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# Unearthing the Role of Cultural Perception in Homeownership Behavior: A Conceptual Exploration

*Mulyadi Mulyadi*

Universitas Sebelas Maret, Surakarta, Indonesia

*Nur Zaimah Ubaidillah*

Universiti Malaysia Sarawak, Kota Samarahan, Sarawak, Malaysia

## ABSTRACT

Homeownership, viewed as a form of economic behavior, warrants a comprehensive examination considering individual perspectives. This study seeks to redefine cultural perception as an additional variable that extends the influential Theory of Planned Behavior, which serves as the foundational framework for studies in economic behavior. It presents a conceptual framework introducing the pivotal concept of cultural perception in the analysis of homeownership, drawn from an extensive literature review in economics and housing. The study delves into the notions of cultural dimensions, norms rooted in culture, homeownership, Theory of Reasoned Action (TRA), and Theory of Planned Behavior (TPB), addressing the existing gap regarding the “cultural influence” within the TPB framework. Furthermore, this study introduces a novel perspective by expanding TPB by incorporating perception variables linked to cultural values, forming a synthesis of economics, cultural, and psychological disciplines. A metric for assessing perception concerning cultural values is also proposed to effectively encapsulate the essence of the homeownership concept. This study is anticipated to augment the precision and comprehensiveness of investigations into the dynamics of homeownership behavior, and thus enrich the behavioral literature by integrating ideas from diverse disciplines.

**KEYWORDS**

homeownership behavior, norms in culture, cultural perception, Theory of Planned Behavior (TPB), redefinition

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**Introduction**

Homeownership is commonly examined from a macroeconomic perspective. Observations regarding the housing market conditions, property price dynamics, and affordability issues have garnered significant attention from scholars. Homeownership is an exciting field of economics that deserves exploration from various angles, including behavioral economics, and ideally, should go beyond them (Adu-Gyamfi, 2020). The modern economic dynamics associated with changes in the housing market, income levels, transportation accessibility, ease of mobility, and residential preferences have undergone substantial shifts, particularly in densely populated urban areas. For example, in the United Kingdom (UK), only 30% of households remain hopeful about the possibility of homeownership today (Luu & Tonthat, 2022, p. 3).

Similarly, in the United States (US), it is projected that by 2040, the percentage of homeowners will decrease from 64.7% to 62.2%, marking a reduction of approximately 2.5%. The disparity between homeowners and renters is expected to widen by roughly 12.6% (Goodman & Zhu, 2021). It is noteworthy that under normal circumstances, homeownership should increase alongside population growth and the formation of new households. Consequently, research with such micro perspectives warrants a place in homeownership literature.

From this perspective, homeownership is viewed as a multifaceted behavior that is influenced by several factors. At this stage, an analysis of housing decisions still needs to involve economic, sociological, and psychological considerations (Lindblad et al., 2017). This approach aligns with the assertion of Hew et al. (2020), who emphasized the importance of a comprehensive framework that delved into the inner workings of individuals before they ultimately decide to own or rent a home. Nevertheless, since the study of homeownership behavior falls under micro-observation, it necessitates the inclusion of a psychological perspective (Marsh & Gibb, 2011; Rohe & Lindblad, 2013). The psychological viewpoint contains statements of behavioral tendencies, emotional responses, thought patterns, social interactions, and other external influences.

The popular theories explored for observations focusing on these five aspects are the Theory of Reasoned Action (TRA) and Theory of Planned Behavior (TPB). These theories have been employed in various observational fields, including elucidating the phenomenon of homeownership. Research on home purchasing behavior, decisions to relocate, and house financing motivations often apply both theories. For example, Lindblad et al. (2017) utilized TPB in their analysis of first-time homebuying. Cohen

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et al. (2009) used TPB to expound on household decisions to transition from renting to homeownership. Liadi and Tapamose (2021) examined homeownership intention issues based on TPB. Additionally, Al-Nahdi, Habib, et al. (2015) tested TPB to explain the phenomenon of real estate purchasing.

There is a strong indication that future research on homeownership necessitates a more comprehensive analysis from this micro perspective. Cultural considerations and beliefs can emerge as pivotal components in analyzing homeownership behavior. The absence of these elements may lead prospective homeowners to make decisions that only account for a partial set of internal and external factors. Consequently, the conducted analysis needs to be more comprehensive. However, research on homeownership that implemented TPB and TRA have yet to incorporate these variables into their studies, often limiting their exploration to default variables, as recommended by these theories. The central variables in both approaches are attitude, subjective norms, and behavior intention.

While TRA and TPB have been well-received and tested in several studies that focused on homeownership, however, they did not incorporate cultural and belief-related considerations into their elements. Lindblad et al. (2017) explained that external factors influencing specific behavioral decisions are known as "actual control." Actual control differs from perceived control behavior, but its presence can be accommodated by TPB (Ajzen, 2012). For example, Al-Nahdi, Nyakwende, et al. (2015) incorporated financial aspects into actual control. It is believed that the influence of actual control factors on homeownership deserves consideration and observation. Cohen et al. (2009) included race as one of the actual controls that moderated perceived behavioral control (PBC). Additionally, Liadi and Tapamose (2021) used the ease of owning landed properties to indicate perceived control. Integrating cultural values and belief factors, as one of the actual controls into the exploration of TPB is an area that has yet to see significant development.

Indeed, many actions are influenced by an individual's culture or beliefs, including the decision to own a home. In this context, cultural factors are related to enduring beliefs or values that are ingrained and influential, reinforcing cognitive preferences and decision-making behavior (Alesina & Giuliano, 2015). A relevant example of this understanding is that many countries considered homeownership as a "sort of obligation" for those who are married. A growing cultural norm suggests that when individuals get married, they should aim to own a home, and if they are incapable, the marriage might be postponed (Mulder & Wagner, 2001). Cultural influences also play a role in homeownership, especially for young people who live with homeowner parents, as they aspire to become homeowners themselves (Choi et al., 2019; Sangkakoon et al., 2014). Additionally, homeownership is viewed as a form of moral responsibility that is typically expected to be fulfilled after marriage (Zuhrah et al., 2021).

The earlier mentioned references underscore the influence of cultural factors on homeownership behavior. While previous studies, albeit limited in number and not exploring TRA and TPB, have identified a connection between cultural factors and homeownership decisions. Interestingly, the relationship between cultural aspects and homeownership decisions has yet to be observed for phenomena in developing

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countries (Adu-Gyamfi, 2020). Huber and Schmidt (2019) and Marcén and Morales (2020) concluded that cultural proxies significantly influenced homeownership decisions for immigrants. Lu and Chen (2006) found evidence that cultural norm proxies had a more pronounced impact on tenure choices among family heads with relatively low educational backgrounds. Additionally, Adegoke et al. (2016) stated that homeownership among women in Nigeria was influenced, in part, by cultural and traditional considerations.

This study aims to extend the concept of TPB in explaining homeownership behavior to achieve a consensus on the findings of the abovementioned studies. A proposed novel idea to enhance the comprehensiveness of TPB is the inclusion of cultural concept, which can be added as an “actual control”, as posited by Ajzen (2012). While TRA and TPB form the conceptual foundation of this study, the focus is exclusively on extending TPB. It is contended that incorporating the role of actual control into the TPB framework inherently expands TRA. In chronological terms, TPB was formulated later than TRA. In essence, TPB is constructed upon the foundation of TRA by introducing the additional factor of PBC (Chatzisarantis & Biddle, 1998). Proposing a model that integrates actual control, represented by cultural norms, into TPB would offer a higher level of comprehensiveness than merely introducing this factor into TRA.

This addition is believed to elucidate actual homeownership behavior, particularly in countries with robust traditions that consistently uphold culture in the dynamics of global life. The subsequent section of this paper will expound on the term “cultural”, its dimensions, and coverage. Finally, the concluding section will present the relationship between culture within the TPB framework.

## Homeownership Concept

Homeownership is not solely confined to the act of purchasing a house. This terminology has been widely understood and forms the basis of analysis in many studies. The assumption that buying a house equates to owning a home is only sometimes accurate. The home purchasing phenomenon has shown that some houses are bought not for dwelling, as is the essence of a home. Houses are acquired solely as a profitable commodity. Therefore, homeownership cannot be adequately equated with mere house buying. The concept of homeownership is further elucidated in the following paragraph.

The terms home and homeownership in existing social literature should be more broadly defined consistently (Proxenos, 2002). Conceptual definitions and interpretations of the term level of homeownership should be prepared as clearly as possible to be used as a reliable measure (Bessant & Johnson, 2013). Some examples of the different homeownership concepts included the following. Firstly, homeownership is defined as the number of households that own a house divided by the number of houses (Moore, 1991). Moore specifically used this comparison between the number of households, and the number of houses to measure the level of homeownership.

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Apart from being defined by property rights and placement, several other works of literature only used the recognition of property rights to be categorized as homeownership. In other words, it is not stated that the house should be occupied to be considered as homeownership. For example, B. Wang et al. (2021) and Y. Wang (2023) defined homeownership as residential property owned by individuals or their spouses. When household members (including an individual) hold property rights to the house, they are referred to as the homeowners (Sun et al., 2022). An individual becomes an owner if they are the registered owner of a property designated as a single-family residence, condo, or duplex (Hall & Yoder, 2022). Furthermore, a study by Cigdem and Whelan (2017) was more inclined to use this concept. Homeownership is defined as ownership with or without a mortgage, and it is direct ownership.

Integrating the concepts of “home” and “ownership,” coupled with exploring the various homeownership applications, resulted in this study’s crucial ownership construct. The central focus of this investigation revolved around homeownership, consisting of both the legal aspects of ownership and habitation (Burke, 1998; C.-O. Chang & Chen, 2018; Yates & Bradbury, 2010). Homeownership represents a proactive step taken by a household to secure lodging, accompanied by documented proof of ownership, and thus granting the owner complete authority over its use for personal and communal purposes. This study underscored three essential aspects of homeownership, distinguishing it from the prevailing paradigm: (a) tangible existence of the dwelling as the culmination of this effort; (b) adherence to the legal prerequisites of property ownership; and (c) utilization of the abode. These three components are crucial in defining homeownership. Consequently, if a household possesses a residence that remains unoccupied, choosing instead to dwell in a rented space, this research contends that such a household cannot be classified as a homeowner.

### **Homeownership Intention**

The discussion on intention is crucial for this study. As van der Hoek (2007) noted there was a need for a clear consensus on what intention exactly means. Each study offers its definition. Essentially, van der Hoek (2007) pointed out that intention was tied to our mental state and could not be looked at in isolation from other factors. It aligns with Fishbein and Ajzen’s (1975) idea that three things shaped intention: individual attitudes, social norms, and various factors influencing perceived control. These three factors are subjective probabilities that motivate behavior. Fishbein & Ajzen’s (1975) concept has been widely used in intention studies, such as studies by Godin et al. (2005), Kasri and Chaerunnisa (2022), and many others.

Shaffer (1976) defined intention as a mental plan of action that could be more or less clear in guiding one to behave. Due to this ambiguity, some studies should correct the mistakes by equating intentions with expectations (Warshaw & Davis, 1985). However, they are distinct. Behavioral intention is how determined a person is to carry out, or not carry out a particular behavior in the future. Intention refers to a person’s likelihood of engaging in specific behaviors (Ajzen & Fishbein, 1974; Warshaw & Davis, 1985).

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Hancher (1972) categorized intention into three types. Firstly, programmed intention is a concept, or plan in a person's mind. This intention is visible once the person acts on it later. Therefore, Hancher (1972) explained that an active intention was observable from the actions taken. From active intentions, others can discern the true intentions behind the behavior. Thirdly, the ultimate intention aims to bring about a specific outcome. Briefly, the impulse to take action leads to a result.

According to Hancher (1972), ultimate intention is closer to the concept of active intention, making it the preferred approach for explaining intention. The urge to take action, as seen in ultimate intention, can be applied to concepts like purchase intention, as defined by Yüksel (2016) and Hsu and Tsou (2011) concerning a consumer's intent to buy a product in the future. Hsu and Tsou (2011) argued that the strength of one's determination also affected the likelihood of carrying out a behavior. Additionally, a more recent view on intention comes from Bananuka et al. (2019). They defined intention as the determination to try to carry out a behavior.

Considering these various perspectives on intention, the key takeaway for explaining homeownership intention is the individuals' mental and psychological state, which impacts their determination to follow through with their plan through actions. Therefore, homeownership intention is an overall picture of individuals' mental and psychological state that shapes how determined they are to own a home, even in the face of various obstacles they may encounter. To sum up, homeownership intention encompasses both internal and external support. Internal support comes from mental and psychological conditions and abilities, while external support comes from motivation from people and the environment.

## Cultural Definition

In the realm of social science literature, several definitions of culture exist. One of the earliest cultural definitions was put forth by Tylor in his book *Primitive Culture* (1871). In its nascent stages, this definition of culture primarily emphasized non-material aspects. Notably, this perspective was echoed by scholars, such as Bidney (1944), Steward (1956), Linton (1936, p. 88), Wissler (1920), and Aberle et al. (1950). They asserted that culture encompassed non-material entities, including knowledge, beliefs, art, morals, laws, customs, skills, habits, spiritual practices, magical beliefs, astrology, children's games, proverbs, nursery rhymes, traditional endurance, sacrificial rites, emotional and imitative language, the art of counting, and rites or ceremonies. This also included all forms of culture shared characteristics that make them subject to acquisition through learning (Hockett, 1950), transmission across generations (Linton, 1936, p. 98), dissemination, and application within a confined community.

White (1959) further expanded Linton's (1936) concept of culture. The definition of culture is the term given to a particular order or class of phenomena. The phenomenon can be in the form of objects and events, resulting from unique human manipulation abilities. Culture consists of material objects, such as tools and decorations, and intangible aspects, such as beliefs and attitudes within specific communities. It is a complex mechanism that governs human survival and existence. In this context,

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it can be considered that the house has become a part of material culture. There is a connection between home and culture. For example, there is a cultural influence on the form or structure of the house. On the other hand, a house is designed by involving the culture developed by the owner (Pedersen et al., 1988).

While sometimes complementary, various perspectives on culture can also be contradictory. However, culture generally manifests as a social characteristic encompassing non-material elements (actions, habits, behaviors, beliefs, and religions), and material elements (buildings, tools, amulets). Culture is transmitted and cultivated within a specific community, giving rise to a distinct system of social life. Briefly, a relevant concept within the context of homeownership that accommodates all these conceptions is known as the “cultural-based norms” (Ackerman & Tellis, 2001). This concept refers to aligning values and norms inherited within a community, and the chosen behavior. Individuals will adopt a behavior if it aligns with the values and norms, they perceive that is appropriate within their community’s culture. Furthermore, this concept can be utilized to explore the cultural influence on homeownership.

### **Cultural-Based Norms on Homeownership**

Cultural-based norms are apt for analyzing the influence of cultural perceptions on homeownership for several reasons. Firstly, homeownership can be differentiated based on the traditions observed within a particular community. For example, in a country where owning a home is considered a cultural norm for married individuals, it would not be seen as peculiar or even a cultural transgression if a married couple chooses to reside with their parents. Conversely, a married couple may not be culturally unconventional to live with their parents in specific communities. Secondly, homeownership is a complex form of behavior influenced by various factors. Therefore, in open-minded societies, the housing tenure choice often has greater flexibility. Individuals may opt to reside in condominiums, container homes, communal living arrangements, or even motor or mobile homes. Conversely, in traditional and more closed societies, the options for housing tenure may be limited to owning a standalone landed house. Homeownership is significantly influenced by specific customs and practices within a community as part of its cultural fabric.

Homeownership, a process that spans days or even years, includes cultural considerations as a significant factor. Religion is among the cultural aspects increasingly garnering scholarly attention as a representation of homeownership. Borchgrevink and Birkvad (2022) examined the influence of Muslim’s culture on homeownership in Norway, particularly concerning the Islamic prohibition of usury (*riba*) among a group of professional Muslim women in Oslo, Norway. Their analysis delved into intergenerational disparities, gender dynamics, and transnational dimensions. Their study concluded that these experienced women regard the issue of usury as a sacred prohibition outlined in the Qur’an, which subsequently constrains their access to housing loans.

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Adu-Gyamfi (2020) discerned distinct patterns of religious influence on homeownership, emphasizing that religious beliefs and practices hold profound significance in individuals' lives. Ghana's profoundly ingrained cultural phenomenon asserted that homeownership was not solely contingent on one's income or tangible resources. Instead, abstract factors, including blessings from the gods also played a crucial role in determining homeownership.

Qureshi (2020) posited that homeownership often symbolized a tangible manifestation of success for immigrants. The diverse origins and racial backgrounds within a community are also pivotal aspects of the cultural dimensions of homeownership. In Norway, immigrants are categorized into Muslim and non-Muslim groups, and Qureshi (2020) proceeded to estimate the current number of private residences in each selected community or racial group. The data indicated that Muslim immigrant communities (except those from Pakistan and Turkey) exhibited a relatively lower inclination to acquire bank debt for homeownership compared to non-immigrants and non-Muslim immigrants (e.g., Vietnamese). Ultimately, it was concluded that the likelihood of becoming a homeowner is influenced by considerations of social status and adherence to religious norms in the housing procurement process.

Ntah and Forgha (2018) elucidated that cultural disparities that stemmed from ethnic diversity in a particular geographical area were believed to contribute to discrepancies in homeownership opportunities. For example, Das et al. (2019) observed the diverse ethnic landscape in India, whereby caste and ethnic distinctions interplayed, highlighting the relevance of exploring the role of demographic factors in tenure selection decisions. They discovered significant variations in homeownership opportunities across states with distinct cultural characteristics, and within districts within a given state. Moreover, homeownership opportunities in India exhibited disparities based on gender, caste, and creed.

Marcén and Morales (2020) underscored the impact of culture, encapsulated in preferences and beliefs, on homeownership, which was proxied by the region of origin of the homeowner. They posited that each immigrant's region of origin harbored specific preferences and beliefs that positively and substantially influenced homeownership. Huber and Schmidt (2019) further provided evidence that the preferences and homeownership culture of the parents' region of origin were inherited by the second generation (children) and influenced their homeownership decisions. In summation, compelling evidence supports the assertion that culture significantly shapes decisions regarding homeownership (Lennartz et al., 2016).

### **Cultural Perception Measurement**

Referring to the previously outlined concept of cultural perception, the metric of measurement known as "cultural-based norms" was employed. In a different context, the measurement metric developed by Najib et al. (2022) could be considered as one of the options for assessing cultural-based norms perception. They measured cultural perception using three indicators: attention to social values within the community,



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influence of tradition, and customary practices. Furthermore, they utilized this measurement in the context of organic food purchasing behavior. They constructed this metric based on Hofstede's (2001) well-known and wide-ranging measures of popular culture perception.

Hofstede's (2001) cultural dimensions encompassed individualism/collectivism, power distance, uncertainty avoidance, long-term orientation, and femininity. Najib et al. (2022) constructed the cultural perception metric with a focus on the collectivism dimension. Collectivism/individualism are among the most substantial dimensions that shape consumer behavior (Husted & Allen, 2008). Collectivism pertains to what is deemed permissible, or should be disregarded by community members. It also elucidates how individuals behave under the customary norms of their community (Hofstede, 2001). Najib et al. (2022) employed only three indicators of cultural perception with a specific emphasis on collectivism.

Though relatively straightforward, these three indicators by Najib et al. (2022) are sufficient in representing cultural perceptions regarding homeownership behavior. The statements used by Najib et al. (2022) for capturing attention to social values within the community included, "It is important to pay attention to the values in the society when buying". The statement to gauge an individual's perception regarding the influence of tradition on their behavior was, "influential tradition when buying". Both of these statements encompassed the essence of homeownership, as buying implies making an economic sacrifice to possess. B. Wang et al. (2021) and Y. Wang (2023) defined homeownership as residential property owned by individuals or their spouses. When a household member (including an individual) holds property rights to the house, they are referred to as the homeowner (Sun et al., 2022).

The third statement by Najib et al. (2022) was, "consuming ... has become a popular culture". This statement effectively covered the cultural factor, while also addressing the essence of the homeownership concept that included "to use". C.-O. Chang & Chen (2018) defined homeownership as a household living together in a residence owned by family members. Yates and Bradbury (2010) and Burke (1998) explained that rights determined homeownership. Individuals who own homes, but do not reside in them are called non-resident homeowners. The appropriate terminology for such individuals would be "housing speculators" or "housing investors". Housing speculators typically leave their properties vacant (Stiman, 2019; van de Geyn & Draaisma, 2009). Their explicit intent to commercialize the property through renting or reselling is a discernible reason for their non-residence (Chen et al., 2018). This phenomenon is a frequent occurrence within the realm of homeownership.

Najib et al. (2022) third statement in the cultural perception metric that they developed adequately complemented the essence of the homeownership concept in terms of "to use". Therefore, all three statements are a comprehensive measuring tool for cultural perception in the context of homeownership.

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## Expansion of TRA and TPB

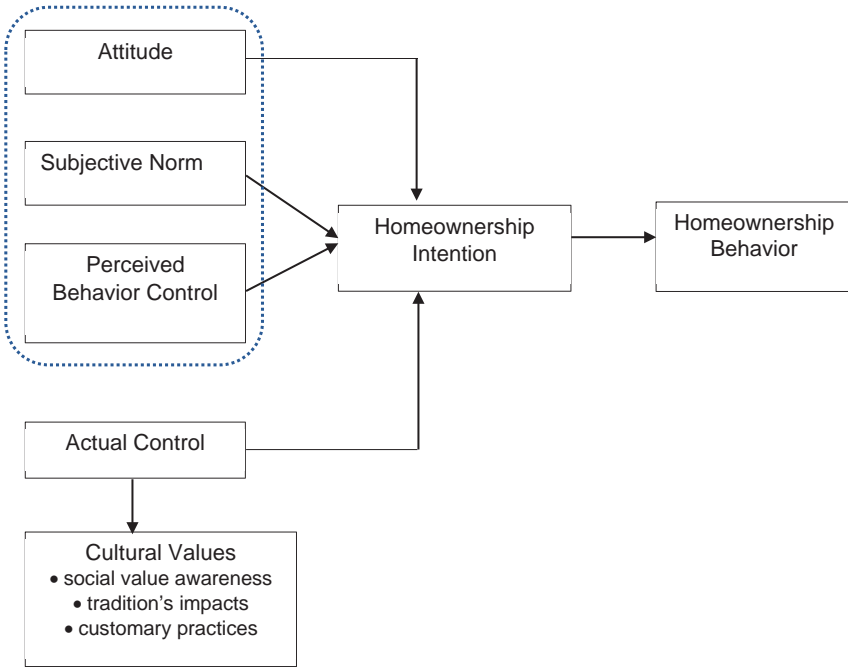
The Theory of Planned Behavior (TPB), an enhancement of the Theory of Reasoned Action (TRA), has been widely applied in behavioral analysis across various fields beyond psychology. It provides a robust framework for understanding behaviors related to health (Casper, 2007), IT development (Gómez-Ramírez et al., 2019; Ramadan et al., 2017; So & Bolloju, 2005), tourism (Grubor et al., 2019; Sparks & Pan, 2009), housing (Lindblad et al., 2017; Sia & Jose, 2019; Sumbandy et al., 2021; Yang et al., 2022), and others. In marketing and product sales, TPB is particularly relevant for explaining purchasing decisions, as individuals consider factors like time, information, cost, self-confidence, and others before making a purchase, such as buying a house.

Despite its effectiveness, TPB has limitations, particularly its narrow view of external factors that influence intention and behavior (Hasbullah et al., 2014). Considering additional variables could enhance TPB's accuracy. For example, incorporating moral norms (Ajzen & Driver, 1992), community support (Rhodes et al., 2002), moral responsibility (Beck & Ajzen, 1991), and individual characteristics (Terry et al., 1999) could provide a more comprehensive understanding of behavior. These elements are integral to culture. This study advocates for an expanded model of TPB by integrating cultural perceptions as an influencing factor in homeownership decisions in addressing these limitations.

Culture has been associated with homeownership in the literature and also in practices. It is shown to significantly influence homeownership in various societies with considerations of moral, social, and religious norms shaping behavior. The role of culture in Eastern society considers that having a home is a moral consequence of marriage (Zuhrah et al., 2021). Individuals in homeownership behavior also consider their social traditions, such as taking a debt to own a house (Rodríguez-Planas, 2018). For instance, Islamic culture believes engaging in banking practices involving usury within mortgages is strictly prohibited (Borchgrevink & Birkvad, 2022). According to Beck & Ajzen (1991), recognizing homeownership as a moral consequence supported incorporating cultural factors into TPB.

In summary, adding individual cultural perception as a determinant of behavioral decisions in the context of homeownership can significantly enhance TPB's explanatory power. Several studies have demonstrated the influence of culture on individual decisions regarding homeownership. However, existing research on TPB in the context of homeownership has yet to fully integrate cultural perception with attitude, perceived control, and subjective norms. In conjunction with attitude, subjective norms, and perceived behavior, cultural values influence homeownership behavior by influencing its intention. Moreover, measuring cultural perception is proposed through three components: awareness of social values, the influence of tradition, and customary practices. The proposed expanded TPB model is illustrated in Figure 1 below.

**Figure 1**  
*Proposed Framework of Modified TPB*



Social values refer to preferences and aspirations about ideal conditions that have become ingrained in a particular society, such as living in peace (Blamey & Braithwaite, 1997; Klein, 1990; Parashar et al., 2004). These values are accepted by society as behaviors deserving mutual respect (Abedini, 2011). Empirically, the urgency of social values awareness exists in the Indonesian culture. Indonesia has local wisdom regarding “auspicious days” for building houses (Rosyadi, 2015). This practice is still upheld to this day (Aryanto, 2023). They have specific traditional techniques passed down through generations to evaluate the quality of days (good or bad) for constructing houses (Permatasari & Sukarman, 2023). They still cherish this social value even as it begins to be overlooked in more modern households.

Tradition is something built by specific communities, with or without reference to what they consider sacred (Champagne, 2017). In this context, the tradition of house selection in China serves as strong evidence of the effect of this indicator on tenurial decisions. Homeownership in culturally ingrained China typically pays close attention to *Feng Shui* considerations, proximity to graves, land shape, and corridor layout (Sia et al., 2018). They consider all these factors to achieve harmony between the living space and its environment (W. L. Chang & Lii, 2010; Wu et al., 2012).

Customary practices are described as a cultural belief, a knowledge system, and specific characteristics shaping social interactions within a community (Hellemann,

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2021). Homeownership in African countries, such as Uganda and Nigeria, is also influenced by this indicator (Agheyisi, 2020; Asiimwe, 2009). Widows in Uganda face obstacles to homeownership due to these patriarchal customary practices (Asiimwe, 2009).

These indicators can be used separately or collectively to represent cultural values as actual control. The presence of actual control in the TPB framework can be considered as PBC, but in other cases, it is highly likely to be a separate factor (Ajzen & Klobas, 2013). This study considers cultural values as a control that arises externally and is separate from PBC because it is not within the individual's control, similar to health or disaster issues. Therefore, conceptually, its measurement differs from PBC.

## Conclusion

This study highlights the importance of cultural factors and beliefs in understanding homeownership behavior. Previous research that utilized TPB and TRA in analyzing homeownership have not fully integrated the cultural and belief aspects into their models. Culture greatly influences homeownership decisions, including moral, social, and religious aspects. Unmet cultural perception constraints can often influence homeownership decisions, potentially resulting in deferred choices. Despite the globalization impact on some cultures, cultural factors remain crucial in homeownership.

The study suggests expanding the TPB model to include individual cultural perceptions in determining homeownership behavior. Several studies and daily practices have shown how culture significantly affects individual homeownership decisions. However, existing research on TPB in the context of homeownership has yet to fully integrate cultural perception with attitude, perceived control, and subjective norms. This expansion is anticipated to enhance the precision and comprehensiveness of research on global homeownership behavior. In other words, the proposed framework is not confined to a specific social community, but can be applied across cultures.

This study suggests three components to measure cultural perception: awareness of social values, the influence of tradition, and customary practices. By integrating cultural elements into the TPB framework, research on homeownership can become more comprehensive and accurate in explaining the factors influencing individual behavior in choosing to own or rent a home.

This proposed model is poised to contribute substantially to homeownership research, providing a more nuanced and comprehensive understanding of the intricate factors that influence housing decisions. Furthermore, this study offers significant contributions to homeownership practices, and enriches behavioral literature by integrating concepts from diverse disciplines. Further empirical studies utilizing this expanded TPB framework with cultural perception as a key component are warranted to validate its applicability and effectiveness in diverse cultural contexts.

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