



A CRITICAL EXAMINATION OF PERSON PERCEPTION AND INTERPERSONAL FACTORS OF CULTURE IN CONSUMER RESIDENTIAL HOUSE PURCHASING BEHAVIOUR

Ronald C. N. OGINYI, Ph.D.¹ and Chinyere Mary ATTAH²

^{1,2}Department of Psychology,

Faculty of Social Sciences, Ebonyi State University, Abakaliki, Ebonyi State, Nigeria.

¹ronald.oginyi@gmail.com , oginyi@ebsu.edu.ng

²chinyereattah40@gmail.com

Abstract

The research aims at pinpointing the core determinant of consumer residential house purchasing behaviour. The study presented a critical and detailed review of literature on consumer purchasing behaviour. The author reviewed the rapidly growing body of research in this area with particular attention to the period 2001 to 2023. The study was anchored on individualism – collectivism theoretical perspective as the framework upon which the work is built. The study revealed three basic domains of consideration in determining consumer residential purchasing behaviour which include personal (perceptual) consideration, economic consideration and socio-cultural consideration. The study asserted that the factors of socio-cultural consideration domain propel property value which exerts the greatest influence on both individual and group decisions on purchasing behaviour. Therefore, the paper concludes that consumer residential house purchasing behaviour is a function of consumer perception and interpersonal factors of culture as well as economic factors with interpersonal factors of culture taking the lead. Interpersonal factors of culture have been identified as all socio-cultural elements such as emotions, attitudes, values, preferences, belief, artifacts, behaviours shared as well as meaningful symbols represented in the pattern of life of a people that help them interpret, evaluate and communicate as members of a given society which both affect and describe their behaviour. The research also offered some recommendations with the view of improving investment decisions in real estate business.

Keywords: Consumer perception, residential house purchasing behaviour, interpersonal factors of culture and real estate investment.

Introduction

Background to the Study

Consumption is inherently a social activity. Interpersonal influences in consumption process derives from exposure to other people's consumption and actions and can affect the motivation, thought, emotions or behaviours of a given focal consumer (Farraro & McFerran, 2023; Misra, et al, 2013). Such influences could arise from direct interactions between two or more individuals or from indirect contacts with other individuals or from indirect contacts with other individuals that could be through social media, social norms or mere speculations about others. Consumer expectations and preferences are typically inferred from outcome observation and consumers' actions, which no doubt have great impact on the sustainability of every investment (Oloke, et al, 2013) including real estate business. This borders on property value which is measured by the consumer's willingness to pay - a major aspect of consumer purchasing behaviour. Consumer purchasing behaviour simply refers to the selection, buying as well as use of goods and services by consumer for the satisfaction of their wants. It describes how a customer acts or reacts in relation to the products and services they use and the companies that provide them (Chandra, et al., 2022; Lim, et al., 2022). This is a suggestion that perception is implicated in consumer behaviour since mental processes is involved.

Perception simply means how individuals interpret the world around them and make sense of it in their brains. This involves the process of sensing, selecting and interpreting stimuli in the external world. It is concerned with the translation from the external/physical world to the internal, i.e. "mental" world that every individual actually experiences. People differ in their perception of reality depending on their own experiences, life histories and social situations. This explains why a particular product could mean different things to different people. Two major factors often affect perception and thereby affect people's behaviour towards a particular object of perception. These are stimulus characteristics and consumer characteristics. These two factors determine what will be perceived and how it will be perceived (Ugwu and Onyeneje, 2002).

Real estate business, specifically, comprises both the construction and building sectors of a nation's economy (Kumar & Priya, 2019). Prior researches on this field emphasized dynamic changes of property prices as a major factor in real estate business. Nevertheless, the insights of the influences of decision to purchase of a property include person factors as well as values and norms of the locality of the property (Hanaysha, 2018; Qazzafi, 2020). Purchasing a house is probably one of the most important and difficult decisions that real estate consumers make. Researches show that buyers undergo a complex decision-making process before purchasing a house of their preferred choice (Levy, et al., 2008; Oloke, et al., 2013).

With particular reference to residential houses, this paper focuses on a debate "between person perception and interpersonal factors of culture, which is stronger in determining consumer purchasing behaviour?" It is necessary to understand the perception and the purchasing behaviour of house buyers with respect to the locality of the house alongside the economic considerations. Oloke, et al. (2013) opined that investment in any aspect of real estate industry requires an explicit understanding of the consumption pattern of the particular focal consumer group in the market.

There have been limited researches exploring consumer residential house purchasing behaviour (Levy, et al, 2008; Oloko, et al, 2013). Considering person perception and interpersonal factors of culture, there is a gap in the knowledge of which one exerts greater influence on consumer residential house purchasing behaviour. There is need for clarity in the observed niche and for an integral knowledge of consumer residential house purchasing behaviour as a result of person perception and interpersonal factors of culture. This knowledge would be a reflection of the aggregate human influences that real estate consumers have on real estate investment with respect to buying residential houses.

Therefore, as an extension of the existing literature on consumer residential house purchasing behaviour and to fill this gap in knowledge, this study seeks to critically examine the debate “between person perception and interpersonal factor of culture, which one is stronger in determining consumer residential house purchasing behaviour?”

Statement of the Problem

The growth of real estate industry provides many opportunities for various individual investors to invest their capitals in buildings, land and construction business. There are many individual perceptions about the investment. Invariably, conditions are critical and avenues are unclear basically for intending investors. This calls for measurements and clarity in predicting investment in the business (Joslin, 2005; Oloke, et al, 2013). Consumption is a fundamental factor in the survival of any enterprise, real estate business inclusive. Researchers have demonstrated that person perception and interpersonal factor of culture play great role in consumption process (Levy, et al, 2008, Misra, et al, 2013; Kumar & Priya, 2019). No doubt, they are key determinants of consumer purchasing behaviour in general. Buying a residential house is a major decision in an individual life, hence, demands caution on the part of investors and ordinary consumers.

Objectives of the Study

The study seeks to point out clearly “between person perception and interpersonal factor of culture, which one is stronger in determining consumer purchasing behaviour?” with particular reference to residential houses. Specifically, it seeks:

1. to ascertain ‘between consumer perception and interpersonal factor of culture’ which one is stronger in determining consumer residential house purchasing behaviour.
2. to provide an aggregate constructive knowledge of consumer purchasing behaviour due to consumer perception and interpersonal factor of culture that could serve as a guiding principle for investment in real estate business.

Review of Related Literature

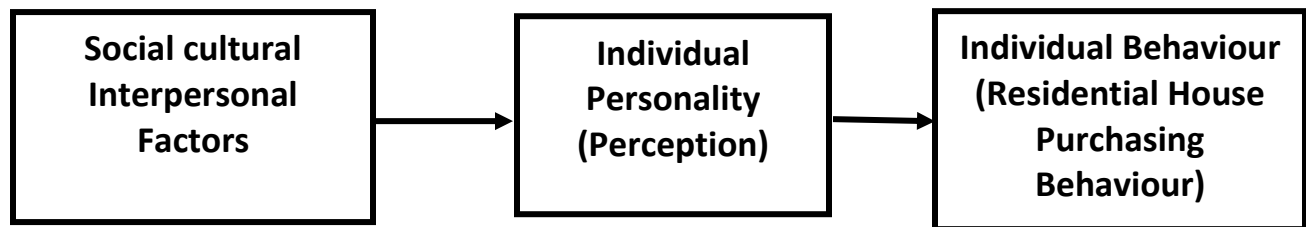
Theoretical review

From Individualism-Collectivism theoretical perspective (Schwarz, 1990 & Triandis, 1995) researchers have noted the important of socio-cultural influences in purchasing a residential house. This theoretical proposition is on the premises that culture affects consumer purchasing behaviour. The view stems from individual-level orientation which is based on the influence of culture on individual behaviour. The theoretical perspective assumes that, at least, part of what culture is can be found at each individual as articulated mental representations (perception). As a matter of fact, in this view, all personal characteristics and behaviour cannot be traced to culture, but still it could be considered among influential factors for several attitudinal and behavioural elements. Following the individual – level orientation (Micro-level) culture is defined as a background factor

that is unconsciously adopted or internalized and involves conforming patterns of thinking, feeling and behaving. Therefore, there are theoretical reasons to expect social (macro) and individual (micro) level of culture to be related conceptually (Schwartz, 1990).

Some scholars also have based their works on the fact that culture does shape attitudes, values and concepts of individuals which in turns undoubtedly affect behaviour (Marsella, et al, 1985; Schwartz, 1990; Markus & Kitayama, 1991). Furthermore, Trandis (1995) introducing subjective culture as a synonym for individual-level culture in psychology argues that many of the more basic cultural syndromes such as beliefs, norms, and values which manifest themselves as (Macro) culture dimensions have individual analogue. Trandis argues that people can link cultural (macro) and individual (micro) levels of analysis by noting that customs are aspects of culture and habits are aspects of personality. In this case, personality is defined as a configuration of cognition, emotion, and habits which are activated when situations stimulate their expression and gradually determine individual unique adjustment to the world. Therefore, individual personality (perception) acts as the moderating factor between social culture (interpersonal factors) and individual behaviour (purchasing behaviour).

Theoretical Framework



Culture, personality (perception) and purchasing behaviour

Empirical review

Many researchers have extensively investigated consumer purchasing behaviour Chandra, et al., 2022; Kumar & Priya, 2019). In purchasing a residential house, a consumer considers some perceptual constructs such as house features, living space, financial status, distance and environment (Lim, et al., 2022). This is with respect to the product attributes or stimulus characteristics which draw the consumers' attention to the product and which positively or negatively influence the purchasing decision. House features includes house design, building quality, interior and exterior designs or furnishing and have been found to influence individual's purchasing decision (El-Nacha, 2011; Haddad, et al, 2011).

Connie & Ferando (2001) investigated motivation and perception factors that are influencing buying behaviour in Dilly. The results revealed 20 factors that might influence buying behaviour of a residential dwelling unit which includes: building quality, design, price building area, land area, affordable down payment, interest rate, payment period, clean, safe, aesthetic, electricity, water, telephone, linkage to the working place, accessibility to the market, short distance to the school, place of worship, sport facilities, investment and public transport.

In the same vein, Eze & Lim (2013) investigated indicators in the purchase of housing properties in Malaysia. The purpose of the study was to examine the effects of key indicators on investors' decision to purchase a real estate property. The data collection was through questionnaire survey. The result showed risk of inflation, inflation hedge, property prices, real income of investors, access to financing and interest rates as key indicators in the purchase of housing properties.

Similarly, Oloke, et al (2013) examined the factors affecting residential property values in Magodo neighbourhood, Lagos State. The aim of the study was to access the veracity of the proposition in Magodo neighbourhood property market and the impact of other factors such as location, structural and neighbourhood characteristics. The research sample was 232 respondents. Questionnaire was used for data collection. The result showed that a majority of the residents are of the opinion that location, structure and neighbourhood factors actually affected property value and as against travel distance and cost which has 81.94% disapproval. The research further explained that proximity to the highway that connect Lagos state to other parts of Nigeria, number and size of bedrooms, conveniences, good road and drainages as well as security are leading factors affecting property values in the study area.

Following the same trend, Sridevi (2021) investigated factors influencing consumers' house purchasing behaviour in Chennai. The aim of the study is to investigate the factors influencing the consumer house purchasing behavior in Chennai and to examine the relationships among the significant factors influencing consumers purchasing behavior. This research was a cross-survey. 112 respondents were employed in the study using convenient sampling. The data collection was through survey using questionnaire. Factor analysis was the statistical tool for data analysis. The finding revealed that income level, social communal and personal communal influences consumer house purchasing behavior.

Likewise, Hanaysha (2018) examined the factors affecting consumer's purchasing decision in the Malaysian retail market. The objective of the study is to examine the effect of corporate social responsibility, social media marketing sales promotion, store environment and perceived value on a purchase decision in the retail sector. The researcher is a cross-sectional design. 228 respondents were employed in the study. Questionnaire was used as instrument for data collection. Structural equation modeling was used for data analysis. The result showed that corporate social responsibility has significant positive effects on a purchasing decision whereas sales promotion has a negative effect on consumer's purchasing decision. The result also revealed that the effect of social media marketing on purchase decision is significant and lastly that perceived value has a significant positive effect on a purchasing decision.

Extending the scope of the research, Qazzafi (2020) investigated factors affecting consumer buying behaviour. The objective of the study is to know the factors which affect the consumer buying behaviour towards the goods or services and to gain the knowledge on how the factors affect the purchasing behavior of an individual consumer. The approach used in the study is quantitative research design. The data collection for this study is secondary data. The limitation of the study is only one theory considered in the study and no empirical data included. The study concludes that four main factors affect the consumer buying behavior which includes personal factor, psychological factors, social factor and economic factor. The study also concludes that other factors identified include consumer age, life cycle stage, perceptions and social environment.

Taking a different stance, Kumar & Priya (2019) investigated the role and perception of customer on buying behaviour towards real estate industry in Chennai city of Tamil Nadu. The study was a survey method with 148 respondents as the study sample. The data collection was through questionnaire. The result showed that three dominant dimensions significantly determine the purchase of real estate which includes economic consideration factor, livelihood consideration factor and growth factor. The result further revealed that two types of purchase are in the realm of real estate industry namely: individual investors and return seekers which are significantly differentiated by three purchase consideration factors.

Focusing only on interpersonal factors, Levy, et al (2008) investigated the influences of emotions in family decision-making process when buying a house. The purpose of the study was to explore the customers purchase considerations in buying a housing property. The researcher focused on three parameters namely: house prices life – course and demographic influences on the decision to buy. The research involved both qualitative and quantitative approaches and used interview, and questionnaire for data collection. The researcher explained that the process of purchasing a residential property is an inherently social activity which involves negotiating various family needs. The result showed that purchasing a residential property occurs within a specific market condition through an estate agent. The findings also revealed that the respondents purchase behaviour in family decision-making when buying a house is significantly influenced by estate agents/brokers, different members of the family and the significant others of the family. The study concludes that the customers purchasing decision-making in buying a house is embedded within a set of economic and social cultural processes which takes place with a specific local property market.

In another study, Martin (2006) explored a marketing perspective of private sector retirement housing and the effectiveness of the buyer behaviour of its purchasers. The result showed that the majority of retirement housing purchases undertake limited decision-making. The researcher explained that they consider only the schema in which a property is eventually bought and are very satisfied with their purchase. The result also identified reasons given by elderly people for choosing to move from the former home to be: garden difficult to manage, too big, to be close to family and friends, difficult to maintain, bereavement, stairs, difficult to climb, expensive to run, shops too far away, loneliness, to make new friends, to release equity, something new or different, crime/vandalism in area, lack of public transport, to live in a better area, health, security, spouses illness, retirement and distance from doctor. Some of the subjects believe that the consumers' decision and choice should be about housing and care rather than for housing alone when it is used in the delivery of care services.

Similarly, Yak up & Sevil (2011) investigated the effect of family factor on consumer buying behaviour. The findings revealed that consumer behaviour is influenced not only by consumer personalities and motivations, but also by the relationships within families. This result is in line with the findings of Chaudhary & Gypta (2012) which found that children play different roles of initiator, influencer, information gatherer, decision maker, etc. in family purchase decision-making.

Research Method

The research is a thematic approach. It presents a critical and detailed review of literature and a relevant theory on consumer purchasing behaviour. The study is a focus on consumer perception and interpersonal factor of culture as they affect consumer residential purchasing behaviour. It highlights and integrates large body of consumer perception and interpersonal influences researches from approximately the last 22 years published between 2001 and 2023, using Google scholar search and following an organized framework built around the consumer study.

Therefore, the study provides an aggregate secondary data from empirical findings of other scholars as well as the researcher's own observations and views on the variables under study for the specific purpose of the study.

The major findings

From the reviewed literature, the major findings of the study can be summarized as follows:

1. Three basic domains of consideration namely perceptual, economic and social culture influence consumer residential house purchasing behaviour.
2. Factors of socio-culture consideration domain propel property value which exerts the greatest influence on both individual and group purchasing behaviour.
3. There were joint influences of the three domains of consideration in determining specific consumer decision in majority of the studies reviewed.
4. All the factors of perceptual consideration domain usually take their bases in the prevailing cultural values of a particular setting at a given time period alongside with the economic considerations.

Discussion

Taking the individualism-collectivism perspective as our framework of reference, the specific objectives of the study were: First, to draw a baseline of the argument "between person perception and interpersonal factor of culture which is stronger in determining consumer residential house purchasing behaviour? Second, to provide an aggregate constructive knowledge on consumer residential house purchasing behaviour that could serve as a guiding principle for investment decisions in real estate business.

The critical review provides relevant literature on consumer purchasing behaviour especially with particular reference to residential houses. The literature unravels the intricacy of a cause in the controversy among the major factors influencing consumer residential house purchasing behaviour. The reviewed studies uncovered three basic domains of consideration in determining consumer residential purchasing behaviour. These include: Personal (perceptual) consideration, economic consideration and social (interpersonal) cultural consideration. Personal consideration refers to all perceptual issues associated with the product characteristic that significantly affect consumer buying decision-making. Researchers have found these factors to include all factors that concern both interior and exterior design of a house, such as building quality, building area, design, living space, number of bedrooms, kitchen size, etc (Misra, et al, 2013; Opoku & Abdulmuhmin, 2010; Chan, et al, 2008). The situation in this case refers to both positive and negative influences that result from variations in the psychophysics of perception and the cognitive bias that occurs when people perceive their own houses of preference.

The second domain is the economic consideration which refers to all factors of inflation, real income of the investor, access to financial, payment period, etc. (Eze & Lim, 2013). Lastly, socio-cultural consideration: This domain describes all interpersonal and cultural factors that affect consumer choice and actions such as electricity, related investment, source of water, accessibility to market, school, place of worship as well as family influences and environmental norms. These factors are embedded in location, neighbourhood, family relationship Oloke, et al (2013) as well as in all socio-cultural element among the people as socio-communal influences. Socio-communal influence describes a condition of common living embedded in a people's culture. Researchers have demonstrated that Culture often exerts influence on consumer behaviour. Culture prescribes the way in which a member of a group or society should live within the society and this has effect on the things they purchase. For instance, the dressing mode in a particular society, e.g. in Beirut Lebanon city, women often is seen wearing miniskirts but in Afghanistan, a woman wearing miniskirt could face bodily harm or death. In Afghanistan, women generally wear "burgas", which cover them completely from head to toe. Similarly, in Saudi Arabia, women must wear what is called an "abaya" a long black garment. These situations or rather conditions of living determine the market demand of these materials in these various localities and thereby influence patterns of investment or market situation.

In Nigeria contemporary society, housing estate in particular areas are built and owned by individuals following particular certain environmental norms such as design, colour and even size. A consumer who desires to own a house within these designated areas, must match their taste (values) to what is available, hence, conforming to the norms (culture) in these areas. Such areas can be seen in Enugu, Awka, etc. The literature revealed also that social consideration factors propel property value which exerts greater influence on both individual and group purchasing behaviour (Sridevi, 2021, Martin, 2006). This is also evident in the study of Okoke, et al (2013) who found that location, structure and neighbourhood factors actually affected property value as against travel distance and cost which has 81.94% disapproval in their study.

Critical analysis of the review showed that majority of the studies reviewed demonstrated joint influence of the three domains of consideration in determining the specific consumer decision in buying. Nevertheless, the review also showed that the perceptual factors take their bases in the prevailing socio-cultural value in a particular place at a given time period alongside the economic consideration. This is in consonance with the study of Levy, et al (2008) who concluded in their study that the customers purchasing decision making in buying of a house is embedded within a set of economic and socio- cultural processes that usually occurs within a specific local property market. This implies that invariably consumers whether group or individuals make their buying decisions within specified cultural conditions to which they make their unique adjustments when purchasing residential houses.

Implications of the Study

This research is important from both theoretical and marketing perspectives. It is relevant to fields such as consumer psychology, marketing and real estate. The study contributes to real estate research by redirecting focus to a consumer-marketing orientation where the consumer preference and expectations is the center of business consideration. Most real estate studies have approached the field from a production orientation which was based on sellers' expectations and optimal

selling prices (Pure neoclassical economics). The study provides an x-ray of human influence that real estate consumers have on real estate market with emphasis on consumer perception and interpersonal factor of culture as they affect consumer residential house purchasing behaviour with respect to economic and growth considerations in investment decision.

With the individualism-collectivism perspective (Shwartz, 1990 & Triandis, 1995) as its anchor, it reveals that the force driving the residential house purchasing behaviour lies with the interpersonal factor of culture of the environment in which the house is situated. This is in line with the assertion of the Appraisal institute (2008) which affirmed that factors affecting residential property values are created in the minds of the individuals who make up the market. This describes the influence of consumer characteristics in perceiving a product in this case “a residential house”. Consumer’s characteristics such as beliefs, assumptions, attitudes and behaviour are born out of values and cultural background of the individuals involve.

The research would be quite useful for real estate professionals as well as new investors in the market seeking to operate successfully in this highly competitive sector. It provides an aggregate constructive knowledge that could enable investors in the industry, government agencies, brokers and banks to determine specific guidelines and approaches that would enhance business decisions for investors as well as those in related industries. More explicitly, in practice, the market demand for residential houses varies from place to place and is highly dependent on what the culture of the people permits i.e. the socio-cultural conditions of the particular place it is situated.

Individual when making choice of their residential houses, more importantly, consider both social and environmental conditions guiding the place in which they seek to live. This has implication for real estate marketing and investment strategies in terms of profit making and the viability of the business in general. Government agencies could also rely on the knowledge/findings of the study for urban/regional planning. Lastly, brokers and bank agents could also use the knowledge to determine specific guidelines and approaches when dealing with prospective investors in terms of loan requirements.

The review also provides relevant materials for researchers to build capacity and knowledge in developing relevant scales and measure for future assessment of consumer purchasing behaviour for professionals in real estate industry and related fields.

Conclusion

The paper concludes that consumer residential house purchasing behaviour is a function of consumer perception and interpersonal factors of culture as well as economic factors, with the interpersonal factors of culture taking the lead. The interpersonal factors of culture has been identified as all socio-cultural elements such as emotions attitudes, values, preferences, belief, artifacts, behaviours shared as well as meaningful symbols represented in the pattern of life of a people that help them interpret, evaluate and communicate as members of a given society which both affect and describe their behaviour. Perception of living houses most often are based on the prevailing societal values in a particular place at a given period of time which interact with personality disposition when consumers make their purchasing decisions. Personal values stem from values, attitudes and behaviours (trends) of a given people which reflects the culture of the people. A consumer perceives the characteristics of the object/stimulus that will help fulfill his/her needs/goals which is in accordance with the values or trends in the particular society in which

he/she desires to live before making a purchase. That implies that interpersonal factors of culture are stronger in determining residential house purchasing behaviour of consumers.

Recommendations

Following the above viewpoints:

- Housing estate developers should consider as a priority the interpersonal factors culture of the environment in which they want to build before situating their residential houses.
- Investors should also take into consideration consumer expectations and preferences when constructing houses to maximize consumer satisfaction in the market.

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