

STUDY ON THE ACCEPTANCE OF MALAYSIA  
CITIZEN ON PRIMA 1 MALAYSIA HOUSING  
SCHEME

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I/We\* hereby declare that I/We\* have checked this thesis/project\* and in my/our\* opinion, this thesis/project\* is adequate in terms of scope and quality for the award of the Bachelor Degree of Civil Engineering

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I hereby declare that the work in this thesis is based on my original work except for quotations and citations which have been duly acknowledged. I also declare that it has not been previously or concurrently submitted for any other degree at Universiti Malaysia Pahang or any other institutions.

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STUDY ON THE ACCEPTANCE OF MALAYSIAN CITIZEN ON PRIMA 1  
MALAYSIA HOUSING SCHEME

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for the award of the  
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## **ABSTRACT**

Every family in Malaysia dream of owning a house as a shelter. Their dream depends on their household monthly income that qualify them to make a bank loan. Due to pricy house price now days, many still could not afford to purchase a house. A project called PRIMA 1 Malaysia housing scheme by Malaysian government has been introduce to plan, built, construct and offer high-quality housing conceptualizing a modern lifestyle for middle-income city residents. PRIMA has come with a list of house price including its facilities and a financing plan which is stepped up end financing scheme. Therefore this study is carried out to identify the buying behavior of PRIMA 1 Malaysia buyer and to propose suitable method to meet the needs of the potential buyers. A set of questionnaire was made by Google form which contain question about the major factor of acceptance of Malaysian citizen on PRIMA house 1 Malaysia. The total of 480 questionnaire was distributed and only 205 were returned answered which give a value of 43%. The data collected from the questionnaire distributed was analyzed by using “Average Index” (AI). The degree of importance in this study was determined by the rating scales. From the study, people acceptance on PRIMA house is high based on its price, facilities and services and their finances. It was found that the buyer’s finance is very important for their acceptance and perception on PRIMA 1 Malaysia Housing Scheme, government can come with a lower interest package for about first 5 years to reduce the tax price of PRIMA house. Other than that, it was also found that, PRIMA services to people are also crucial for people acceptance and perception on PRIMA 1 Malaysia Housing Scheme. To increase the efficiency of PRIMA, government can reduce the bureaucracy system to make PRIMA more efficient.

## **ABSTRAK**

Setiap keluarga di Malaysia bermimpi untuk memiliki sebuah rumah sebagai tempat perlindungan. Impian mereka bergantung pada pendapatan bulanan isi rumah mereka yang memenuhi syarat untuk membuat pinjaman bank. Oleh kerana harga rumah yang pricy sekarang banyak, ramai yang masih tidak mampu membeli rumah. Projek yang dipanggil skim perumahan PRIMA 1 Malaysia oleh kerajaan Malaysia telah diperkenalkan untuk merancang, membina, membina dan menawarkan perumahan berkualiti tinggi yang mengonsepan gaya hidup moden untuk penduduk bandar berpendapatan sederhana. PRIMA telah datang dengan senarai harga rumah termasuk kemudahan dan pelan pembiayaan yang dinaikkan skim pembiayaan akhir. Oleh itu kajian ini dijalankan untuk mengenal pasti tingkah laku belian pembeli PRIMA 1 Malaysia dan mencadangkan kaedah yang sesuai untuk memenuhi keperluan pembeli berpotensi. Satu set soal selidik dibuat oleh borang google yang mengandungi soalan mengenai faktor utama penerimaan warga Malaysia di rumah PRIMA 1 Malaysia. Jumlah 480 soal selidik telah diedarkan dan hanya 205 dikembalikan menjawab yang memberi nilai 43%. Data yang dikumpul dari soal selidik diedarkan dianalisis dengan menggunakan "Index Average" (AI). Tahap kepentingan dalam kajian ini ditentukan oleh skala penarafan. Dari kajian ini, penerimaan orang di rumah PRIMA adalah tinggi berdasarkan harga, kemudahan dan perkhidmatannya dan kewangan mereka. Telah didapati bahawa pembeli kewangan sangat penting untuk penerimaan dan persepsi mereka terhadap PRIMA 1 Malaysia Housing Scheme, kerajaan boleh datang dengan pakej bunga yang lebih rendah selama 5 tahun pertama untuk mengurangi harga pajak rumah PRIMA. Selain itu, juga didapati bahawa, perkhidmatan PRIMA kepada orang juga penting bagi penerimaan dan persepsi orang terhadap PRIMA 1 Malaysia Housing Scheme. Untuk meningkatkan kecekapan PRIMA, kerajaan dapat mengurangkan sistem birokrasi untuk menjadikan PRIMA lebih cekap.

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## **CHAPTER 1**

### **INTRODUCTION**

#### **1.1 Background of Research**

Home is the basic need of every individual. It is important for each family to own at least a house as a living place. Economy crisis now days has burden Malaysian citizen since they have to confront with many obstacles such as rejected bank loan when purchasing a house. In line with this, our Prime Minister has launched Prima Malaysia Housing Scheme with the aim to provide affordable home for Malaysian.

According to Hariz (2018), house price in Malaysia is seriously not affordable claim Bank Negara Malaysia (BNM). House price in Malaysia now is 5 times of household income and year median, which cause it as not affordable. BNM claim that the median house price in Malaysia is RM313,000 while the maximum affordable house price is RM282,000. Mismatch from supply-demand, the number of unsold house in Malaysia is at the highest state since a decade ago which is 146,497 unit house in second tribe of 2017, increase from 130,690 unit in first tribe of 2017. “In the second tribe of 2017, almost 82% house are left unsold which price more than RM250,000”, claimed BNM. BNM also claimed that there are three factors that contribute to this situation. First is, supply-demand mismatch. “Overall from 2014-2016, 114,000 unit house newly constructed, far less than constructed 154,000 new household”. Second, there are more housing constructed at unaffordable price. The third is the increase in Malaysian income is slower than the increase in house prices.

Prima 1 Malaysia Housing Scheme has been introduced since 2012 under the act Prima 2012 to planning, developing, build and to offer high quality housing scheme come with modern lifestyle concept to serve urban population in Malaysia. PRIMA house which located in the community area have various types and size with the price range RM100,000 until RM400,000. Malaysian citizen with income range RM2,500 until RM15,000 are feasible to apply PRIMA 1 Malaysia housing scheme to own one of the house.

In total there are 77 Prima 1 Malaysia housing scheme all over Malaysia. There are divided into 6 area which are middle region consist of 15 housing scheme, south region consist of 20, north region consist of 26, east region consist of 6, Sabah consist of 6, and last but not least Sarawak have 4 housing scheme.

The first Prima housing scheme project is an apartment at Alam Damai, Kuala Lumpur. The total units is 2074 and the proposed project site area is 14.95 acres. The land status is leasehold 99 years. The location and accessibility are via Cheras-Kajang Highway and Link Highway & Middle Ring Road 2. The price is from RM234,000.

There are 4 proposed unit size:

- 1) Type A1 : 935 sq ft (3 bedrooms, 2 bathrooms)
- 2) Type A2 : 1,048 sq ft (3 bedrooms, 2 bathrooms)
- 3) Type A3 : 995 sq ft (3 bedrooms, 2 bathrooms)
- 4) Type A4 : 662 sq ft ( 1 bedroom, 1 utility room, 1 bathrooms)

Prima 1 Malaysia have a lot of benefits to the Malaysian citizen. One of the advantage of Prima 1 Malaysia Housing Scheme in term of financial is Prima package provide cheap, comfortable, quality and affordable house whereby the land and infrastructure cost will be finance by the government while buyers only have to pay for the price of the house. A unit price is set between RM150,000 until RM300,000 based on the location. For the first phase project at Presint 11 Putrajaya, a unit price starting from RM120,000 with the area 800 to 1400 sq ft come with 3 bedrooms and 2 bathrooms. Other

than that Prima 1 Malaysia house is 20% cheaper than house produced by other private developer.

Although Prima 1 Malaysia come with a lot of benefits, some of the Malaysian citizen rejected the offer because of some reason. Malaysian always want a house that meet their needs and convenience. Their needs can be anything and it can be various. Somehow some of them accept the offer because they see benefits more than the disadvantages of the project.

There are other factors that lead to the acceptance of Malaysian citizen on Prima 1 Malaysia housing scheme. Government can come with a better idea to attract Malaysian citizen to accept Prima 1 Malaysia without doubt. People behavior and mindset can be change through time. Many people in Malaysia do not have many choice than just to accept the offer. Many also does not know in details of the disadvantage of Prima 1 Malaysia housing scheme in future. It is true that the Prima 1 Malaysia project has been completely booked by Malaysian citizen. But do they accept it because they do not have much choice or they accepted it because they really feels that Prima 1 Malaysia Housing Scheme can fully meet the citizen needs and demands. Thus, it is crucial for the government to have something which is strong enough to secure the citizen to choose and accept Prima 1 Malaysia Housing Scheme.

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