THE EFFECT OF FLOW EXPERIENCE OF MALAYSIAN MILLENNIALS' INTENTIONS TO USE THE ONLINE PROPERTY WEBSITES

CHANG MUI LING @ DYANA

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LABUAN FACULTY OF INTERNATIONAL FINANCE
UNIVERSITI MALAYSIA SABAH
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CHANG MUI LING @ DYANA

UMS
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DU1611001T

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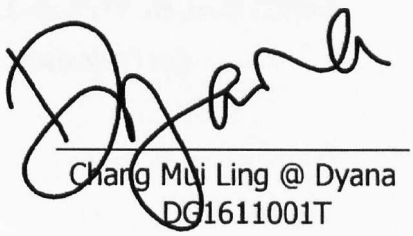

Chang Mui Ling @ Dyana
DG1611001T

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CERTIFIED BY

NAME	: **CHANG MUI LING @ DYANA**
MATRIKS NUM	: **DG1611001T**
TITLE	: **THE EFFECT OF FLOW EXPERIENCE OF MALAYSIA MILLENNIALS TO USE THE ONLINE PROPERTY WEBSITES**
DEGREE	: **DOCTOR OF PHILOSOPHY IN BUSINESS**
FIELD	: **INTERNATIONAL MARKETING**
VIVA DATE	: **30 AUGUST 2022**

DECLARED BY

Signature

1. MAIN SUPERVISOR

Assoc. Professor Dr. Mohamad Rizal Abdul Hamid

2. CO-SUPERVISOR

Assoc. Professor Dr. Nelson Lajuni

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ABSTRACT

The property industry has always played an important part in the growth of the national economy. Moreover, the ability to perform online property transactions has opened endless new possibilities for the industry and necessitated the need for best practices. However, little is known about the underlying factors that influence millennials in their intentions to use these websites. Specifically, the purpose of the study is to examine what determine millennials to access these online services and the factors that motivate their consistent use of them. Thus, this study examined the intentions of Malaysian millennials regarding online property websites by utilising the Stimulus Organism Response (S-O-R) model as a guiding principle. The proposed research framework encompassed seven aspects of the architectural quality of the website (ARQ) namely ubiquity (UB), ease of use (EU), information exchange (IN) atmospheric cues of websites (ATQ) such as informativeness (In), effectiveness (EF), and entertainment (En); while flow experience (FE) was used as a mediator to establish the research hypotheses. For this study, responses were collected from 354 respondents. Data were analysed using the Partial Least Squares (PLS). The findings indicate that effectiveness (EF) Entertainment (En), ARQ and ATQ have positive relationships with respondents' intention to use property online websites. The results of this empirical data will enable property marketers/developers, and government agencies to understand the determinants that influence Malaysian millennials to use online websites to sustain the success of the property industry in Malaysia. It may also have implications for theorists, policymakers, and managerial staff. Consequently, this study provides important findings on the factors that have a strong impact on consumers' intentions regarding online property websites. Suggestions for further research are also provided.

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Keyword: Architectural quality of the website (ARQ), atmosphere cues of the website (ATQ), flow experience, millennials, intention to use, online property website

ABSTRAK

KUALITI SENI BINA LAMAN WEB (ARQ), ISYARAT SUASANA TAPAK WEB (ATQ), PENGALA MANALIRAN, MILENIUM, NIAT UNTUK MENGGUNAKAN, TAPAK WEB HARTANAH DALAM TALIAN

Industri hartanah sentiasa memainkan peranan penting dalam pertumbuhan ekonomi negara. Selain itu, keupayaan untuk melakukan transaksi hartanah secara dalam talian telah membuka kemungkinan baharu yang luas untuk industry ini dan keperluannya untuk amalan terbaik. Walau bagaimanapun, tidak banyak yang diketahui mengenai faktor-faktor asas yang boleh mempengaruhi millennium dalam niat mereka untuk menggunakan laman web harta tanah dalam talian. Secara khusus, tujuan kajian ini adalah untuk mengkaji perkara yang menentukan untuk mengakses perkhidmatan dalam talian dan faktor yang mendorong penggunaan konsisten milenium terhadap perkhidmatan tersebut. Oleh itu, kajian ini mengkaji niat untuk menggunakan hartatanah dalam talian di kalangan milenium di Malaysia dengan menggunakan model Stimulus Organism Response (S-O-R) sebagai prinsip panduan. Rangka kerja penyelidikan yang dicadangkan merangkumi tujuh aspek dari kualiti senibina laman web (ARQ) seperti di mana-mana (UB), kemudahan penggunaan (EU), pertukaran maklumat (IN) isyarat atmosfera alaman web (ATQ) seperti maklumat (In), keberkesanan (EF), hiburan (En); aliran pengalaman (FE) sebagai orang tengah untuk menetapkan hipotesis kajian. Hasil kajian menunjukkan bahawa keberkesanan (EF), hiburan (En), ARQ dan ATQ mempunyai hubungan positif antara pengalaman aliran sebagai orang tengah dan niat untuk menggunakan laman web dalam talian hartatanah. Hasil dari kajian ini akan memberikan pandangan yang jelas bagi pemasar hartatanah atau pemaju hartatanah, perumahan dan agensi kerajaan pemaju untuk memahami penentu yang mempengaruhi milenium di Malaysia untuk menggunakan laman web dalam talian hartatanah untuk mengekalkan kejayaan industri hartatanah di Malaysia. Ia juga dapat menyumbang kepada pengetahuan, teori, pembuat dasar dan implikasi pengurusan. Penemuan ini memberikan penemuan penting mengenai faktor-faktor yang mempunyai kesan kuat terhadap niat pengguna mengenai laman web hartatanah dalam talian. Cadangan untuk penyelidikan lebih lanjut juga diberikan.

Kata kunci: kualiti seni bina laman web (ARQ), isyarat suasana tapak web (ATQ), pengalaman aliran, milenium, niat untuk menggunakan, tapak web hartanah dalam talian

LIST OF CONTENTS

		Page
TITLE		i
DECLARATION		ii
CERTIFICATION		iii
ACKNOWLEDGEMENTS		iv
ABSTRACT		v
ABSTRAK		vi
LIST OF CONTENTS		vii
LIST OF TABLES		xi
LIST OF FIGURES		xii
LIST OF SYMBOLS		xiii
LIST OF ABBREVIATIONS		xiv
LIST OF APPENDICES		xv
CHAPTER 1: INTRODUCTION		
1.1	Study Background	1
1.2	Problem Statement	7
1.3	Research Questions	14
1.4	Research Objectives	14
1.5	Scope of the Study	14
1.6	Significance of Study	16
1.6.1	Theoretical Significance	18
1.6.2	Methodology Significance	18
1.6.3	Managerial Significance	18
1.6.4	Practical Implications	19
1.7	Operational Definitions	20
1.7.1	Ubiquity	20
1.7.2	Ease of Use	20
1.7.3	Information exchange	20
1.7.4	Informativeness	21
1.7.5	Effectiveness	21

UMS
UNIVERSITI MALAYSIA SABAH

1.7.6 Entertainment 21
1.7.7 Flow Experience 21
1.7.8 Intention to Use 23
1.7.9 Architectural Quality of Website (ARQ) 23
1.7.10 Atmosphere Cues of Website (ATQ) 23
1.8 Thesis Organization 22

CHAPTER 2: LITERATURE REVIEW

2.1 Introduction 24
2.2 The Millennial Generation: Definition and Behavioural Disposition 24
2.3 Evolution of Property Industry and Technology 36
2.4 Conceptualization and Hypotheses Development 51
2.4.1 Ubiquity (UB) 73
2.4.2 Ease of Use (EOU) 84
2.4.3 Information Exchange (IE) 92
2.4.4 Informativeness (In) 97
2.4.5 Effectiveness (Ef) 104
2.4.6 Entertainment (En) 106
2.4.7 Flow Experience (FE) and Intention behavioural (IB) 112
2.4.8 Architectural Quality of Website (ARQ - ubiquity, ease of use, information exchange) 112
2.4.9 Atmosphere cues of Website (ATQ –informativeness, effectiveness, entertainment) 125
2.5 Proposed Hypotheses by Research Objectives 128
2.6 Summary 130

CHAPTER 3: METHODOLOGY

3.1 Introduction 131
3.2 Research Philosophy 132
3.3 Conceptual Framework 134
3.3.1 Dependent Variable 136

UMS
UNIVERSITI MALAYSIA SABAH

3.3.2 Independent Variable 136
3.3.3 Mediator Variable 136
3.4 Hypotheses 137
3.5 Research Design 138
3.5.1 Sampling Design 139
3.5.2 Sampling Size 142
3.5.3 Instruments and Measurement 144
3.5.4 Sampling Procedure 149
3.6 Pretesting 149
3.6.1 Pre-Test 149
3.6.2 Pilot Study 151
3.7 Data Collection Method 151
3.7.1 Procedures for Data Collection Methods 152
3.7.2 Pilot Study Data Collection Process 154
3.7.3 Actual Study Data Collection Process 155
3.8 Data Analysis 157
3.8.1 Missing Data 159
3.8.2 Outliers Detection 159
3.8.3 Normalities Tests 158
3.8.4 Justification for Selecting PLS-SEM 160
3.8.5 Steps in Processing the Data 163
3.9 Coding for Questionnaire 164
3.10 Measurement and Structural Model using Partial Least Square (PLS) 165
3.10.1 Reflective Measurement Model Assessment 165
3.10.2 Structural Model & Hypotheses Testing (Bootstrapping) 167
3.11 Mediating Analysis 171
3.12 Analysis Method for Hypothesis Summarization 172
3.13 Summary 174

CHAPTER 4: FINDING AND RESULT

4.1 Introduction 174
4.2 Data Collection and Response Rate 174

UMS
UNIVERSITI MALAYSIA SABAH

4.3 Assessing Common Method Bias (CMB) 176
4,4 Profile of Respondents 177
4.5 Descriptive Analysis 178
4.6 Model Assessment 180
4.6.1 Assessment of Measurement Model (Outer) 181
4.6.2 Assessment of Structural Model 183
4.6.3 Measurement of Model Quality 185
4.6.4 Measurement of Mediating Effect 185
4.7 Summary 189

CHAPTER 5: DISCUSSION AND CONCLUSION
5.1 Introduction 189
5.2 Discussion of Findings Based on Research Hypothesis 189
5.2.1 Ubiquity and Flow Experience 189
5.2.2 Ease of Use and Flow Experience 191
5.2.3 Information Exchange and Flow Experience 192
5.2.4 Informativeness and Flow Experience 193
5.2.5 Effectiveness and Flow Experience 195
5.2.6 Entertainment and Flow Experience 195
5.2.7 Flow Experience and Intention to Use 196
5.2.8 Mediating Effect of Flow Experience on the Relationship Between ARQ and Consumers' Intention to Use Online Property Web 196
5.2.9 Mediating Effect of Flow Experience on the Relationship Between ATQ and Consumers' Intention to Use Online Property Websites 197
5.3 Summary of Analyses of Findings 199
5.4 Research Implications 200
5.4.1 Body of Knowledge 201
5.4.2 Implications for the Public 203
5.4.3 Implications for Policymakers 204
5.4.4 Implications for Industry Players 206
5.5 Limitation of Study and Implications for Future Research 209

UMS
UNIVERSITI MALAYSIA SABAH

5.6 Conclusion 213

REFERENCES 215

APPENDICES 265

UMS
UNIVERSITI MALAYSIA SABAH

LIST OF TABLES

		Page
Table 2.1	: Global Generation Overview	26
Table 2.2	: Overview of Millennials' Characteristics	28
Table 2.3	: Internet Penetration in Asia	39
Table 2.4	: Online Property Website and Web Characteristics and Implications for Property Firms	40
Table 2.5	: Comparison of Main Constructs, Strengths and Weaknesses of Theories Applied in Past Literature	54
Table 2.6	: Comparison between Previous Studies on S-O-R	68
Table 2.7	: Flow Experience Characteristics	115
Table 2.8	: Summary of Hypotheses by Research Objective	129
Table 3.1	: Research Hypotheses	138
Table 3.2	: Minimum Sample Size Calculated Using G *Power	141
Table 3.3	: Respondents' Profile (Pilot Test Results)	143
Table 3.4	: Data Screening Issue	159
Table 3.5	: Comparison of CB-SEM and PLS-SEM	162
Table 3.6	: Coding for Questionnaire	165
Table 3.7	: Test of Reliability	166
Table 3.8	: Criteria for Assessing the Reflective Measurement model	169
Table 3.9	: Criteria for Assessing the Reflective Structural Model	169
Table 3.10	: Criteria for Assessing the Mediating Effect	171
Table 3.11	: Hypotheses Analysis Method	172
Table 4.1	: Response Rate	175
Table 4.2	: Respondent Profiles	178
Table 4.3	: Convergent Validity Assessment	181
Table 4.4	: Assessment of Discriminant Validity	183
Table 4.5	: Path Coefficients	185
Table 4.6	: Model Quality Assessment	186
Table 4.7	: Mediating Results for H8 & H9	186

UMS
UNIVERSITI MALAYSIA SABAH

LIST OF FIGURES

			Page
Figure 1.1	:	Residential Property Stock Report, Quarter 3, 2019	6
Figure 2.1	:	Stimulus-Organism-Response Model Mehrabianand Russel 1974)	61
Figure 3.1	:	The Conceptual Framework	135
Figure 3.2	:	Pilot Study Data Collection Process	155
Figure 3.3	:	Actual Data Collection Process	156
Figure 4.1	:	Measurement Model	184

UMS
UNIVERSITI MALAYSIA SABAH

LIST OF SYMBOLS

β	-	Path Coefficient
Bl	-	Path Coefficient (Low)
βH	-	Path Coefficient (High)
t	-	T-Value
p	-	P-Value Cronbach Alpha
R2	-	Coefficient of Determination
f2	-	Effect Size

UMS
UNIVERSITI MALAYSIA SABAH

LIST OF APPENDICES

			Page
Appendix A	:	Structure of thesis	265
Appendix B	:	Research Structure By Chen & Yao (2018)	266
Appendix C	:	Research Flow	267
Appendix D	:	G Power Analisis	268
Appendix E	:	Example Of Questionnaire	269
Appendix F	:	Constructs Of Questionnaires	273
Appendix G	:	Property Fair	275
Appendix H	:	Common Method Variance	277
Appendix I	:	Descriptive Analysis	279
Appendix J	:	Scale Purification Of Reflextive Measurement Model	280
Appendix K	:	Summary Of Hypothesis Testing Results	282
Appendix L	:	Total Of Cases Power Electricity Problem In West Malaysia, Sabah & Sarawak	284
Apendix M	:	Broadband Penetration Rate Per 100 Inhabitants By States (5)	285

UMS
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CHAPTER 1

INTRODUCTION

1.1 Study Background

Property websitesare effectively electronic versions of property realtors' businesses. These sitesare intended to bring the property industry online and enable both realtors and customers to benefit from the advantages offered by the internet. Today, property websites act as an interface between individual users, realtors, agents and brokers as the internet has become the first place to search for products and services. By 2019, 50.1 per cent of the world's population or 3.8 billion people had become internet users (Euromonitor, 2018), and it is estimated that the penetration of internet users will continue to expand together with the global population. This increase will inevitably lead to a rise in housing demand. Thus, property websites will play an increasingly important role in connectingbuyers and sellers such as the millennial generation.

In 2017, 70 per cent of Malaysians were described as active property website users; furthermore, these consumers spent about RM4.5 billion on online activities, a 33 per cent increase from 2010 (Euromonitor, 2017). Due to its ability to reach a wider audience, the internet can serve as an ideal tool for various consumers such as property agents, home buyers, property investors and purchasers alike in the information search stage of property buying. Hence, the internet is becoming more beneficialas an important communication tool, especially for the growing population in Malaysia. This development is in line with the Malaysian National Housing Policy, which aspires to accommodate the population.

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with quality and affordable housing (Said, Majid, Alias, Adnan & Razali, 2016; Abidin, 2010).

Most of the existing studies on property online websites concentrate on data connectivity over the network, web technology and the increase in the number of internet users (Kraus, Durst, Ferreira, Veiga, Kailer & Weinmann, 2022; Dash, Kiefer & Paul, 2021; Ryzhik, Slesarev & Malcev, 2020; Ahmed, Khuhawar & Kimlong, 2018; Chen & Tsaoa, 1998; Miller, 1998). According to data released by the Asian Internet Statistics, the number of internet users (Appendix 1) in Malaysia as of 2018 was estimated at 28.7 million with an estimated population of around 31 million (MCMC Communication & Multimedia Facts & Figures 2Q, 2018). Therefore, the introduction of the internet and the WorldWide Web (WWW) has truly revolutionized the way humans engage and conduct business (Rogers & Koh, 2017; Ley, 2015). Advanced technology has helped the development of many businesses including property internet sites that enable online property searches and improved e-business models (Cherif, 2014; Le & Koh, 2002). Thus, this research is important and timely because it enhances scholars' and managerial understanding of consumer experience, especially in the large and growing segments wherein internet users conduct their business.

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Furthermore, the effectiveness of using the internet for delivering useful information has influenced millennials to make the right decision (Lee, Lee & Kim, 2020; Rathore & Bidawat, 2020; Sabri, 2019; Teo, Leng & Phua, 2019; Harun & Husin, 2019; Trisna & Sefnedi, 2018; Bamidele & Osunsanmi, 2018; Jang & Baek, 2018; Ismail, 2017; Bilhihan, 2016). The statistics (Appendix A) indicate the importance of the internet for consumers seeking information (Ozkara et al., 2016). The results of the study show that online property websites offer rich information content and are found to be easy, quick and inexpensive to use to access property information (Bond, Seiler, Seiler & Blake, 2000). In addition, millennials use online property websites among other social media platforms for interacting with potential clients, sharing information with others, and also engaging with up-to-date property information (Perman, 2021; Banker & Park, 2020; Hamid & Abdul Rahman, 2018).

A growing trend among millennials is the tendency to perform preliminary property searches over the internet before contacting a property agent. This generation will represent up to 75% of the global workforce by the year 2025 and their strong connection with the internet is characterized by the use and adoption of this technology in their daily life (Lee, Lee, & Kim, 2020; Sox, Kline, & Crews, 2014). Besides that, there has been a growing interest in studies of the millennials because this generation is the predominant group of consumers and inhabitants of the world (Moreno, Lafuente, Carreón& Moreno, 2017; Ordun, 2015). The importance of the millennial generation can be observed in the dramatic developments and changes born out of their unique characteristics, such as experience, generation, history, expectations, lifestyles, values, and demographics that influence their behaviour (Hoxha, & Zeqiraj, 2019; Ganesan, 2012; Williams & Page, 2011; Bardhan, Jaffee & Kroll, 2000).

Much has been said about Malaysian millennials in recent times, but few studies have attempted to explore their hearts and minds (on topics such as the internet, goals, money, community, family, success, and themselves) which is perhaps unusual considering that the millennials in Malaysia make up 36.82 per cent of the population (Havas Media Millennials, 2017). They represent the largest population in Malaysia that uses social media marketing for online transactions (Muda, Mohd, & Hassan, 2016). In Malaysia, there is a total of 11,679,000 Malaysians whose ages range between 20 to 39 years old (Department of Statistics Malaysia, 2017). The term 'millennials' refers to those born between 1980 and the early 1990s. At present, due to the high demand for the internet in Malaysia, millennials spend most of their time on social media, and this consequently affects their buying behaviour (Harun & Husin, 2019). Thus, millennials as heavy users of social media, are frequent purchasers of online products such as cosmetics, books, apparel, electronic gadgets, and branded luxury items. Concerning this, a better understanding of their needs and wants is required to determine their motivations in the housing decision-making process. Moreover, Zavei and Jusan (2012) stated that meeting the millennial's housing needs was essential in line with Maslow's theory on the hierarchy of needs, and to do this it is necessary to understand their motivations.

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Despite this obvious need, there has been little research dedicated to understanding the intended behaviour of millennials, and in particular, their tendency not fully utilize online property websites in their search for property. The potential implication when state surveyors and valuers are taking full advantage on the online property websites which has resulting the improvement of performance in property marketing in Lagos, Nigeria (Bamidele & Osunsanmi, 2018). Likewise, the effect on Malaysia's millennials if they are not fully utilizing the property website, they will not be able to have the feeling of excitement and overwhelming as the home purchasers and the property marketing performance in Malaysia will not be able to improve in the long run. Therefore, the prime focus of this study will be millennial groups in Malaysia, especially those born between 1980 and 2000 and their relationship with digital technology as their childhoods, education and careers have been shaped by the rapid growth of this sector (Wahono, 2018; Gibson & Sodeman, 2014). Only millennials who had previous experiences with online purchasing were selected as participants for this study.

In 2019, the millennial population in Malaysia in, popularly engaged in daily online activities such as buying products online, making travel reservations and doing banking transactions. Nonetheless, changes in social-economic factors such as lifestyle, income, and taste, might negatively impact the millennials' intention to use property websites at any time prompting a downturn in the property market in Malaysia. Therefore, the researcher intends to examine the millennials' intentions when using online websites for the retrieval of property information.

This research study also attempts to address the research gap by examining the following research questions: What are the determinants of Malaysian millennials' intention to use online property websites? Does flow experience mediate the relationship between the architectural quality of the website (ubiquity, ease of use, information exchange) and atmospheric cues of the website (informativeness, effectiveness, entertainment) determinant millennials' intention to use an online property website?

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The continuous growth of the Malaysian economy has led to high demand for property ownership and all consumers have been able to benefit significantly from the internet since the property industry is large-scaled, regionally decentralized and highly information-intensive. Since 1995, the internet has fundamentally changed people's way of communicating, acquiring information, and buying products or services, making it a useful tool for most consumers (BA & Yang, 2016). Although purchasing a property is a major undertaking for many Malaysians especially the millennials, proper planning, and good use of resources like the internet can help future property buyers to become well-informed about how they can prepare themselves to own or sell a property. Therefore, organizations like property developers need to recognize the factors that influence many Malaysians to use online property websites to acquire a property.

The property industry in Malaysia has evolved significantly over the years due to various factors (Lee, Lee & Kim, 2020; Yap & Chua, 2018; Palumbo & Her, 1998). The internet has played a pivotal role in the information search stage among new home buyers and the younger customer segment. It has proven to be a useful tool for searching, buying, selling, networking, reselling, checking prices, and making comparisons of properties before deciding to buy (Likos, Nakip & Gökmen, 2019; Ley, 2015). However, Moro, Mendonco and Andrade (2022) explained that the urgent need to accelerate the entire property sector with the digitalizing process especially the buying, selling and leasing intermediation segments with the online customers during COVID -19 Pandemic in late 2019. Many existing property developers and agencies still rely on the power of contact and in person experience to influence the potential customer's decision making. Therefore, many property developers had their online websites without any strategic form, just to post their property advertising in any way. Thus, with the arrival of the pandemic and confinement, most of the property developers had to re consider their online property websites (Moro, Mendonça & Andrade, 2022)

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Residential Property Stock Report Contribution by State in Malaysia, 2019

State	Volume (units)
Selangor	**36,969**
Perak	21,591
Terengganu	15,532
Negeri Sembilan	9,994
Pulau Pinang	9,566
Kedah	9,145
Pahang	8,293
Kuala Lumpur	8,204
Sarawak	7,525
Melaka	7,487
Kelantan	4,331
Sabah	4,047
Perlis	607
WP Putrajaya	400
WP Labuan	165
MALAYSIA	**153,153**

Figure 1.1: Residential Property Stock Report, Quarter 3, 2019

Source : The Finance Ministry, Residential Property Stock Report, quarterly 3 (2019)

In Malaysia, the property market is still in the early stages of a promising growth spurt (Yap & Chua, 2018; Razak, Ibrahim, Hoo, Osman & Alias, 2013). Figure 1.0 presents the residential property stock report contribution by the state for 2019. It shows that Selangor recorded the highest number of residential property transactions in 2019. Thus, Malaysia has shown remarkable growth in the residential industry where its property sector has thrived owing to the growing market and active supply and demand dynamics (Said, Majid, Alias, Adnan & Razali, 2016).

Previously, the Stimulus- Organism- Response (S-O-R) model has been applied successfully in research on impulse buying, website organization, entertainment, structure, informativeness, effectiveness and information content and navigation cues on purchase intentions (Svotwa & Makanyeza, 2020; Lee, Lee & Kim, 2020; Chang et al., 2011; Richard et al., 2010; Mollen & Wilson, 2010; Richard, 2005). This study integrated the S-O-R theory because of the need to have visual depictions to address the revolutionary movement of millennial behaviour modelling (Dyana, Suki, Lajuni & Hamid, 2019). Jocoby (2002) indicated that

previous models have been criticized for being constructions that fail to build on prior theory and that lack parsimony, comprehensiveness, coherence, and flexibility. Thus, this study aims to explain how social media marketing, via property website platforms influences millennials' intention to use certain behaviour when visiting property websites. This current study conceptualizes that social media marketing comprises six dimensions namely 1) ubiquity, 2) ease of use, 3) information exchange, 4) informativeness, 5) effectiveness and 6) entertainment. The results provide significant insights into the phenomenon of using online property website and determinant the millennials' intentions using the online property websites.

1.2 Problem Statement

In 2019, the largest expo to date was held Kota Kinabalu, Sabah: The Home Ownership Campaign Expo (HOCE 2019) was jointly organized by Sabah Housing and Real Estate Developers Association (SHAREDA), Property Hunter and the National Home Ownership campaign (HOC). The post-event report revealed to Property Hunter that the three (3) most effective promotional methods for HOCE 2019 had been Word of mouth (WOM) from friends, social media (Facebook), and lamp post bunting or street banner. Moreover, Property Hunter added that their website PropertyHunter.com.my - the leading property portal in East Malaysia, only received an average of 45,000 visitors per month through the online property website www.propertyhunter.com. This shows that only a relatively small number of people in Malaysia have visited their website which contains masses of information about property development and advertising in Sabah. Based on the background as mentioned above of the study, it can then be concluded that the small number of people in Malaysia have visited their website which contains masses of information about property development and advertising in Sabah has becomes the challenges to property developers, which needs a significance study that it can help us better understand millennials' online behaviour.

Therefore, the intention of consumers to use the online property website in the property industry in Malaysia was unclear, unsupported, and unmonitored.

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