

THE VOICE BEHIND CHOICE: UNDERSTANDING KEY MOTIVES THAT DRIVE CONSUMER HOME CHOICE

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ABSTRACT

Despite the huge importance of the residential real estate market to New Zealand's economy, our knowledge of the non-calculative reasons that drive home buyers' choices is limited. This interpretive study sought to identify and understand the motives that underlie actual home choices through ZMET (Zaltman Metaphor Elicitation Technique). This paper focuses on Step Eight of the ZMET interview process where respondents have created mental maps using constructs that have been elicited throughout the interview. It identifies twenty key motives underlying home choices, presents three of these motives in detail and discusses their implications for academics and practitioners. It then concludes with a contribution to existing housing choice literature – that consumers' choice for a home can be driven by non-economic, non-calculative and less tangible factors.

Keywords: Real estate research, qualitative research, buyer motivation

BACKGROUND

The purchase of a residential home is one of the most important decisions most people will ever make, fraught with not only the high financial risk, but also substantial physical disruption and much emotional investment. This is because each residential unit is characterised by a combination of unique attributes including its neighbourhood, transport and community amenities, structural design and its accessibility to work, schools, leisure and entertainment.

In New Zealand, residential real estate is a growth industry and is largely fuelled by the strong encouragement given to home ownership by New Zealand public policy (Dupuis & Thorns 1998). With a total market value of between NZ\$450 and NZ\$500 billion, New Zealand's residential real estate market is the largest investment asset class in the country (DTZ 2004) and accounts for almost 50% of the total assets of the New Zealand population (de Bruin & Flint-Hartle 2003). At any one time, there are an estimated 50,000 houses for sale throughout New Zealand (Gibson 2006a). Given the complexity of the purchase and the importance of the residential real estate market to an economy such as New Zealand's, it is not surprising that housing choice has been and still is a focus of many housing research projects. However, because real estate is often treated as a

financial asset, most academic study on real estate is based on neoclassical economics with a primary focus on finance. A significant amount of real estate research focuses on figures and numbers, with an emphasis on appraisals, valuations, market analysis, investment analysis and brokerage studies. Only recently has there been an increased interest to understand the behaviour of real estate decision makers from a consumer marketing perspective (Black et al. 2003; D'Arcy & Kaleva 2003; Dupuis & Thorns 1998; Gibler & Nelson 2003; Levy, Murphy & Lee 2008; Winstanley, Thorns & Perkins 2003), with the emphasis being placed on housing preferences and housing choices (Bates & Kane 2003; Black & Diaz 1996; Crews & Dyhrberg 2004; DTZ 2005; Findsen 2005; Jameson 2004; Reed & Conisbee 2005; Susilawati 2001; Watkins 2005). With the exception of Coolen & van Montfort (2001) and Timmermans & van Noortwijk (1995), most of these studies are based on choice processes from comprehensive models of complex consumer decision making. In doing so, these studies have not considered suggestions that purchases do not always involve decision-making and that some purchases are subconscious and emotional.

Research has shown that a non-decision purchasing behaviour does happen even for very expensive products (Allen 2002). Anecdotal evidence has also suggested that the choice for a home can be significantly influenced by an intuitive "This is it!" experience. Property researchers have largely ignored these non-calculative (emotional and intuitive) motives that drive home buyers' choices. The absence of real estate research from the consumer perspective is an issue, because an understanding of the factors that underlie consumer home choice will benefit key stakeholders in developing more effective promotional strategies when marketing a residential property. Insights into why home buyers buy what they did provides practical value as marketing efforts that prompt the appropriate consumption emotions will hopefully result in purchase and profitability. Already, property researchers are encouraged to "consider all aspects of non-financial decision factors" and to "examine the human influences that real estate consumers have on real estate demand" (Gibler & Nelson 2003, p.63).

In order to do this, there is a call for real estate researchers to find new ways of looking at the housing field as there is a convincing lack of focus on the voice of the home buyer (Black et al. 2003). An important article was published in 2002 by David Clapham highlighting the methodological problems in housing research. In it, he noted that "all of the approaches are positivist in that they assume the existence of a world of social facts to be uncovered by researchers using quantitative and empirical research methods. The housing field is portrayed as an objective reality, which is perceived in uniform ways by the participants in it and is not contentious (Clapham 2002, p59)". Of late, there has been more acknowledgement in the real estate literature of the limitations of applying quantitative methods based on utilitarian attributes (Diaz & Hansz 2007; Winstanley, Thorns & Perkins 2002). There is encouragement for real estate researchers to adopt qualitative approaches to allow for a closer observation and deeper understanding (Levy & Lee 2006) of the buying behaviour of home purchasers.

This paper begins to address this call by identifying various non-economic reasons for why people chose the house they did through a qualitative method known as ZMET. These reasons were elicited from the respondents' own mental maps created in Step Eight of the ZMET process (there are ten steps altogether - see *Appendix A* for details on each step). Step Eight is the first culmination point of the interview process, resulting in the respondents' own mental maps and so is the ideal stage for discussions to be based upon. The rest of this paper explains the rationale for using ZMET and discusses findings based on the respondents' mental maps.

ZMET (Zaltman Metaphor Elicitation Technique)

The aim of the research is to identify and understand the non-calculative motives that underlie actual home choices, hence finding a suitable method is pivotal. As a response to the call for researchers to gain more in-depth understanding from the consumer's point of view, the method employed in this research needs to allow respondents to express themselves in their own language, revealing deep-seated motives behind their choices.

Given that houses are always thought of and marketed through colours, pictures and photographs, ZMET is deemed to be the most ideal method for this research, primarily because it utilises photography as an elicitation method. This is important because the use of respondents' own photographs act as a springboard for them (particularly if respondents find it difficult to articulate why they made their purchases) to begin their story of how and why they ended up choosing one house over other options. Due to the less tangible nature of the motives that this research aims to uncover; photographs and pictures provide another avenue to "enable consumers to express their feelings, thoughts and intentions not only in words but also through visual images" (Zaltman & Higie 1993, p.1). There has been support for the use of photography as a research tool (Lee et al. 2003) and its reliability and validity in representing human thoughts have been recognised (Harper 2002). Another reason why ZMET is favoured as a method for the purpose of this research is its focus on eliciting and mapping consumers' meaning about the personal relevance of a topic (in this case, it is the choice of their home). It does this by including the components of the Kelly Repertory Grid. The Repertory Grid, invented by George Kelly in 1955, is a way of getting people to reveal their own personal models (Reisenzein & Hofmann 1990). As a technique of eliciting personal constructs, the validity and reliability of the repertory grid has been recognised (Shaw & McKnight 1992). In addition, ZMET integrates the laddering technique - an in-depth interview using a series of probes, mainly asking 'why is that important to you?' (Reynolds & Gutman 1988; Thyne 2001) in order to elicit hierarchical constructs that depict the relationship between product attributes and the personal values (Veludo-de-Oliveira, Ikeda & Campomar 2006). Furthermore, ZMET also incorporates in its ten core steps, the visual projection technique and a range of qualitative data-processing techniques, such as categorisation, abstraction of categories, comparison of instances within the data and dimensionalisation of the data (Spiggle 1994).

As such, ZMET is a hybrid method (Zaltman & Higie 1993) that could increase the likelihood of uncovering “hidden knowledge” (Zaltman 1997, p.425) – in this instance, the non-calculative reasons which underlie home choice. Considering its multiple-method approach, ZMET is believed to be a powerful tool to surface relevant constructs in consumer decision-making, be they conscious, subconscious or unconscious (Woodside 2004). Finally, as a qualitative research method, ZMET is befitting given recent encouragement for real estate researchers to adopt qualitative approaches to allow for a closer observation and deeper understanding of the buying behaviour of home purchasers (Levy & Lee 2006; Winstanley, Thorns & Perkins 2002).

RESEARCH METHODOLOGY

The respondents were twelve potential home buyers who were sourced from open homes by real estate agents, mortgage brokers and an advertisement placed in the Staff Bulletin at the University of Otago. The sample sizes employed in research using ZMET were reviewed and found that studies generally included samples of eight to sixteen (Christensen & Olson 2002; Lee et al. 2003; Sease 2005; Vorell, Theses & Center 2003). In addition, other qualitative studies utilising the laddering technique were examined and found to have used samples of similar sizes (Thyne 2001; Watkins 2006). Thus, while the sample size for this study was not determined in advance, a minimum of twelve interviews were planned in consultation with Professor Jerry Zaltman himself.

Two conditions were set to qualify home buyers as participants in this study: (1) the home buyer must be looking to buy a home as residence for themselves; that is, they are not buying a property as an investment; (2) the home buyer must be looking to buy in the near future; that is, they are seriously considering purchasing a home. The first criterion is set to draw the distinction between home buyers and investors as the two groups of consumers will have very different motivations which will in turn influence their decision-making processes and choices. It also sets the boundaries of the research and precludes investors’ decision-making from this study. The second condition will warrant genuine home buyers whose actual housing decisions and choices can be observed during the decision-making process until an offer or a sale is complete. Although this criteria is difficult to ascertain, a quick interview with participants in regards to their goals for purchasing a home and their arrangements for financing would provide a close guide to selecting participants.

Participants were asked to contact the researcher when they had placed an offer for a home or attended an auction for the purpose of bidding for a house. After placing an offer for a home, the respondents were then asked to take and/or collect eight to twelve photographs and/or pictures that represented their reasons for the choice of the house that they had chosen to purchase. The number of images (between eight and twelve) to be brought in by the participants is stipulated in ZMET, duplicated in past research (Catchings-Castello 2000; Christensen & Olson 2002; Lee et al. 2003; Sease 2005; Vorell, Theses & Center 2003) and confirmed through email communication with Zaltman. The

photographs vary from respondent to respondent, but many have included nature-based images such as trees, water views, hills, mountains, lawns and flowers. Other photographs comprised family members, pets, buildings and items from their travel just to name a few. These photographs are then used in an in-depth interview lasting between sixty and ninety minutes. During the interview, the ten core steps in implementing the ZMET procedure were followed (Step Ten takes place after the interview).

The first tangible output from the interview is in Step Eight, where the respondents generate their own causal models or mental maps (see *Appendix B* for a sample of these maps). The next section presents findings based on these maps.

FINDINGS AND IMPLICATIONS

Given Zaltman's recommendation (Zaltman & Coulter, 1995) that at least a quarter of participants must mention a concept for it to be considered meaningful, only constructs mentioned by at least three people were acknowledged - twenty such key constructs are identified and attached as *Appendix C*. The top three reasons for why home buyers chose the home they did were attributed to warmth, potential and autobiographical memories, referring to "memories of past personal experiences" (Sujan, Bettman & Baumgartner 1993) and these are discussed in more detail in the following section.

Warmth

Ten out of the twelve respondents specifically had warmth in their mental maps as a major reason for the choice of their home over its competing options. Given the cold climate in Dunedin and the notorious reputation of New Zealand's poorly insulated houses, a respondent summed up the importance of warmth, "...so the sun is important cos it - it's warm, and cos New Zealand houses aren't insulated..." (R1, see *Appendix B*).

Some respondents even look for homes in areas that are perceived to be warmer areas such as the case of R3: "...we were looking Abbotsford, Sunnyvale, Green Island, cos it's real - it's nice and sunny out there, it's warm, it's that little bit warmer....definitely the warmth out there was a big one..."

Respondents also described the availability of multiple sources of warmth as the motive for their choice. A respondent who was living in Japan before she moved to New Zealand commented, "And another very important reason was it was a warm place...And in the house we have the DVS system, the fireplace and a heat pump. The first thing we check, it was to have something warm..." (R11, see *Appendix B*). This motive is apparent not only in foreigners but also amongst the locals as evidenced in the case of R8, a young couple born and bred in Dunedin:

"...we definitely wanted somewhere warm with two lots of heating. So we wanted somewhere with a heat pump, or we were going to put one in ourselves. But that was

another thing for us, it had a fire in the kitchen, a big fire, and a heat pump as well. And that's definitely something we wanted in a house and that does cost a lot to put in" (R8).

Whether or not this deciding criterion applies only to homebuyers in Dunedin where the climate is mostly cold, would make an interesting future research agenda. However, what is more important is the revelation of warmth as a significant factor that determines people's home choices. Warmth is one non-calculative reason that past researchers in housing choice have failed to consider.

Potential

Although in varying degrees and nature, a property with potential is a major deciding factor for many homebuyers in this study. Homebuyers who bought properties that needed repair work obviously see the potential in their choices. Using a picture of an old man with wrinkles, a respondent describes her home choice as "...old and you can see it's been – hasn't been looked after well or something but it's still got enough potential to make it really nice. So all he needs is a couple of facelifts..." (R1, see *Appendix B*). Another who bought a house that needed various repairs used a picture of icy grass to depict potential. He describes the house in the following way, "...there's some things going on here. They look kind of cold dead in this photo but, you know, it's – it's alive, it's – it's, you know, livable..." (R2).

Although it might seem evident that buyers see potential to add value in deteriorated houses, R5 who bought a modern two-bedroom house sees potential to add another bedroom in the future when she needs it should her family decide to live with her. Armed with a picture of her granddaughter, she describes the picture as portraying, "...a concept of growing, like opportunity for development in the future. It depends on my children of course later on, so I took this picture showing opportunity of growing in the future" (R5). Another homebuyer who also bought a house that requires no further building work commented on the potential she sees in the garden: "I've always wanted to have a good vegetable patch and we've got potential for a really good vegetable patch if we get working hard at it" (R4).

It is interesting to note that potential signifies many different things to different homebuyers. It is not only houses needing repair work that could be marketed as having potential. Given that this is a popular deciding factor for homebuyers, successful marketing strategies should incorporate strategies to help homebuyers see potential in all aspects of all properties.

Autobiographical memories

One of the most interesting finding is seeing how the respondents' recollective memories have significantly influenced their decision-making process. More specifically, childhood memories seem to be the dominant trigger for most respondents when arriving at their home choices. One mentioned how the space in the house was an important deciding

factor because, "...it probably comes from my childhood or something, we always had space, I mean we always had big houses and stuff...and I used to go on holidays – when I go to my grandparents, I mean they have a house that's probably four hundred square metres..." (R7). Another respondent who looked at sixty houses prior to buying one because it is not only located in the neighbourhood where she grew up but "...there's a room in the house that has the same ceiling, the same pattern, and – which is a similar pattern to the ceiling in my bedroom growing up. And I don't know what it is, whether it's a – a thing about that style of house that kind of makes it feel more like a home to me..." (R12). More accounts of the "This is it!" feeling were reported by another respondent who ended up with a house NZ\$50,000 above her initial budget. One of the reasons for this is described as follows, "... we didn't really search for particular house with particular garden but it just happened that we saw this garden and then we said, wait it's similar to our villa (back in Jakarta). It's like- yeah right that's why I feel so this is it...this is it, this is what I want." (R5)

More than a quarter of the respondents also take into account animals, particularly dogs, in their search for their new home. The link between wanting a home to accommodate a dog (whether or not they already have one) is traced to autobiographical memories. R10 talks about the compulsory criterion her new home must have for her relatively new puppy: "...our family's always had dogs. But I've never had a – a dog of my own so-to-speak. No. But our family's always had pups and dogs and Labradors and all sorts of – terriers, schnauzers – yeah the lot. So yeah that is a pretty big thing for me. But I wouldn't get rid of him (Ziggy, the dog) to buy a house that's for sure" (R12). Other respondents also talk about their home choices being able to accommodate the dog that they do not yet have: "...it is a big thing, I've always wanted one since I was little, I had one when I was younger and we had to get rid of it, I'm really sad and I've just always wanted one ever since. And my partner is the same, he had one when he was little and it had to leave, under the same kind of circumstances..." (R3). Another respondent ended up with a house she had no intention of buying. The property was a lifestyle block and which brought her and her husband back to the time when they were young ("...for me and my husband, it's probably – goes back to when we were young. He was brought up on a farm... yeah and I was...my mum was brought up on a farm and my uncles and cousins and that, some of them had farms, so we spent a lot of time there" R6).

Real estate researchers should now be aware that while utilitarian factors (such as number of bedrooms and the amount one has to spend on a property) are important, other non-calculative factors such as emotions evoked by childhood memories and experiences are equally important. For real estate practitioners, understanding the role residential properties have played in the consumers' past will be advantageous to understand what buyers want in the present. In addition, a customer's defining memories can be used to construct effective autobiographical advertisements as a powerful means of connecting products (the properties) to customers (the potential homebuyers).

IMPLICATIONS AND CONCLUSION

From a theoretical standpoint, this study contributes to the growing literature that calls for in-depth research that examines the human factors behind real estate needs and demands (Gibler & Nelson 2003; Levy & Lee 2006). One of the criticisms of property research is that it is often limited to the collection of standardised data on consumers that fails to go beyond statistical or verbal description (Black 2003). By combining nonverbal images with verbal communication, the insights gained from this study are argued to better resemble consumers' thoughts and emotions toward their choices. The ZMET method employed in the research allowed respondents to express themselves in their own language, revealing the deep-seated motives for their respective home choices; hence providing better explanations for consumer home choice. The findings give insight into the key motives that underlie a homebuyer's choice. This new knowledge of how and why homebuyers choose what they did is valuable to practitioners in predicting accurate property demands and value.

Successful real estate players may well already understand this, but this paper raises questions for future research; for instance, if more research is required to determine practitioners' understanding of the most compelling reasons for why people buy. Whether the relevance of the findings in this paper will apply to real estate investors who buy residential properties based on yield and capital gains, or whether the data will be the same in an international context is as yet a matter of conjecture. All the same, this research has contributed to the understanding that the functional attributes of a property no longer solely drive consumers' home-buying behaviour.

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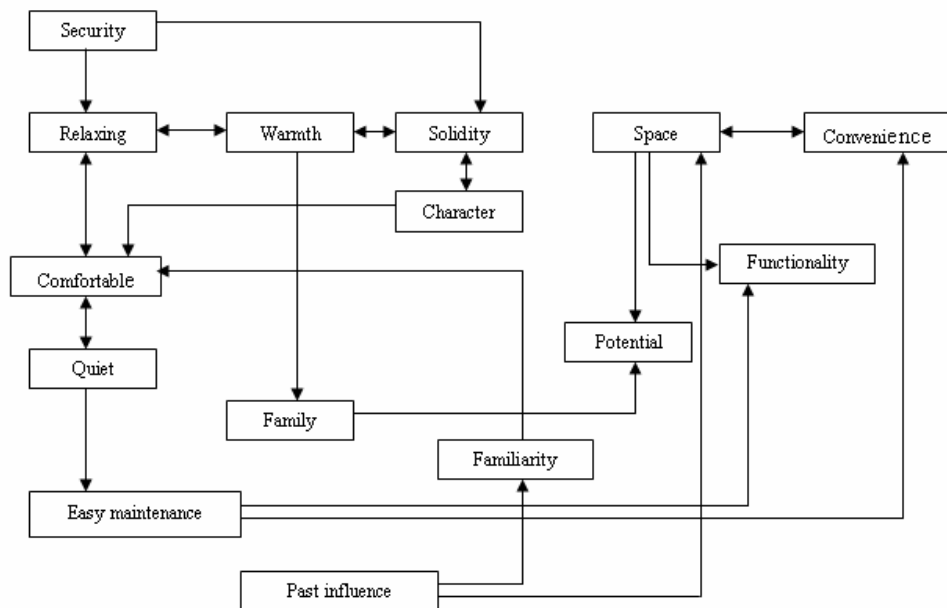
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Appendix A

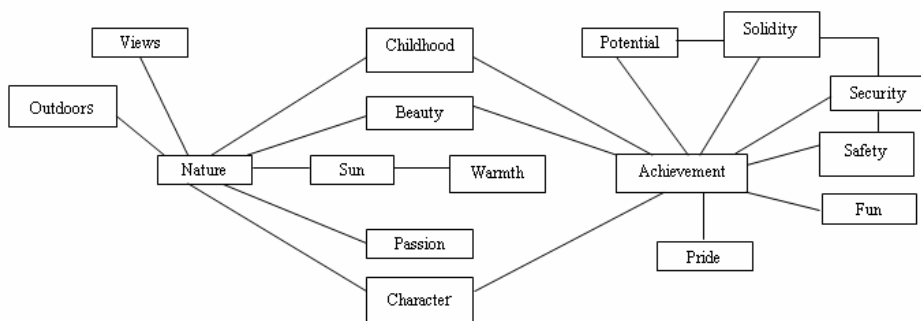
Core Steps in Implementing ZMET	
Step 1	Storytelling. Participant describes the content of each picture they have taken or brought. The interviewer from refrain from interpreting pictures during interview.
Step 2	Missed Images. Participant describes the picture(s) that he/she was unable to obtain and explains their relevance. Missed pictures may have important relevance too.
Step 3	Sorting Task. Participant sorts pictures into meaningful groups and to provide a label or description for each pile. This helps to establish themes or constructs that are relevant to the participant.
Step 4	Construct Elicitation. A structured interview where basic constructs and their interconnections are elicited using images as stimuli. This involves a modified version of Kelly Repertory Grid technique and the laddering technique.
Step 5	The Most Representative Picture. Participant indicates which picture is most representative and gives reasons for the choice.
Step 6	Opposite Images. Descriptions are elicited of pictures that describe the opposite of the task.
Step 7	Sensory Images. Descriptions are elicited of what does and does not describe the concept in terms of colour, emotions, sound, smell, taste and touch. Sensory thoughts are images too and hence important to capture.
Step 8	Mental Map. Participant creates a map or causal model using the constructs that have been elicited.
Step 9	Summary Image. Participant creates a summary image or montage expressing the topic under study by using digital imaging.
Step 10	Consensus Map. Researcher creates a map or causal model involving the most important constructs from the interview transcripts.
<i>Adapted from: Zaltman 1997</i>	

Appendix B

R11's Mental Map



R1's Mental Map



Note: Constructs identified by respondents.

These maps display how these constructs are intertwined and interrelated. For example, when R11 discussed warmth as an important reason for her home choice, she linked this with the concept of being relaxed and the subjective feelings of warmth within the family.

Appendix C

Key Motives for Home Buyers Choosing the Home They Did

Note: Motives are presented in decreasing order of frequency as they appear in the individual mental maps.

1	Warmth	10
2	Potential	10
3	Autobiographical memories	9
4	Relaxing	7
5	Space	7
6	Friends & Family	7
7	Peaceful	6
8	Character	6
9	Low maintenance	6
10	Quiet	5
11	View	4
12	Security	4
13	Comfort	4
14	Nature	4
15	Achievement	3
16	Solidity	3
17	Pride	3
18	Clean	3
19	Purposeful	3
20	Modern	3
