for face-to-face data collecting. The researcher performed door-to-door visits, directly surveying respondents. During these visits, participants received instructions and clarifications to guarantee accurate responses.

Upon reaching the designated number of responses, the gathered data was consolidated, examined, and prepared for analysis. The responses were then organized and submitted for statistical analysis to extract significant insights for the study.

### *Data analysis procedure*

Descriptive and inferential statistics were employed to analyze the numerical data in this study. To address the research questions effectively, the following statistical techniques were used:

Participants were encouraged to carefully examine the subject matter and select a response based on the provided options. To assess the distribution of respondents' demographic profiles, including age, sex, monthly income, employment category, educational attainment, and years of tenancy, frequency count and percentage were used. Mean and standard deviation were applied to evaluate the central tendency and variability of responses for each factor, as well as to measure the level of behavioral intention to purchase housing among tenants. Lastly, Spearman's rank order correlation coefficient (Spearman's  $\rho$  rho) was used to determine the relationship between the factors and the behavioral intention to purchase housing.

## DISCUSSION OF FINDINGS

### *Demographic and socio-economic profile of the respondents*

The demographic profile of the respondents provides significant insights into their socio-economic backgrounds and potential housing decisions. The largest age group among respondents is between 25 and 34 years old, suggesting that many are in the prime of their working years, financially capable, and likely seeking stability through home rental or ownership. In contrast, very few respondents are below 18 or above 65, possibly due to financial dependence and retirement, respectively. This reflects the consumer life cycle theory, where purchasing decisions vary by age and life stage.

In terms of sex, a higher proportion of female respondents were recorded compared to males. This may be attributed to the nature of dominant industries in the local labor market—such as retail, hospitality, and administrative services—which often favor hiring women due to perceived strengths in communication, multitasking, and service-related competencies. Research also suggests that women tend to exhibit higher levels of engagement and performance in the workplace, which may contribute to their higher representation.

The income distribution reveals that most respondents fall within the lower-to-middle income brackets, particularly earning between 11,000 and 15,000 pesos monthly. This income range aligns with the minimum wage standards in CALABARZON, especially in sectors like manufacturing, retail, and agriculture. The relatively small percentage of high-income earners suggests limited availability of higher-paying jobs in the region, typically restricted to managerial or specialized roles.

Employment status further supports this observation, as the majority of respondents are employed in the private sector, indicating the accessibility and availability of jobs in private enterprises compared to the more selective government sector. Many private companies are located within industrial zones in areas like Laguna, which continue to drive employment opportunities in manufacturing and allied sectors.

Educational attainment shows a predominance of college graduates, followed by high school graduates and college-level individuals. This highlights the value placed on tertiary education in securing employment, as many jobs in urban and industrial centers require at least a college degree. The minimal number of respondents with only elementary education reflects broad access to basic

education and the prevailing perception that higher education improves employability and purchasing capacity.

Regarding tenancy, most respondents have lived in their current residences for three to four years, suggesting moderate-term housing stability. Frequent relocations may be driven by changing job conditions, rental cost fluctuations, or family dynamics. In contrast, long-term tenancy of nine to ten years is rare, which could be attributed to rental increases, safety concerns, or changing neighborhood conditions that influence tenant mobility.

Overall, the demographic trends reflect a working-age population that is moderately educated, largely employed in the private sector, and concentrated in lower-to-middle income brackets—factors that collectively shape their housing choices and financial behavior.

### *Level of tenants' house purchase preference*

The findings reveal that tenants express a strong preference for specific attributes when considering the purchase of a home, particularly emphasizing private living space, corporate reputation, location, financial feasibility, and environmental surroundings.

In terms of private living space, tenants generally agree that personal space is a key factor in their decision-making. This includes a preference for housing that offers amenities such as a functional kitchen and sufficient storage, which are seen as essential for comfort, organization, and everyday functionality. These preferences reflect the tenants' desire for privacy, convenience, and a home environment that accommodates their lifestyle needs and household size.

With regard to corporate reputation, tenants strongly agree that they prefer to purchase homes from companies known for reliability, excellent customer service, and transparent communication. This indicates that the buyer's trust in the seller plays a crucial role in the homebuying decision. Positive experiences shared by family and friends also significantly influence buyer behavior. This shows the value placed on credibility and professionalism in real estate transactions.

Location emerged as another highly significant factor, with tenants expressing strong agreement toward homes that are accessible to major roads, public transportation, city centers, and essential services such as schools and hospitals. The convenience and reduced travel time associated with these features are seen as critical in enhancing daily living. This aligns with existing studies that emphasize location as a primary consideration in housing decisions. Tenants also demonstrate strong preferences tied to their financial status. They are more inclined to purchase a house when their income is stable, and when flexible payment terms, affordable prices, and low-interest rates are available. These findings suggest a practical and cautious approach to financial decision-making, where affordability and manageable loan terms are key considerations in pursuing homeownership.

Lastly, tenants place high importance on the surroundings of a prospective home. They strongly favor safe and secure environments, clean and orderly neighborhoods, peaceful settings, and good infrastructure. This reflects a desire not just for a house, but for a holistic living experience that promotes family safety, well-being, and a sense of community.

Overall, tenants' house purchase preferences are shaped by a combination of functional needs, emotional considerations, and practical constraints. Their decisions are influenced by the quality of the living space, the reputation of the developer, proximity to services and infrastructure, financial capability, and the safety and character of the neighborhood. These findings highlight the

multifaceted nature of housing decisions and the importance of aligning housing offerings with tenant values and expectations.

### *Level of intention to purchase a house*

Proceeding to the next set of results, the analysis of tenants' intention to purchase a house reveals an overall mean score of 3.45, interpreted as "agree," indicating a generally favorable disposition among tenants toward homeownership. This suggests that many tenants are considering or planning to purchase a house in the foreseeable future. While not a definitive commitment, this level of agreement reflects a strong inclination and a growing awareness of the long-term benefits of owning a home compared to continued renting.

This finding aligns with the assertion of Hassan et al. (2021), who emphasize that housing is a fundamental human need and understanding the underlying factors influencing purchase intentions is crucial for multiple stakeholders. Real estate developers, policymakers, and financial institutions can use such insights to better address the needs and aspirations of potential buyers. By offering targeted financing options, transparent services, and accessible housing projects, these sectors can help bridge the gap between intention and actual purchase, ultimately supporting broader housing development goals.

### *Relationship between tenants' house purchase preferences and house purchase intention*

Lastly, study shows the relationship between tenants' purchase preferences to house purchase intention. The results indicate that tenants' house purchase preference in terms of private living space, corporate reputation, location, financial status, and surroundings has a significant relationship with intention to purchase housing. To be exact, private living space has an overall r-value of 0.401, corporate reputation has an overall r-value of 0.437, location has an overall r-value of 0.514, financial status has an overall r-value of 0.467, and surroundings have an overall r-value of 0.489, which means that all five factors exhibit a moderate positive correlation with tenants' intention to purchase housing. The p-value ( $<0.001$ ) for each variable confirms statistical significance, suggesting that these relationships are unrelated to chance. Among the variables, location ( $r = 0.514$ ) has the strongest relationship, indicating its significant correlation with purchase intentions. In contrast, private living space ( $r = 0.401$ ) shows the weakest correlation, yet it remains statistically significant. The correlation coefficient of  $r = 0.556$  suggests a moderate positive relationship between these factors and tenants' purchasing preferences.

The test of correlation indicates that private living space, corporate reputation, location, financial status, and surroundings collectively play a crucial role in shaping tenants' intention to purchase housing. The moderate positive correlations suggest that as these factors improve, the likelihood of tenants committing to a home purchase also increases.

It might indicate that tenants are more likely to consider purchasing when these characteristics align with their personal preferences and expectations. A suitable location, strong company reputation, financial stability, comfortable living environment, and appealing surroundings increase their confidence in making a long-term investment. This indicates a significant correlation, suggesting that enhancing these factors is associated with changes in tenants' decision-making and their readiness to transition from renting to owning. Research indicates that price, location, safety, and security, as well as facilities and amenities, influence housing purchase intentions (Lee & Ong, 2020b). According to Le-Hoang (2021), location

significantly influences real estate purchasing intentions, with purchasers emphasizing ease and accessibility. Financial status is determined by affordability and loan support, which impact decision-making. Corporate reputation cultivates consumer trust, while personal living space is vital for both convenience and beauty

## CONCLUSION

The results of this study show that tenants in San Pablo City are influenced by several key factors when it comes to deciding whether to buy a home. Location turned out to be the most important, as many tenants prefer homes that are close to transportation and essential services. Clean and safe surroundings also mattered, along with the need for affordable housing options that fit their income and offer flexible payment terms. Trust in the developer's reputation played a role as well, especially when tenants had heard good things from others. While private living space was the least influential, it still made a difference in their preferences. Overall, tenants are open to the idea of homeownership, but financial concerns remain a major consideration. These insights suggest that housing promotions should highlight convenience, safety, affordability, and trusted developers to better connect with potential buyers. Therefore, the null hypothesis was rejected.

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