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# KEY FACTORS INFLUENCING THE FAMILY-FRIENDLY NEIGHBOURHOOD THROUGH PLS-SEM MODEL ASSESSMENT. CASE STUDY: SS4, PETALING JAYA, SELANGOR, MALAYSIA

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# Abstract

Urbanisation brought about by advances in human civilisation affects the daily life of the people. The rising trend in the percentage of dual-earner households had created many problems for families living in cities. This has resulted in challenges of work-life balance, caregiving demands in raising children and dependents as well as running a household, and physical and social environment issues in the urban neighbourhood. The cities should be designed to accommodate the needs of families in terms of public facilities and social capital within the neighbourhood and the nearby surrounding urban areas. Hence, this study aimed to assess the relationship between physical and social environment factors within the local community in the study area through 248 questionnaire survey distributed to the head of household as a target group of this study via systematic and stratified sampling. The modelling analysis revealed that, social environment factor is the main factor that most positively influences the level of familyfriendly neighbourhood than the physical environment factor in terms of trusted, willing to help, feel connected, get along with one another, give support, closeknit neighbourhood and share same value among families and communities in the study area. Thus, the needs of urban families and communities towards social capital should be taken into consideration in the study area, specifically.

*Keywords*: Family-friendly Neighbourhood; Physical Environment (Public Facilities); Social Environment (Social Capital)

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# **INTRODUCTION**

Urbanisation is a process of change and application of urban characteristics to an area and this process will involve inward migration of rural population, changes in activities, economy, development of urban areas, increased provision of public facilities, social change, values and nature of traditional society to modern society as well as land-use change as a whole (National Physical Plan-3, 2016). These factors have encouraged families to live in the city nowadays. The target of 46.1 million population by 2040 has led to several challenges and issues of urbanisation in Malaysia, especially for families with children and dependents living in cities. The rapid urbanisation has led to an increase in the cost of living and high living standards in cities cause challenges for families to manage their children and dependents – there is a lack of social facilities and affordable community services in the cities, work-life balance, caregiving demands and physical and social environment issues in the urban neighbourhood. In addition, the era of a covid-19 pandemic that has hit around the world since 2019, including Malaysia has caused the families in the city to be increasingly impacted.

In 2021, the Fourth National Physical Plan (National Physical Plan-4, 2021) has been establishing a distinct national physical planning pattern. This involves creating targeted strategies and implementing actions related to various aspects, such as land use development, economic growth, resource conservation and management, enhancement and integration of the national transportation network and infrastructure, and overall improvement of the country's quality of life and well-being. Hence, cities should be designed to accommodate the needs of families in terms of public facilities and social capital within the neighbourhood and the nearby surrounding urban areas. The availability and accessibility of this physical and social environment in urban neighbourhoods have to some degree affected the well-being of families. Therefore, in line with the needs of urban families' issues and scenarios, this research focuses on assessing the relationship between physical environment (public facilities) and social environment (social capital) factors within the local community in the study area as the main aim of this study.

# FAMILY-FRIENDLY NEIGHBOURHOOD

The family-friendly neighbourhood is not a new concept. Israel, E. and Warner, M. E. (2008) in a 2008 national survey conducted by the American Planning Association (APA) revealed that a "family-friendly community is a community where families enjoy housing at an affordable price, child care, park to play in, pedestrian pathways, quality of public schools and safe neighbourhood, among many other potential features that promote family well-being". Rukus, J. and Warner, M. E. (2013) found that family-friendly initiatives typically consist of

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better urban design to promote walkability, improved parks and recreation services, housing options that accommodate the entire spectrum of income levels and increased access to quality child care and youth services. The combination of planning, design and community participation forms the nexus of a child-friendly, family-friendly and age-friendly city.

In 2008, the American Planning Association (APA) published a Planning Advisory Service Memo on Planners' role in creating Family-friendly Communities which focuses on the importance of families to communities and the role planners can play in designing communities that better meet families' needs by questioning "shouldn't we as planners, also be concerned with planning communities for people from childhood to old age?". Based on the survey of practising planners across the United States found that "... planners have important tools at their disposal to promote more family-friendly cities. They can remove zoning barriers to accessory apartments or child care, design transportation systems to address family needs, use state and federal funds for child care, promote affordable housing, provide safe and attractive parks..." (Israel, E. and Warner, M., 2008: 14). This indicates that planners play an important role in determining the formation of a family-friendly neighbourhood by taking into account on town planning point of view. In essence, town planning is an art and science of shaping the built environment we live in with the objective of creating a comfortable, safe, convenient and healthy environment (Karim, A. H., 2008).

In the Malaysian perspective, there are a number of studies related to the concept of family-friendly neighbourhood. A study on family well-being in Malaysia by Noor, N. M. et al. (2012) identified ten key indicators that can predict family well-being and another study by Hashim, S. F. et al. (2020) which reviewed family-friendly neighbourhoods in the Malaysian perspective revealed that there are four main themes which are family-friendly community, and/or environment, social capital, urban neighbourhood and quality of life. Thus, based on the literature review, the physical (public facilities) and social (social capital) environments to be examined in this study were defined. On this basis, the following hypotheses, which are clearly illustrated in Figure 1, were set out to further research purposes:

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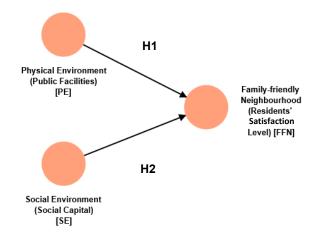


Figure 1: Hypotheses of the Model's Study

# **RESEARCH METHODOLOGY**

The aim of this study is to assess the relationship between physical environment (public facilities) and social environment (social capital) factors within the local community in the study area. The target of this study is the heads of the family (head of household) residing in SS4, Petaling Jaya, Selangor. The study utilised probability sampling methods, specifically systematic sampling and stratified sampling. A questionnaire survey was used as a research approach of this study. For the adequacy of the sample size of this study, the Raosoft Sample Size Calculator was used to confirm the suitability of the samples: 319 sample size based on 1874 total number of houses (as a population size), 95% confidence level and 5% margin error. The sample of 319 participants was divided into two strata based on the housing types, namely detached or bungalow houses, and semi-detached and terrace houses. However, due to the unwillingness of the head of household to participate in this questionnaire survey, the total number of questionnaire survey responses from the residents was 248 out of 319 sample size. Figure 2 shows the site plan and existing surrounding area.

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Figure 2: Site Plan and Existing surrounding area

The analysis of the reliability and validity of the model measure was carried out through partial least squares-structural equation modelling (PLS-SEM) analysis by using SmartPLS software application. In evaluating the PLS-SEM models, the reliability (the measurement instruments are free of random errors) and validity (the dimensions have the capacity to show real differences between the object as related to the characteristic being measured) (Abu, F. et al., 2021) have been examined in this study. Besides, the PLS-SEM analysis was executed to test: firstly, the measurement model (was tested to validate the instruments) and secondly, the structural model (was examined to test the hypothesis). Figure 3 show the two stages of PLS-SEM and assessments.

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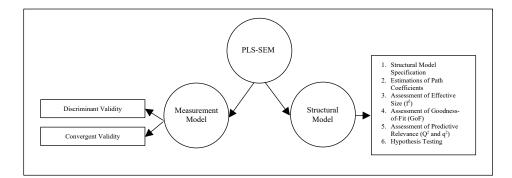


Figure 3: Two stages of PLS-SEM and assessments (adopted: Hassan, M. A., 2020)

This study focused on the second-order construct that includes formative relationships (reflective-formative, Type II) (Abu, F. et al., 2021). The conceptual model has two first-order constructs: Physical environment (Public Facilities) [PE] and Social environment (Social Capital) [SE] and one secondorder construct: Family-friendly Neighbourhood (Residents' Satisfaction Level) [FFN]. A repeated indicator approach was used to estimate the construct scores of a second-order construct because the observed indicators do not exist. Table 1 and Figure 4 shows the item loadings and conceptual model with items of every latent constructs.

Model Construct	Measurement Item	Item Represent
Physical Environment	PE 1	Fully utilised
(Public Facilities and Amenities)	PE 2	Sufficient
	PE 3	Good condition/Quality
	PE 4	Accessible
	PE 5	Provided the design for people with disability (PWD)/user- friendly/child-friendly
	PE 6	Maintenance
Social Environment	SE 1	Trusted
(Social Capital)	SE 2	Willing to help
	SE 3	Feel connected
	SE 4	Get along with one another
	SE 5	Help out as volunteer
	SE 6	Give support
	SE 7	Close-knit neighbourhood
	SE 8	Share same value e.g. knowledge, communication, productivity and sustainability
	SE 9	Crime rate
ote: PE (Physical Environment: Public	c Facilities); and SE (Social	Environment: Social Capital)

Table 1: The Item Loadings

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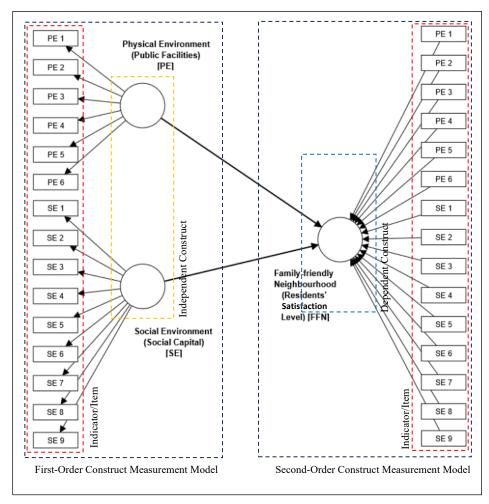


Figure 4: Conceptual Model with Items of every Latent Constructs

The methods of reporting PLS-SEM were described in two-tiers. The first-tier is by reporting the assessing the second-order construct in PLS-SEM and the second-tier entails reporting the rules of thumb in evaluating the PLS-SEM models. There are two independent (Physical Environment (Public Facilities and Amenities) [PE] and Social Environment (Social Capital) [SE] and one dependent Family-friendly Neighbourhood (Resident's' Satisfaction Level) [FFN] variables that have been measured in this study.

# FINDINGS AND DISCUSSION

How does public facilities and social capital positively influence the level of family-friendliness in the study area? The PLS-SEM model assessment has been used to verified the hypotheses of this study.

- **H1:** Physical Environment (Public Facilities) [PE] has significantly positive influence on Family-friendly Neighbourhood [FFN]
- H2: Social Environment (Social Capital) [SC] has significantly positive influence on Family-friendly Neighbourhood [FFN]

#### Assessment of the Measurement Model

The proposed models had an uneven number of indicators for the first-order constructs and used the formative construct repeated indicator approach with a path weighting scheme on the second-order constructs. The analysis began with an assessment of the measurement models. Following the recommendations of Amin, M. et al. (2016), the CV was assessed using factor loadings, average variance extracted (AVE) and composite reliability (CR). The recommended values for loadings were set at > 0.5, CR at > 0.7, and AVE at > 0.5. Figure 3 shows the measurement model results.

Specifically, the factor loadings were assessed first. The results showed that all of the reflectively measured constructs were above the threshold of 0.5. Each item's loading on its underlying construct was above the recommended values of 0.5 (Amin, M. et al., 2016; Jayasingam, S. et al., 2018) and 0.6 (Kashif, M. et al., 2018; Rezaei, G. et al., 2016). Lower loading items i.e. PE 6 (0.378): maintenance, SE 5 (0.422): help out as volunteer and SE 9 (0.573): crime rate – were dropped to obtain better reliability and discriminant validity.

Next, the CR was examined. The CR varied between 0 and 1. According to Hair, J. F. et al. (2019) and Gholami, H. et al. (2016), CR values of above 0.7 were still considered satisfactory and none of the CR values were above 0.9 which is an undesirable value. All the CRs had values above 0.8 (Gholami, H. et al., 2016; Vinzi, E. et al., 2010; Scholtz, B. et al., 2016). The internal consistency reliability (after bootstrap) for all the constructs' reliability was considerably higher (lower) than the suggested minimum (maximum) thresholds (p-values < 0.01).

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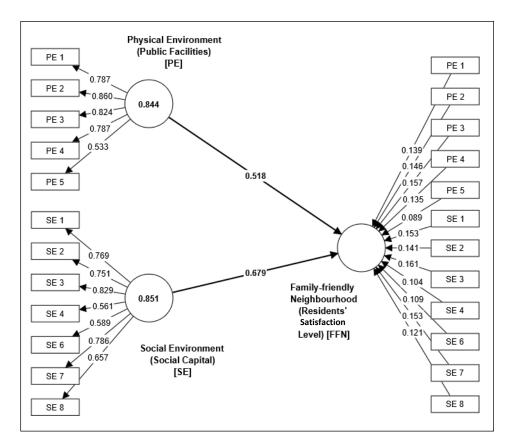


Figure 5: Measurement Model Results

Then, all the AVE assessed were higher than the critical value of 0.5 (Xue, Y. et al., 2011; Rezaei, G. et al., 2016; Scholtz, B. et al., 2016). This indicates that the main constructs capture more construct-related variance than error variance (Xue, Y. et al., 2011). As presented in Table 2, the measurement model's results surpassed the proposed values hence suggesting adequate convergence validity.

Model Construct	Measurement Item	Loadings	AVE	CR
Physical	PE 1	0.787	0.588	0.844
Environment	PE 2	0.860		
(Public Facilities)	PE 3	0.824		
-	PE 4	0.787		
-	PE 5	0.533		
Social Environment	SE 1	0.769	0.508	0.851
(Social Capital)	SE 2	0.751		
-	SE 3	0.829		
-	SE 4	0.561		
-	SE 6	0.589		
	SE 7	0.786		
	SE 8	0.657		

Capital), Adapted from Abu, F. et al. (2021)

Finally, after confirming the CV, the DV was assessed using the HTMT method. The DV assessment shows that all the HTMT values were significantly lower than 0.9 (Table 3). The constructs were distinct from each other because they were below the suggested cut-off of 0.90 (Xue, Y. et al., 2011; Tehseen, S et al., 2017). Bootstrapping determines the significant difference of the HTMT value from 1.00 (Henseler, J. et al., 2015). All the HTMT values were significantly lower than the threshold value and different from 1.00.

**Table 3:** Heterotrait-Monotrait Ratio (HTMT) of First-order Construct (FOC)

	1	2
1. PE	0.767	
2. SE	0.386	0.712
Note: PE (Physical En	vironment: Public Facilities); and SE (Socia	al Environment: Social
Capital), Adapted from	n Salleh, M. Z. M. (2022)	

Based on Figure 4, the Family-friendly Neighbourhood (Resident's' Satisfaction Level) [FFN] was conceptualized as formative second-order constructs. The repeated indicator approach for modeling the second-order factors in the PLS analysis (Amin, M. et al., 2016; Abu, F. et al., 2021) did not report on the predictive relevance,  $Q^2$  or effect sizes,  $f^2$ . The formative measurements were confirmed by the VIF and path weight (Table 4). Firstly, all the predictor constructs' VIF values were assessed to ensure that there is no collinearity issue between the constructs' formative indicators (Tehseen, S et al., 2017). As all of the VIF values were below the more conservative threshold of 3.3 (Duarte, P. and Amaro, S., 2018; Scholtz, B. et al., 2016), the results presented ideal VIF values (VIF < 3) indicating no multi-collinearity problems.

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Table 4: The Measurement Model of Second-level Constructs (Formative)				
Collinearity	Statistical Sig.	g. <i>p</i> -Value	<b>Confidence Intervals</b>	
(Inner VIF)	of Weights		2.5%	97.5%
1.175	0.518	0.000	0.487	0.553
1.175	0.679	0.000	0.644	0.713
	,,	and SE (Soc	ial Environm	ent: Social
-	(Inner VIF) <u>1.175</u> <u>1.175</u> cal Environmen	(Inner VIF) of Weights 1.175 0.518 1.175 0.679	(Inner VIF) of Weights <u>1.175 0.518 0.000</u> <u>1.175 0.679 0.000</u> cal Environment: Public Facilities); and SE (Soc	(Inner VIF)         of Weights         2.5%           1.175         0.518         0.000         0.487           1.175         0.679         0.000         0.644           cal Environment: Public Facilities); and SE (Social Environment)         Environment)         Environment)

Next, the indicators' weights were assessed by bootstrapping to verify their significance. Each indicator's weight significance indicates the relative significance whilst the loading indicates the total significance which is measurable using bootstrapping (Tehseen, S. et al., 2017). All the statistical significances of weights were higher than 0.1 (Tehseen, S et al., 2018), the p-value was below 0.01 and the 97.5% confidence interval (based on the BCa method) did not include zero (Hair, J. F. et al., 2019).

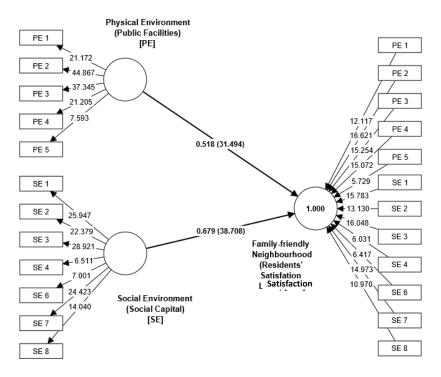


Figure 6: Bootstrapping Results (Note: Hypothesis testing of bootstrapping procedure using 5000 resamples; inner model shows path coefficients and t-values; outer model shows *t*-values and construct shows R-square value)

## Assessment of the Structural Model

The  $R^2$  was calculated to evaluate the structural models' predictive power (Amin, M. et al., 2016; Gholami, H. et al., 2016), as presented in Figure 4. By using the repeated indicator approach, all the variances of the higher order construct  $R^2$  were equal to 1 (Becker, J. M., et al., 2012) for the Family-friendly Neighbourhood (FFN) constructs. This is because the R2 indicated the amount of variance explained by the exogenous variables (Amin, M. et al., 2016).

Next, the path analysis was carried out to test the hypotheses generated. The results of the bootstrapping procedure with 5000 samples and using the no sign changes option (Shmueli, G. et al., 2019) revealed that all of the structural model relationships were significant. Table 5 shows the structural model analysis. Specifically, strong and significant statistical evidence was acquired for hypothesis H1 (PE -> FFN,  $\beta = 0.518$ , p < 0.000) and H2 (SE -> FFN,  $\beta = 0.679$ , p < 0.000) in this study. Thus, the findings indicated that the Physical Environment (Public Facilities) and Social Environment (Social Capital) have a positive influence on the Family-friendly Neighbourhood (Residents' Satisfaction Level) constructs.

Table 5: Direct Relationships for Hypothesis Testing Hypothesis Path Co-Standard t-**Bias Confidence** Results Efficient Deviation Value Value Intervals (BCI) **(β)** 2.5% 97.5% H1: PE -> 0.518 0.016 31.49 0.000 0.490 0.557 Supported FFN 4 H2: SE -> 0.679 0.018 38.70 0.000 0.647 0.716 Supported FFN 8

Note: PE (Physical Environment: Public Facilities); SE (Social Environment: Social Capital); and Family-friendly Neighbourhood (Resident's' Satisfaction Level) [FFN] Adapted from Abu, F. et al. (2021)

Next, the Q<sup>2</sup> value was examined because this measure is an indicator of the model's predictive relevance (Amin, M. et al., 2016). Amin, M. et al. (2016) by referring to Hair, J. F. et al. (2014) indicated that "PLS-SEM exhibits predictive relevance; it can accurately predict the data points of indicators in reflective measurement models of endogenous construct and endogenous singleitem constructs". The predictive relevance or Q<sup>2</sup> analysis was conducted via blindfolding with a distance value of 6 (Samuel, R. and Ramayah, T., 2016). A Q<sup>2</sup> value greater than 0 indicates adequate predictive relevance for the model (Amin, M. et al., 2016). The Q<sup>2</sup> for Family-friendly Neighbourhood (FFN) was 1.000. The values represented a predictive relevance for the endogenous construct or predictive accuracy of the PLS path model. However, the indicators for the

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endogenous constructs (Family-friendly Neighbourhood) are repeated indicators. The root means squared error (RMSE) value for the linear regression model is 0, indicating that the model lacks predictive power (as PLS-SEM < linear regression model for none of the indicators) (Shmueli, G. et al., 2019). Thus, it was not appropriate to compare each of the indicator's RMSE value with the linear regression model value and to report the PLS to predict.

## Summary on PLS-SEM result for the Family-friendly Neighbourhood

The result of PLS-SEM for Family-friendly Neighbourhood is primarily to show the strength of the study through the relationship between independent (Physical Environment: Public Facilities and Social Environment: Social Capital) and dependent (Family-friendly Neighbourhood: Resident's' Satisfaction Level) variables of this study. Table 6 shows the summary of measurement and structural model.

Table 6: The Summary of Measurement and Structural Model				
No.	Testing	Description	PLS-SEM Result	
Refle	ctive Measurement M	lodel		
Conv	ergent Validity (CV)	1		
1.	Reflective indicator loading	Values for loadings are set at > 0.5	All constructs had agreeable values > 0.5 except for 3 constructs had a lower loadings item i.e. PE 6 (0.378), SE 5 (0.422) and SE 9 (0.573) were dropped to obtain better reliability and discriminant validity	
2.	Composite Reliability (CR)	Recommended CR values within 0.70 – 0.90 are satisfactory	All constructs are > 0.8	
3.	Average Variance Extracted (AVE)	AVE for each construct should be $> 0.5$	All constructs are $> 0.5$	
Discr	riminant Validity (DV	/)		
4.	Heterotrait- monotrait ratio of correlations (HTMT)	<ul> <li>a. For conceptually similar constructs: HTMT &lt; 0.90</li> <li>b. For conceptually different constructs: HTMT &lt; 0.85</li> </ul>	All the HTMT values were significantly lower than the threshold value and different from 1.00	
Form	ative Measurement M	Iodel		
5.	Variation Inflation Factor (VIF)	a. Probable (i.e., critical) collinearity issues when VIF > 5	As all of the VIF values were below the more conservative threshold of 3.3 (Duarte, P. and	
		<ul><li>b. Possible collinearity issues when VIF &gt; 3-5</li><li>c. Ideally show that VIF &lt; 3</li></ul>	Amaro, S., 2018; Scholtz, B. et al., 2016), the results presented ideal VIF values (VIF < 3)	

Table 6: The Summary of Measurement and Structural Model

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			indicating no multi-collinearity problems
6.	Statistical Significance of Weights	<i>p</i> -value < 0.05 or the 95% confidence interval (based on the percentile method or in case of a skewed bootstrap distribution, the BCa method) does not include zero	<i>p</i> -value < 0.000
Stru	ctural Model		
7.	Coefficients of Determination (R <sup>2</sup> )	R <sup>2</sup> result is equal to 1 for repeated indicator approach	All the variances of the higher order construct $R^2$ were equal to 1
8.	Q <sup>2</sup> Value	<ul> <li>a. Blindfolding-based cross validated redundancy measure (Q<sup>2</sup>)</li> <li>b. Values higher than zero denote meaningful</li> <li>c. Values larger than 0, 0.25 and 0.50 indicate small, medium and large predictive accuracy of the PLS path model</li> </ul>	FFN = 1.000 (large predictive accuracy of the PLS path mode but the indicators for the endogenous constructs (Family friendly Neighbourhood) are repeated indicators.
9.	PLS Predict	Q <sup>2</sup> predict values > 0 indicate that the model outperforms the most naïve benchmark (i.e., the indicator means from the analysis sample)	The linear regression model is 0, indicating that the model lacks predictive power (as PLS SEM < linear regression model for none of the indicators). Thus, it was not appropriate to compare each of the indicator's RMSE value with the linear regression model value and to report the PLS to predict
10.	Size and Significance of Path Coefficients		All of the structural model relationships were significant H1 (PE -> FFN, $\beta$ = 0.518, p < 0.000) H2 (SE -> FFN, $\beta$ = 0.679, p < 0.000)
			The findings indicated that the Physical Environment (Public Facilities) and Social Environment (Social Capital) have a positive influence on th Family-friendly Neighbourhood (Residents' Satisfaction Level) constructs

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Note: PE (Physical Environment: Public Facilities); SE (Social Environment: Social Capital); and Family-friendly Neighbourhood (Resident's' Satisfaction Level) [FFN], Adapted from Abu, F. et al. (2021)

The result of the measurement model shows that the elements of the factors is measurable as each result agreed in convergent and discriminant validity. As a result, the relationship between two factors and family-friendly neighbourhood of the study are reliable, valid, significant and supported.

- H1: Physical Environment (Public Facilities) [PE] has significantly positive influence on Family-friendly Neighbourhood [FFN] (reliable, valid, significant and supported)
- H2: Social Environment (Social Capital) [SE] has significantly positive influence on Family-friendly Neighbourhood [FFN] (reliable, valid, significant and supported)

The findings show that physical environment (public facilities) and social environment (social capital) factors were initially influencing the neighbourhood to be more family-friendly in terms of fully utilised public facilities, sufficient, good condition/quality, accessible, provided the design for people with disability (PWD)/user-friendly/child-friendly, trusted, willing to help, feel connected, get along with one another, give support, close-knit neighbourhood and share same value among families and communities.

However, based on the highest value of path coefficient (Table 5), the social environment (social capital) factor is the main factor that most positively influences the level of family-friendly neighbourhood in the study area than the physical environment (public facilities) factor. This indicates that the higher the level of social capital in the urban neighbourhood, the higher the level of family-friendliness in the study area. Hence, recognizing the importance of social capital in meeting the needs of urban families can help guide policymakers and local authorities to implement strategies that strengthen community bonds, encourage social interaction, and foster a sense of belonging. By cultivating social capital, they can create a more supportive and family-friendly environment, improving the overall well-being and happiness of urban families in the study area.

Besides, the needs of public facilities should also be provided due to these two factors are needed for the family-friendly neighbourhood. A family-friendly neighbourhood is a neighbourhood where families enjoy housing at an affordable price, good child care services, parks to play in, well-connected pedestrian pathways, quality public schools and a safe neighbourhood (Karsten, L., 2003; Israel, E. and Warner, M. E., 2008).

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Therefore, towards achieving the aim of this study: assessing the relationship between physical environment (public facilities) and social environment (social capital) factors within the local community in the study area, the results from the PLS-SEM have prompted the physical environment (public facilities) and social environment (social capital) as the key factors influencing the Family-friendly Neighbourhood in the study area.

# CONCLUSION

Families in urban areas require an adequate facilities, services and social interaction within their neighbours. The availability of a support system within easy reach of families is essential in their daily routine of families, without having to seek services far away. Facilities within the community offer significant support for families and "the physical place where people live is a significant dimension of community that often creates the foundation for other kinds of support and connections" (Bookman, A., 2004). It is built on the premise that policies, which make communities more family-focused, not only benefit families but also the city as a whole (Rukus, J. and Warner, M. E., 2013). In the context of Malaysia, there is currently no specific policy or framework that focuses on creating family-friendly neighbourhoods. Furthermore, the availability of literature on family-friendly neighbourhoods is limited. Recent research has tended to concentrate on the development of child-friendly cities rather than family-friendly cities. As a result, this study's review of familyfriendly neighbourhood literature was restricted to publications from 2000 to 2014, which encompassed a total of 21 articles. Another challenge faced during the research was obtaining feedback from respondents during the residents' survey. Household willingness to participate and unoccupied units during data collection posed constraints, resulting in 248 household samples being collected for the study. The focus of this study is on the heads of families living in the study area. The analysis report, derived from a survey of residents using a questionnaire, reveals that the study area can be categorized into three groups: B40, M40, and T20. Since the target group encompasses all heads of families, there is no singular specific target group identified. Therefore, this study suggests a specific focus on respondents in each of the related groups, especially for the B40 group.

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