HOUSE OWNERS SATISFACTION TOWARDS REALITY OF OWNED HOUSE IN ERODE DISTRICT

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ABSTRACT

People's lifestyles have undergone a significant shift in the modern, rapidly changing world. People these days want to live comfortably, which includes having luxurious cars, air-conditioned rooms, luxurious clothing, and homes with all the comforts of home. The beautiful located House is dream of every individual and everyone wants to complete that dream in existing life. But most of occasions house owners could not get satisfaction towards reality of their houses due to some factors. For the purpose, this study has selected 135 house owners by approaching random sampling method. The opinion of the house owners on their satisfaction towards reality of owned house are collected with the help of structured questionnaire which distributed among the population. The questionnaire has consisted of house owners' demographic profile and statement related satisfaction towards reality of owned house with the help of 5 points Likert scale method. The collected primary data are tabulated with the help of MS-Excel and analyzed by using the statistical techniques like percentage analysis, mean score analysis, standard deviation, ANOVA, Correlation analysis and Multiple regression analysis. In addition, the null hypothesis is framed and tested for analysing the relationship between selected variables and satisfaction towards reality of owned house. This study indicated that high level satisfaction towards reality of owned house is perceived by house owners belong to above Rs.1,00,000 of family monthly income, built houses for above 1500 Sq.ft., have constructed houses and above 3 BHK in their houses.

Keywords : Owned House, House Owner, Perception, Satisfaction, Reality, Real Estate and Building Elevation Design and House Layout.

1.   INTRODUCTION

One significant area of the Indian economy is real estate. By 2025, the current seven percent GDP contribution is expected to increase to thirteen percent of India's GDP. Individuals have to choose where they want to live. One of a person's top necessities is a house. While most people eagerly await the day when they may own a home of their own, the lengthy home-buying process sometimes overwhelms them. There are many different reasons why individuals purchase a home. Some do so to give their family a place to live, while others do so as an investment that they plan to sell at a profit later on. These days, the price, value, and sales of residential property increase due to the rising costs of gasoline and building materials. People are busier running their own businesses in the age of globalization, and sometimes that leaves little time for solo property purchases or sales. The real estate agent is the answer to that issue. Buying a new home is a highly involved transaction in which the buyer must navigate a challenging decision-making process. In order to enhance the status quo, residential satisfaction is used as an ad hoc evaluative measure to examine people' views of deficiencies in their current home environment and to assess the performance of developments built by the public and private sectors. Residential pleasure is the sense of fulfillment or contentment a customer has after getting what they had hoped for in a home. A person's sense of overall "quality of life" has been found to be significantly correlated with their level of residential satisfaction. Customers are more inclined to voice their complaints about service malfunctions when they feel at ease interacting with service providers. The degree to which the residents are satisfied with the design and materials used, the standard of repairs and upkeep carried out, the neighborhood surrounding the residential estate, the efficiency of the organizations in charge of estate management, and the general level of satisfaction with living in that particular residential estate are some of the elements that are deemed significant.

2.   REVIEW OF LITERATURE

In view of Hidayat Kaiman and Andri Yan Prima Zani (2013) researched that the influence of service quality and pricing of home flat on customer satisfaction. According to this survey, service quality has the largest impact on customer happiness. Additionally, prices that were in line with expectations and benefits that managers might use to increase customer contentment also had an impact on consumer satisfaction. According to Muhammad Sabbir Rahman et al. (2015), when sanitary conditions (HC) acted as a mediating factor, there was a significant correlation between residents' satisfaction (RS) and service quality (SQ). Furthermore, when affordability (AF) acted as a mediating factor, there was a strong association between housing expenses (HE) and residents' satisfaction (RS). Additionally, there was little correlation between the residents' satisfaction (RS) level and community attachment (CA). The research conducted by AL-Haddad et al. (2020) demonstrated a positive correlation between the demand for residential apartment purchases and improvements in both indoor and outdoor factors. Specifically, the study found that an increase in outdoor factor upgrading was associated with a positive impact on the demand for residential apartment purchases.

Lavanya and Vani (2020) found that the majority of respondents believed that because building costs were high, they couldn't afford the apartments they wanted. Furthermore, there was

no standard pricing structure or even a price range shared by all construction enterprises in the marketplaces. Additionally, the outcome showed that a corporation's success was greatly influenced by customer happiness. According to Tan and Khong (2012), homeownership stability and social capital investment seem to be significant factors that influence how happy people are in their homes. Furthermore, because they enhanced the model's capacity to forecast housing satisfaction, interdependencies among the homeownership incentive factors were significant additions to the housing satisfaction model. According to Honey Anant and Imran Nadeem Siddiqui's (2023) findings, although the consumers were unaware of this, their perception was favorable and they were satisfied with the service. Additionally, a number of demographic variables, including age, gender, yearly income, and the number of dependents, significantly influenced how consumers felt about house loans.

3. STATEMENT OF THE PROBLEM

Having a home is an essential requirement for people. It is an essential requirement and seen as a component of the quality of life. The residence provides security, seclusion, and autonomy. Housing is a crucial component of the economy's infrastructure and serves as a significant measure of human development. Moreover, it serves as a crucial element in the process of human growth and serves as an indicator of one's overall quality of life. Housing is an essential requirement that, when met, fosters the growth of both physical and mental capabilities, enabling individuals to become resourceful and make substantial contributions to the economic progress of their families, communities, and nations. It is one of the fundamental necessities for human survival, following food and clothing. In modern times, individuals are increasingly interested in acquiring knowledge about the location of houses and other variables that impact their lives. Consequently, the assessment of housing quality has emerged as a crucial instrument. Due to the absence of universally recognized techniques for assessing client satisfaction during the purchase of a new house. Therefore, this study sought to examine the level of satisfaction among homeowners regarding the actual condition of their owned houses in Erode district.

4. AIM OF THE STUDY

- To explore the selected house owners' profile in Erode District.
- To analyze the house owners' satisfaction towards reality of owned house in the study area.

5. HYPOTHESIS OF THE STUDY

- Family monthly income of the respondents is not associated with their satisfaction on reality of owned house.
- House built up area of the house owners is not associated with their satisfaction on reality of owned house.
- Nature of house of the respondents is not associated with their satisfaction towards reality of owned house.
- Type of house owned by the respondents is not associated with their satisfaction towards reality of owned house.
- Selected variables have positively associated with satisfaction towards reality of owned house.
- There is significant relationship with satisfaction towards reality of owned house among selected variables.

6. RESEARCH METHODS

The objective of this study is to examine the level of satisfaction among homeowners in Erode on the actual conditions of their owned houses. The study employed a descriptive research methodology. This study used a combination of primary and secondary data sources in its empirical research design. The survey approach was employed to obtain the primary data, utilizing a structured questionnaire. The data pertaining to the demographic characteristics of homeowners and their level of satisfaction with their owned homes were gathered through the utilization of a 5-point Likert scale methodology. The convenience sampling approach was employed to select a sample size of 135 dwelling owners. The data gathered from the sample was organized into a tabulation format using MS-Excel software. Subsequently, statistical procedures such as percentage analysis, mean score analysis, standard deviation, correlation analysis, and multiple regression analysis were employed using SPSS 22.0 software for analysis.

7. RESULT AND DISCUSSION

7.1 Demographic Profile of the borrowers

The following table displays the demographic profile of the selected house owners and their satisfaction towards reality of owned house.

Table 1: Demographic Profile and Satisfaction towards Reality of Owned House

No.	Variables Name	Number of Respondents	%
1	**Occupation**		
	• Government employee	34	25.2
	• Private employee	27	20.0
	• Business	42	31.1
	• Professional	19	14.1
	• Agriculturist	13	9.6
	Total	**135**	**100.0**
2	**Family Monthly Income**		
	• Upto Rs.50,000	39	28.9
	• Rs.50,001 – 75,000	48	35.6
	• Rs.75,001 – 1,00,000	32	23.7
	• Above Rs.1,00,000	16	11.8
	Total	**135**	**100.0**
3	**Marital Status**		
	• Married	101	74.8
	• Unmarried	34	25.2
	Total	**135**	**100.0**
4	**House Built Up Area**		
	• Upto 1000 Sq.ft	35	25.9
	• 1001-1250 Sq.ft	50	37.0
	• 1250-1500 Sq.ft	29	21.5

No.	Variables Name	Number of Respondents	%
	• Above 1500 Sq.ft	21	15.6
	Total	**135**	**100.0**
5	**Nature of House**		
	• Constructed	61	45.2
	• Purchased	53	39.3
	• Leased	21	15.5
	Total	**135**	**100.0**
6	**House Location**		
	• Individual site area	91	67.4
	• Apartment area	44	32.6
	Total	**135**	**100.0**
7	**Type of House**		
	• 1 BHK	34	25.2
	• 2 BHK	60	44.5
	• 3 BHK	23	17.0
	• Above 3 BHK	18	13.3
	Total	**135**	**100.0**

- The table reveals that 25.2% of the house owners are employed by the government, 20.0% are employed by private companies, 31.1% are businessmen, 14.1% are professionals, and 9.6% are agriculturists.
- The data reveals that 28.9% of house owners have a family monthly income of up to Rs.50,000, 35.6% have a monthly income of Rs.50,001-75,000, 23.7% have a monthly income of Rs.75,001-100,000, and 11.8% have a monthly income exceeding Rs.1,00,000.
- From the analysis, it is assumed that 74.8% of the house owners are married and 25.2% of the house owners are unmarried.

- It is noticed from the analysis that 25.9% of the respondents' house built up area as upto 1000 sq.ft., 37.0% of the respondents' house built up area as 1001-1250 Sq.ft., 21.5% house owners as 1250-1500 Sq.ft. and 15.6% of the respondents' house built up area as above 1500 Sq.ft.
- It is evaluated from the analysis that 45.2% of the respondents own constructed house, 39.3% of the respondents own purchased house and 15.5% of the respondents have leased house.
- Based on the analysis conducted, it is posited that 67.4% of the houses owned by the respondents are situated in individual sites, whereas 32.6% of the respondents find their residences in apartment areas.
- It is showed from the analysis that 25.2% of the respondents have 1 BHK in their houses, 44.5% of the respondents have 2 BHK in their houses, 17.0% of the respondents have 3 BHK and 13.3% of the respondents have above 3 BHK in their houses.

7.2   Satisfaction towards Reality of Owned House

This study explored the satisfaction towards reality of owned house among the selected house owners in the following table. For this study purpose, the researchers have framed ten statements related the satisfaction towards reality of owned house.

Table 2: Satisfaction towards Reality of Owned House

S. No	Factors	Mean Score	SD
1	Paint Work	3.93	1.33
2	Room Sizes	3.90	1.08
3	Designs in accordance with Vaastu Shastra	3.57	1.08
4	Building elevation design	3.74	1.21
5	Public transport connectivity	3.96	1.10
6	Accessibility of educational institutions	4.00	1.07
7	Availability of Emergency services	3.83	1.23
8	Layout of the house	3.59	1.08

9	Support of the financial institutions	3.84	1.25
10	Protection of housing area borders	3.64	1.14

It could be observed from the analysis that the Cronbach Alpha value for the statements of satisfaction towards reality of owned house is 0.873. This study indicates that the reliability of the satisfaction towards reality of owned house is good and fit for analysis. It is mentioned among factors of satisfaction towards reality of owned house that most of the house owners opined as 'accessibility of educational institutions' with the mean score and standard deviation of 4.00 and 1.07 respectively followed by 'public transport connectivity' with the mean score and standard deviation of 3.96 and 1.10 respectively.

TESTING OF HYPOTHESIS (CHI-SQUARE TEST)

7.3   Socio-economic Profile and Satisfaction towards Reality of Owned House

In order to determine the level of correlation between the demographic characteristics of the chosen homeowners and their contentment with their own homes, a cross-tabulation analysis has been conducted. The study aimed to examine the association between specific independent factors and satisfaction by formulating hypotheses and conducting an analysis using the Chi-square test.

Family Monthly Income and Satisfaction towards Reality of Owned House

H_{01}:   Family monthly income of the respondents is not associated with their satisfaction on reality of owned house.

Table 3: Family Monthly Income and Satisfaction towards Reality of Owned House

S. No	Family Monthly Income	Level of Satisfaction			Total	Mean Score	Chi-Square Value
		Low	Medium	High			
1	Upto Rs.50,000	5 (12.8%)	15 (38.5%)	19 (48.7%)	39 (100.0%)	3.88	
2	Rs.50,001 – 75,000	11 (22.9%)	18 (37.5%)	19 (39.6%)	48 (100.0%)	3.71	
3	Rs.75,001 – 1,00,000	7 (21.9%)	10 (31.3%)	15 (46.9%)	32 (100.0%)	3.76	**16.051** **(0.013**)**
4	Above Rs.1,00,000	1 (6.3%)	0 (0.0%)	15 (93.8%)	16 (100.0%)	3.92	
	Total	**24**	**43**	**68**	**135**		

Note: Parenthesis indicates 'p' value; ** – Significant at 5% level

The table above indicates that house owners with a monthly family income exceeding Rs.1,00,000 perceive a high level of satisfaction with their own property. Therefore, the p-value is less than 0.05, leading to the rejection of the null hypothesis. There exists a strong and statistically significant correlation between the monthly income of house owners and their level of satisfaction with the actual conditions of their owned homes.

House Built Up Area and Satisfaction towards Reality of Owned House

H$_{02}$: House built up area of the house owners is not associated with their satisfaction on reality of owned house.

Table 3: House Built Up Area and Satisfaction towards Reality of Owned House

S. No	House Built Up Area	Level of Satisfaction			Total	Mean Score	Chi-Square Value
		Low	Medium	High			
1	Upto 1000 Sq.ft	2 (5.7%)	0 (0.0%)	33 (94.3%)	35 (100.0%)	3.77	
2	1001-1250 Sq.ft	8 (16.0%)	10 (20.0%)	32 (64.0%)	50 (100.0%)	3.85	
3	1250-1500 Sq.ft	11 (37.9%)	15 (51.7%)	3 (10.3%)	29 (100.0%)	3.56	**80.845** **(0.000*)**
4	Above 1500 Sq.ft	3 (14.3%)	18 (85.7%)	0 (0.0%)	21 (100.0%)	3.94	
	Total	**24**	**43**	**68**	**135**		

Note: Parenthesis indicates 'p' value; * – Significant at 1% level

The table above demonstrates that house owners who constructed houses larger than 1500 Sq.ft. perceive a high level of satisfaction with the actual condition of their homes. Therefore, the p-value is less than 0.05, leading to the rejection of the null hypothesis. Therefore, a strong correlation exists between the built-up area of a house and the contentment of its owners with regards to the actual condition of their property.

Nature of House and Satisfaction towards Reality of Owned House

H_{03}: Nature of house of the respondents is not associated with their satisfaction towards reality of owned house.

Table 3: Nature of House and Satisfaction towards Reality of Owned House

S.	Nature of House	Level of Satisfaction	Total		

No		Low	Medium	High		Mean Score	Chi-Square Value
1	Constructed	7 (11.5%)	19 (31.1%)	35 (57.4%)	61 (100.0%)	3.85	
2	Purchased	10 (18.9%)	12 (22.6%)	31 (58.5%)	53 (100.0%)	3.82	18.139 (0.001*)
3	Leased	7 (33.3%)	12 (57.1%)	2 (9.5%)	21 (100.0%)	3.60	
	Total	24	43	68	135		

Note: Parenthesis indicates 'p' value; * – Significant at 1% level

The table above demonstrates that house owners who have built houses perceive a high level of satisfaction with the actual state of their homes. Consequently, the p-value is found to be less than 0.05, leading to the rejection of the null hypothesis. There is a strong correlation between the type of house owned by the respondents and their level of contentment with their own house.

Type of House and Satisfaction towards Reality of Owned House

H_{04}:   Type of house owned by the respondents is not associated with their satisfaction towards reality of owned house.

Table 3: Type of House and Satisfaction towards Reality of Owned House

S. No	Type of House	Level of Satisfaction			Total	Mean Score	Chi-Square Value
		Low	Medium	High			
1	1 BHK	8	4	22	34	3.81	20.140

		(23.5%)	(11.8%)	(64.7%)	(100.0%)		**(0.003*)**
2	2 BHK	10 (16.7%)	19 (31.7%)	31 (51.7%)	60 (100.0%)	3.77	
3	3 BHK	4 (17.4%)	7 (30.4%)	12 (52.2%)	23 (100.0%)	3.79	
4	Above 3 BHK	2 (11.1%)	13 (72.2%)	3 (16.7%)	18 (100.0%)	3.85	
	Total	**24**	**43**	**68**	**135**		

Note: Parenthesis indicates 'p' value; * – Significant at 1% level

The above table demonstrates how homeowners who own more than three BHK perceive a high degree of satisfaction with their home's reality. As a result, the null hypothesis is rejected because the "p" value is less than 0.05. Therefore, there is a strong correlation between the respondents' style of home and how satisfied they are with their actual home.

Degree of Relationship between selected variables and Satisfaction towards Reality of Owned House (Correlation Analysis)

Using correlation analysis, the following table is designed to investigate the relationship between the chosen factors and the dependent variable of contentment with the reality of owning a home.

H_{05} :   Selected variables have positively associated with satisfaction towards reality of owned house.

Table 9: Degree of Relationship between selected variables and Satisfaction towards Reality of Owned House (Correlation Analysis)

No.	Variables	Family Monthly Income	House Built Up Area	Satisfaction towards Reality of Owned House
1	Family Monthly Income	1.000		
2	House Built Up Area	0.452 (0.000*)	1.000	
3	Satisfaction towards Reality of Owned House	0.011 (0.901^{NS})	0.224 (0.009*)	1.000

Note: * - Significant at 1% level; NS - Not Significant

The correlation analysis depicted that the factor house built up area has a positive association with the satisfaction towards reality of owned house among the selected respondents. But the factor family monthly income does not have any correlation with the satisfaction towards reality of owned house among the respondents. The result from study inferred that whenever house built up area of the respondents increases their satisfaction towards reality of owned house also increases.

7.5   Relationship of Satisfaction towards Reality of Owned House

The relationship of satisfaction towards reality of owned house among selected respondents is explored in the following table.

H_{06} :   There is significant relationship with satisfaction towards reality of owned house among selected variables.

Table 10: Relationship of Satisfaction towards Reality of Owned House (Multiple Regression Analysis)

No.	Variables	Coefficient	SE	't' value	'p' value
	(Constant)	4.201			

1	Family Monthly Income	0.061	0.041	1.491	0.138^{NS}
2	House Built Up Area	0.120	0.039	3.047	0.003*
	R Value	**0.857**			
	R^2 Value	**0.734**			
	F Value	**84.651***			

Note: * - Significant at 1% level; NS - Not Significant

The preceding table shows that it is statistically fit because the current model has a good fit, as indicated by the R^2 value of 0.734. The respondents' happiness with their actual ownership of a home is substantially correlated with the house built-up area's regression coefficient value of 12.0%.

8. FINDINGS

The analysis shows that businessmen make up the majority of home owners. The data shows that the majority of home owners make between Rs. 50,000 and Rs. 75,000 per month for their family. The data shows that married people make up the majority of home owners. The data shows that the bulk of the respondents' homes had built-up areas between 1001 and 1250 square feet. The data confirms that the majority of respondents are owners of built homes.

The bulk of the respondents' homes are found in individual site areas, according to the analysis. The data shows that most of the respondents lived in two-bedroom apartments. According to the mean score analysis, the majority of home owners ranked "accessibility of educational institutions" and "public transport connectivity" as the characteristics that most satisfied them with their actual home, giving them corresponding mean scores of 4.00 and 3.96. The analysis shows that homeowners who earn more than Rs. 1 lakh per month for their family experience a high degree of happiness with their owned home. According to the results of the Chi-square test, the family monthly income of the homeowners and their level of happiness with their home's reality are positively correlated.

The data shows that homeowners who built homes larger than 1500 square feet had a high degree of satisfaction with their home's reality. It is possible to conclude that the built-up area of a homeowner's home and their level of pleasure with their residence are closely related. The data indicates that homeowners who have built homes have a high degree of satisfaction with their home's reality. The outcome of the Chi-square analysis revealed a strong and positive correlation between the respondents' contentment with their owned home and the type of house they live in. The analysis shows that homeowners with more than three bedrooms experience a high degree of satisfaction with their owned homes' realities. The results of the Chi-square test show that respondents' contentment with their actual owned home and the sort of house they live in have a close, significant association.

The results of the correlation analysis demonstrated that among the chosen respondents, the factor house built-up area has a positive correlation with their level of happiness with their actual ownership of a home. Additionally, as the respondents' house built-up area improves, so does their contentment with the actuality of owning a home. According to the regression analysis, the respondents' contentment with their actual ownership of a home is substantially correlated with the house built up area coefficient value of 12.0 percent.

9.   SUGGESTIONS

- The findings mentioned that high level satisfaction towards reality of owned house is perceived by house owners belong to above Rs.1,00,000 of family monthly income. Hence, it is suggested that Tamil Nadu Housing Board (TNHB) need to ensure the reasonable price for their products, it will certainly induce the new house owners who belong to the middle and the lower income classes in rural urban areas also to purchase the new houses.
- This study pointed out that high level satisfaction towards reality of owned house is perceived by house owners who built houses for above 1500 Sq.ft. Thus, quality of the services need to enhance in accordance with the updated technology, more flexible schemes with respect to the expectations of the house owners which will pay to get more satisfaction towards new house.
- From the study, it could be observed that high level satisfaction towards reality of owned house is perceived by house owners who have constructed houses. Therefore, the TNHB should consider the top-most preferences to the main factors that customers theorize in their decision-making procedure before their active deal residential apartments
- It is noticed from the study that high level satisfaction towards reality of owned house is perceived by house owners who have above 3 BHK in their houses. Hence, it is suggested

that marketers should pay special attention to ensure the adequate BHK facilities in new houses which will enhance the satisfaction of house owners.

10.   CONCLUSION

This study has been made to examine the house owners' satisfaction towards reality of owned house in Erode district. Satisfaction of new house refers to the level of satisfaction and comfort individuals experience in their owned house. This study confirmed that there is a close significant relationship between satisfaction towards reality of owned house and the variables namely family monthly income, house built up area, nature of house and type of house of the selected house owners. Further, the factor house built up area has a positive association with the satisfaction towards reality of owned house among the selected respondents thus whenever house built up area of the house owners increases their satisfaction towards reality of owned house also increases.

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