Why You Don’t Wanna Live Vertically? A Perspective from Gen-Z in Surabaya Metropolitan Area, Indonesia

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Article

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Abstract

This study examines why Generation Z in Surabaya remains reluctant to live in vertical housing despite strong urbanization pressures and policy promotion. Using an explanatory sequential mixed-methods approach with 340 respondents aged 18–27, the research identifies six key factors influencing preferences: physical environment, psychological-social concerns, social status and stress, economic considerations, and cultural accommodation. Factor analysis explains 45.1% of total variance, while structural equation modeling reveals that physical environment preferences play a central mediating role. Economic factors affect psychological-social concerns both directly and indirectly, and cultural accommodation strongly shapes social status perceptions but does not directly influence physical preferences. Qualitative analysis of 411 statements shows consistently negative psychological themes, predominantly negative economic sentiments, and more balanced views of physical attributes. The findings extend housing preference theory by highlighting how cultural and economic influences shape psychological acceptance through indirect pathways, challenging traditional models that view choices as purely rational or discrete. The study recommends that planners and developers integrate culturally sensitive design, address financial anxieties through innovative ownership schemes, and tailor communication strategies to engage psychological and cultural concerns rather than relying solely on modern facility offerings.

Keywords: generation Z; vertical housing; housing preferences; urban planning; Surabaya; structural equation modeling; mixed-methods research

1. Introduction and Background

Urbanization in Indonesia, particularly in Jawa-Bali, is significantly influenced by natural population growth and the reclassification of rural areas to urban [1]. Mark Roberts et al. note that this trend, observed between 2000 and 2010, contributes more to urbanization than rural-urban migration [1]. This rapid urban expansion highlights the necessity for efficient urban planning strategies to accommodate the growing population. Vertical living is often proposed as a key strategy to address urban sprawl and provide affordable housing options in densely populated cities [2]. Kheir AlKodmany points out that as cities grapple with rapid population growth, the vertical city paradigm has garnered increasing interest from politicians, planners, and architects [3]. High-rise buildings are viewed as a potential solution to house the increasing urban population within limited land areas.

Low apartment occupancy rates in Surabaya suggest a potential imbalance between the available housing supply and the actual demand, possibly indicating a reluctance among the younger generation to embrace vertical living [4]. Recent studies indicate that the average occupancy rate for apartments in Surabaya is below 50%, which is significantly low compared to other urban areas. While vertical living is intended to address urban sprawl and provide affordable housing, the low apartment occupancy rates in Surabaya suggest that current offerings may not align with the needs

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and desires of this demographic. Annissa "Ul Jannah and J. Adianto also highlight the need to understand housing transitions across different generations to address the unique challenges each generation faces in securing housing [5].

As the largest demographic group in Indonesia, comprising approximately 27.94% of the total population, Gen Z's preferences and behaviors significantly influence housing market dynamics. Generation Z (born between 1997-2012) represents a significant demographic with unique lifestyle preferences shaped by technology and socio-economic changes and increasingly influences the housing market [6], particularly in urban areas where they seek modern, affordable, and sustainable living options. Understanding why Generation Z may resist vertical living is crucial, as their perspectives will influence future urban development and housing markets [7].

Despite the growing literature on urban housing preferences, studies specifically targeting Generation Z's perspectives on vertical living remain limited. Existing research often emphasizes the financial or environmental aspects of high-rise living, overlooking intragenerational or cultural issues [8,9]. Additionally, previous studies tend to focus on broader demographics, rather than delving into the nuanced needs and attitudes of younger generations, especially in developing urban contexts like Indonesia [10].

This study seeks to investigate the underlying factors contributing to Generation Z's reluctance toward vertical living in Surabaya. The research aims to identify and analyze specific concerns held by this demographic, offering valuable insights into their housing preferences. By quantifying the relative significance of these factors, the study will enhance understanding of their impact, thereby informing the prioritization of targeted interventions. Furthermore, the research is expected to develop a structural model that illustrates the interrelationships among these factors and Generation Z's attitudes toward vertical housing. This model will offer a comprehensive framework for understanding the complex dynamics shaping housing decisions within the urban context of Surabaya. The results can help urban planners and developers understand the structural relationships among key factors, enabling them to provide more targeted, Generation Z-friendly vertical housing solutions.

1.1. Gen-Z Housing Preferences

1.1.1. Theoritical Foundation

The investigation of Generation Z's housing preferences requires a multidimensional framework that captures the complexity of residential decision-making in contemporary urban contexts. Drawing from environmental psychology, consumer behavior theory, and generational studies, this research conceptualizes housing preferences through five interconnected dimensions: cultural, social, economic, psychological, and physical. This framework extends traditional housing choice models, which primarily emphasized tangible attributes and economic constraints [11], to incorporate the sociocultural and psychological factors particularly salient for Generation Z [12].

1.1.2. Cultural Dimensions of Housing Preferences

Cultural factors fundamentally shape housing preferences through deeply embedded values, traditions, and lifestyle expectations [13]. For Generation Z in Asian contexts, the tension between traditional cultural values and modern lifestyles creates unique housing challenges. The influence of cultural beliefs about ideal home characteristics reflects what Rapoport (2005) termed "culture-specific meanings" in residential environments [14]. In Indonesian contexts, housing must accommodate extended family structures and cultural celebrations, creating spatial requirements that often conflict with vertical housing designs [15].

Generation Z's relationship with cultural identity manifests paradoxically in housing preferences. While embracing global digital culture, they simultaneously maintain strong connections to local traditions [16]. The perception of vertical housing alignment with Indonesian cultural identity becomes critical, as housing serves not merely as shelter but as cultural expression. Research by Nguyen et al. (2022) on Southeast Asian youth housing preferences found that cultural practice accommodation—

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including spaces for religious activities, family gatherings, and traditional celebrations—significantly influenced residential satisfaction [17]. The value placed on maintaining traditional family living arrangements reflects broader Asian values of filial piety and intergenerational support, which Generation Z continues to uphold despite modernization pressures [18].

1.1.3. Social Dimensions of Community Dynamics

Social considerations encompass both interpersonal relationships and status signaling functions of housing. Generation Z demonstrates heightened awareness of housing's role in identity construction and social positioning [19]. The desire for strong community connections within residential settings reflects this generation's quest for authentic relationships despite digital nativity. However, this creates tension with their simultaneous need for privacy and personal space, what Boyd (2014) termed "context collapse" in physical environments [20].

The perception of social status associated with different housing types operates through complex mechanisms for Generation Z. Unlike previous generations who viewed homeownership as universal status symbol, Generation Z evaluates housing through lifestyle compatibility and Instagram-worthy aesthetics [21]. The importance of proximity to peer networks reflects their collaborative consumption patterns and preference for walkable, socially vibrant neighborhoods [22]. Family opinion influence remains strong, particularly in Asian contexts where housing decisions involve extended family consultation [23].

Safety and security perceptions in different housing types have evolved beyond physical concerns to encompass psychological safety—the ability to express identity without judgment. Generation Z values shared communal spaces that facilitate organic social interactions while maintaining boundaries, seeking what Oldenburg (1989) termed "third places" within residential contexts. This generation's unique socialization patterns, shaped by both digital and physical interactions, require housing designs that support hybrid social experiences [24].

1.1.4. Economics Considerations and Financial Reality

Economic dimensions encompass both objective affordability and subjective value perceptions. Generation Z faces unprecedented economic challenges, including rising housing costs, stagnant wages, and economic uncertainty [25]. Affordability concerns extend beyond purchase prices to include long-term financial commitments, with this generation demonstrating heightened risk aversion following exposure to economic crises during formative years [26].

The perception of long-term investment value reflects Generation Z's pragmatic approach to housing as both consumption and investment good. Research by Chen and Yang (2021) found that young adults increasingly evaluate housing through portfolio diversification lenses, considering liquidity and flexibility over traditional wealth accumulation through property [27]. Maintenance and operational costs gain prominence as Generation Z prioritizes experiences over possessions, viewing high maintenance obligations as lifestyle constraints [28].

Financial accessibility barriers, including down payment requirements and mortgage qualification criteria, disproportionately affect Generation Z entering weakened job markets with educational debt [29]. The perception of value-for-money transcends spatial calculations to include amenity access, lifestyle enhancement, and opportunity costs. Economic flexibility to accommodate changing life circumstances reflects this generation's expectations of career mobility and lifestyle fluidity, challenging traditional models of residential stability [30].

1.1.5. Psychological Dimensions and Wellbeing

Psychological factors increasingly influence housing preferences as mental health awareness rises among Generation Z [31]. The sense of belonging and place attachment associated with housing types connects to identity formation processes crucial during young adulthood. Generation Z seeks

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housing that provides psychological restoration while supporting personal growth—what Hartig et al. (2003) identified as restorative environments [32].

The perception of autonomy and control over living environments reflects Generation Z's desire for customization and personalization, shaped by digital experiences offering infinite customization options [33]. Psychological comfort with density and proximity challenges traditional privacy concepts, with Generation Z demonstrating complex privacy preferences combining selective disclosure with community engagement [34].

Alignment with self-identity through housing becomes particularly salient as Generation Z views living spaces as identity expression platforms. The anxiety levels associated with different housing arrangements reflect broader mental health concerns, with spatial factors significantly impacting psychological wellbeing [35]. This generation's heightened environmental consciousness adds psychological dimensions to housing choices, with eco-anxiety influencing preferences for sustainable living options [36].

1.1.6. Physical Environment and Design Preferences

Physical dimensions encompass tangible housing attributes and spatial configurations. Generation Z's design preferences reflect both functional requirements and aesthetic sensibilities shaped by digital exposure to global design trends [37]. The importance of layout and room configuration extends beyond traditional functionality to include adaptability for remote work, content creation, and social media documentation [38].

Access to outdoor and green spaces gained prominence following pandemic experiences, with Generation Z demonstrating increased biophilic preferences [39]. Technological integration expectations reflect digital nativity, with smart home features viewed as basic rather than luxury amenities. Building quality and materials significance connects to both sustainability concerns and health consciousness, with Generation Z demonstrating sophisticated understanding of indoor environmental quality impacts [40].

Spatial flexibility for multiple uses responds to Generation Z's fluid lifestyle boundaries, requiring spaces that transform between work, leisure, and social functions. Environmental sustainability features represent non-negotiable requirements for environmentally conscious Generation Z, who evaluate housing through carbon footprint and resource efficiency lenses [41]. Location importance transcends traditional accessibility metrics to include cultural vibrancy, social infrastructure, and lifestyle amenity proximity, reflecting what Florida (2019) termed the "urbanism of everything." [42]

2. Materials and Methods

2.1. Research Approach

This study employed an explanatory sequential mixed-methods design to investigate Generation Z's reluctance toward vertical housing in the Surabaya metropolitan area. The research integrated quantitative and qualitative approaches to achieve methodological triangulation and provide a comprehensive understanding of the phenomenon [43]. The quantitative phase utilized exploratory factor analysis to identify factor structure from dimensions identified through literature review and structural equation modeling to test hypothesized relationships among these factors influencing housing preferences. Subsequently, qualitative content analysis was conducted to validate and contextualize the quantitative findings, providing deeper insights into the underlying reasons for Generation Z's housing attitudes. This mixed-methods approach was selected based on the premise that housing preferences represent complex socio-cultural phenomena requiring both statistical validation of theoretical models and interpretative understanding of lived experiences [44,45].

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2.2. Population and Sampling Method

The target population comprised Generation Z individuals born between 1997 and 2012 [46], currently residing in the Surabaya metropolitan area including Surabaya City, Gresik Regency, and Sidoarjo Regency. The sampling frame included individuals aged 18-27 years who were either currently seeking housing, planning to seek housing within five years, or had recently made housing decisions. A stratified random sampling technique was employed to ensure representation across geographical areas and socioeconomic backgrounds [47]. The minimum sample size was calculated using Cochran's formula: $n = (Z^2pq)/e^2$, where $Z = 1.96$ for 95% confidence level, $p = 0.5$ (maximum variability), $q = 0.5$, and $e = 0.05$ (margin of error), yielding a minimum requirement of 384 respondents. To account for potential non-response and incomplete data, 400 individuals were initially contacted, resulting in 340 valid responses (85% response rate), exceeding the minimum requirement for structural equation modeling which suggests 10-20 observations per variable or a minimum of 200 for complex models [48].

2.3. Data Collection Instruments

Data collection utilized an online structured questionnaire distributed from April 2025 to August 2025. The questionnaire consists of three sections. The first section captured demographic characteristics including age, gender, education level, employment, financial status, and current housing situation. The second section contained 30 research variables measuring five dimensions identified through literature review (Table 1). All items employed a 5-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree), adapted from validated housing preference scales while incorporating context-specific items developed through preliminary interviews with 30 Generation Z participants. The third section included an open-ended question: "Please share additional thoughts you have about why Generation Z in Surabaya might prefer or avoid vertical housing," allowing respondents to express views not captured by structured items. The instrument underwent pilot testing with 50 respondents, achieving Cronbach's alpha values ranging from 0.72 to 0.89 across constructs, indicating acceptable to good internal consistency.

Table 1. Research variables and dimensions.

Dimension	Observed Variables	Sources
Cultural	1. Influence of cultural beliefs about ideal home characteristics 2. Perception of vertical housing as aligned with Indonesian cultural identity 3. Value placed on maintaining traditional family living arrangements 4. Importance of housing that accommodates cultural practices and celebrations	[14–18]
Social	1. Desire for strong community connections within residential settings 2. Perception of social status associated with different housing types 3. Importance of proximity to peer networks and social circles 4. Perception of privacy and personal space in different housing arrangements 5. Value placed on shared communal spaces and social interaction opportunities 6. Influence of family opinions on housing decisions 7. Perception of safety and security in different housing types	[19–24]
Economic	1. Affordability concerns related to housing purchase/rental costs 2. Perception of long-term investment value of different housing types	[25–30]

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	3. Importance of maintenance and operational costs 4. Financial accessibility (down payment, mortgage requirements) 5. Perception of value-for-money in relation to space obtained 6. Economic flexibility to accommodate changing life circumstances	
Psychological	1. Sense of belonging and place attachment associated with housing types 2. Perception of autonomy and control over living environment 3. Psychological comfort with density and proximity to neighbors 4. Alignment with self-identity and personal expression through housing 5. Anxiety levels associated with different housing arrangements	[31–36]
Physical Environment	1. Importance of physical design features (layout, room configuration) 2. Value placed on outdoor/green space accessibility 3. Importance of technological integration and smart home features 4. Significance of building quality and materials 5. Importance of spatial flexibility for multiple uses 6. Value placed on environmental sustainability features 7. Importance of location and accessibility to urban amenities	[37–42]

2.4. Data Analysis Methods

The quantitative analysis proceeded through three sequential phases. First, exploratory factor analysis (EFA) was conducted using principal axis factoring with Promax rotation to identify the underlying dimensional structure. The Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy and Bartlett's test of sphericity were computed to assess factorability of the correlation matrix. Factor extraction was based on eigenvalues greater than 1.0 and examination of the scree plot, with factor loadings above 0.40 considered significant. The measurement model was validated using maximum likelihood estimation. Model fit was assessed through multiple indices: χ^2/df ratio < 3, Comparative Fit Index (CFI) > 0.90, Tucker-Lewis Index (TLI) > 0.90, Root Mean Square Error of Approximation (RMSEA) < 0.08, and Standardized Root Mean Square Residual (SRMR) < 0.08.

Second, structural equation modeling was used to analyze complex relationships among observed variables and latent variables influencing Gen-Z preference towards vertical housing. Based on the identified factors from the EFA and grounded in existing literature, a hierarchical theoretical model was tested where cultural and economic factors serve as antecedents, physical environment preferences act as a mediator, and psychological-social outcomes influence the ultimate housing choice behavior (Table 2). Indirect effects were calculated using the product coefficient method with bootstrapping (5,000 samples) to establish confidence intervals.

Table 2. Hypothesized relationships among observed and latent variables influencing Gen-Z preferences towards vertical housing.

No	Hypothesized Relationships Between Latent Variables	Theoretical Justification
1	**H1**: Cultural accommodation requirements positively influence physical environment preferences in housing selection	Research on Asian housing markets demonstrates that cultural values significantly shape spatial requirements [49,50]. For Indonesian Gen-Z, the need for multi-generational living and cultural celebrations necessitates specific physical configurations [51,52].
2	**H2**: Economic Considerations → Physical Environment Preferences	For Gen-Z, who face unprecedented housing affordability challenges globally, economic constraints act as a reality filter [53,54]. Research on young adults' housing pathways shows that financial limitations force

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		compromises on physical housing attributes, creating a gap between preferences and choices [55,56].
3	**H3**: Unmet physical environment preferences intensify psychological-social concerns about vertical housing	Environmental psychology literature establishes that physical space characteristics directly impact psychological well-being [57,58]. For Gen-Z, who report higher rates of anxiety and mental health concerns, the physical limitations of vertical housing may exacerbate psychological stress [2,59].
4	**H4**: Social status concerns and psychological stress amplify overall psychological-social concerns about vertical housing	For Gen-Z in emerging economies, homeownership represents social mobility and success [60]. The "Instagram generation" particularly values lifestyle presentation, making housing choices crucial for social media identity construction [61,62].
5	**H5**: Stronger cultural accommodation needs increase social status concerns and psychological stress regarding vertical housing	Studies on Indonesian urban youth show that modern housing forms create intergenerational tension, as young adults navigate between traditional expectations and contemporary urban realities [63,64].
6	**H6**: Economic constraints have a direct positive effect on psychological-social concerns about housing	Financial stress theory indicates that economic insecurity directly impacts psychological well-being [65]. Gen-Z faces unique economic challenges including gig economy participation, student debt, and delayed wealth accumulation [29,66].

Finally, the qualitative data from the open-ended responses underwent thematic content analysis following Braun and Clarke's six-phase framework: familiarization, initial coding, theme searching, theme reviewing, theme defining, and reporting [67]. Two independent coders achieved inter-rater reliability of 0.87 using Cohen's kappa. Coded segments were categorized into the five theoretical dimensions, with sentiment analysis distinguishing positive (encouraging vertical housing) from negative (avoiding vertical housing) expressions. This sequential explanatory design allowed qualitative findings to elaborate, explain, and validate quantitative results, strengthening the overall validity of conclusions through methodological triangulation [68,69].

3. Analysis and Results

3.1. Results of Exploratory Factor Analysis

The exploratory factor analysis (EFA) was conducted to identify the underlying factor structure of Generation Z's reluctance toward vertical housing in the Surabaya metropolitan area. The Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy yielded a value of 0.865, exceeding the recommended threshold of 0.60, indicating that the data were suitable for factor analysis. Bartlett's Test of Sphericity was statistically significant ($\chi^2 = 10874.513$, $df = 406$, $p < .001$), confirming that the correlation matrix was not an identity matrix and that factor analysis was appropriate.

The initial extraction using principal axis factoring revealed six factors with eigenvalues greater than 1.0, collectively explaining 45.1% of the total variance after varimax rotation (Table 3).

Table 3. Factor Loadings.

	Factor 1	Factor 2	Factor 3	Factor 4	Factor 5	Factor 6	Uniqueness
Physical Environment 4	0.775						0.349
Physical Environment 5	0.753						0.382

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Physical Environment 7	0.727					0.418
Physical Environment 2	0.710					0.300
Physical Environment 6	0.697					0.464
Physical Environment 1	0.678					0.329
Economic 1	0.549					0.594
Physical Environment 3	0.514					0.717
Psychology 4	0.428					0.681
Social 4		0.674				0.479
Psychology 1		0.616				0.420
Social 7		0.569				0.559
Economic 2		0.544				0.522
Psychology 2		0.507				0.563
Psychology 3		0.461				0.688
Social 2			0.692			0.467
Psychology 5			0.570			0.628
Social 3			0.528			0.648
Culture 2			0.479			0.574
Economic 3				0.632		0.512
Economic 4				0.606		0.504
Economic 6				0.596		0.434
Economic 5				0.536		0.596
Culture 4					0.710	0.363
Culture 3					0.617	0.540
Culture 1						0.787
Social 1						0.838
Social 5						0.754
Social 6						0.803

Note. The applied rotation method is varimax. Factor loadings below 0.40 are suppressed for clarity

Factor 1: Physical Environment Preferences (15.8% of variance) This factor emerged as the strongest, with all physical dimension variables loading substantially (loadings ranging from 0.514 to 0.775). The highest loadings were observed for building quality and materials (Physical Environment 4: 0.775), need for flexible family space (Physical Environment 5: 0.753), and location/accessibility to urban facilities (Physical Environment 7: 0.727). This factor captures Generation Z's emphasis on tangible housing attributes and urban connectivity.

Factor 2: Psychological-Social Concerns (9.0% of variance) This factor revealed an interesting amalgamation of psychological ownership and social privacy concerns. Notable loadings included preference for landed houses due to privacy (Social 4: 0.674), sense of belonging in landed houses (Psychology 1: 0.616), and safety perceptions (Social 7: 0.569). This suggests that psychological well-being and social considerations are intertwined in housing preferences.

Factor 3: Social Status and Psychological Stress (7.4% of variance) The third factor primarily captured social image concerns and psychological discomfort, with vertical housing's impact on social status perception (Social 2: 0.692) and anxiety about vertical living (Psychology 5: 0.570) loading strongly. This factor indicates the role of social perception and mental health considerations in housing choices.

Factor 4: Economic Considerations (6.1% of variance) Economic variables clustered cohesively on this factor, including high maintenance costs (Economic 3: 0.632), financial accessibility challenges

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(Economic 4: 0.606), and limited economic flexibility (Economic 6: 0.596). This demonstrates that economic barriers form a distinct dimension in vertical housing reluctance.

Factor 5: Cultural Accommodation (4.8% of variance) Cultural variables related to family practices loaded on this factor, particularly the inability to accommodate cultural practices and family celebrations (Culture 4: 0.710) and multi-generational living arrangements (Culture 3: 0.617). This highlights the cultural incompatibility perceived between vertical housing and Indonesian family traditions.

The model demonstrated acceptable fit indices with RMSEA = 0.070 (90% CI: 0.066-0.074), falling within the acceptable range of < 0.08. The SRMR value of 0.034 indicated good absolute fit (< 0.08). However, the incremental fit indices showed room for improvement (CFI = 0.887, TLI = 0.814), slightly below the conventional threshold of 0.90. The chi-square test was significant (χ^2 = 1428.259, df = 247, p < .001), though this is common with large sample sizes.

Table 4. Additional Fit Indices.

Additional fit indices					
RMSEA	RMSEA 90% confidence	SRMR	TLI	CFI	BIC
0.070	0.066 - 0.074	0.034	0.814	0.887	-272.462

The analysis reveals that Generation Z's reluctance toward vertical housing in Surabaya is multidimensional, with physical environment preferences emerging as the primary factor, followed by an interrelated complex of psychological-social concerns. Notably, the expected five theoretical dimensions (cultural, social, economic, psychological, and physical environment) reorganized into a more nuanced six-factor structure, with considerable overlap between psychological and social dimensions (Figure 1). The relatively modest variance explained (45.1%) suggests that additional unmeasured factors may influence housing preferences, warranting further investigation through mixed-methods approaches.

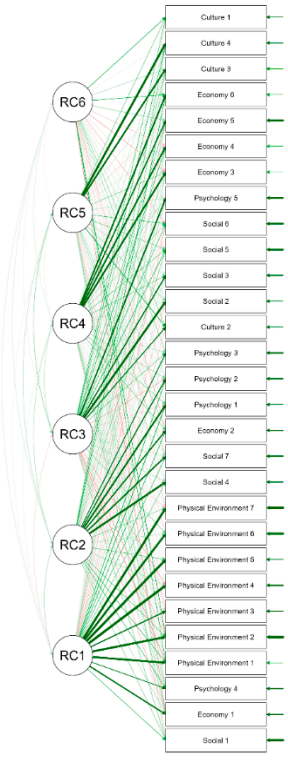

Figure 1. Factor structure of Generation Z's reluctance toward vertical housing in the Surabaya metropolitan area. *Note. The applied rotation method is Varimax.*

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3.2. Results of Structural Equation Modeling

All factor loadings were statistically significant ($p < .001$), confirming the validity of the measurement model. The standardized factor loadings demonstrated moderate to strong relationships across all constructs, indicating robust construct reliability. Specifically, the loadings for Cultural Accommodation ranged from 0.734 (Culture 3) to 0.841 (Culture 4), while those for Economic Considerations varied between 0.524 (Economic 4) and 0.598 (Economic 6). The Physical Environment construct exhibited loadings from 0.438 (Physical Environment 3) to 0.610 (Physical Environment 5), whereas Psychological-Social Concerns ranged from 0.464 (Psychology 3) to 0.648 (Social 4). Lastly, the Social Status construct showed factor loadings between 0.548 (Psychology 5) and 0.714 (Social 2).

The structural model analysis revealed several supported hypotheses indicating significant relationships among the latent constructs (Table 5). Economic Considerations showed a significant positive effect on Physical Environment Preferences ($\beta = 0.177$, $p = 0.024$), supporting H2 and suggesting that financial factors meaningfully shape individuals' preferences for physical housing attributes. A strong positive relationship was also found between Physical Environment Preferences and Psychological-Social Concerns ($\beta = 0.611$, $p < .001$), providing robust support for H3 and highlighting the influence of housing characteristics on psychological and social well-being. Similarly, Cultural Accommodation demonstrated a strong positive effect on Social Status ($\beta = 0.620$, $p < .001$), supporting H5 and indicating that cultural housing requirements play a significant role in shaping perceptions of social standing. Furthermore, Economic Considerations had a significant direct positive effect on Psychological-Social Concerns ($\beta = 0.351$, $p < .001$), supporting H6 and suggesting that financial constraints directly affect psychological well-being related to housing decisions.

In contrast, two hypotheses were not supported. The path from Cultural Accommodation to Physical Environment Preferences was not significant ($\beta = -0.023$, $p = 0.762$), indicating that cultural requirements do not directly influence individuals' preferences for physical housing attributes, thereby rejecting H1. Likewise, the relationship between Social Status and Psychological-Social Concerns was not significant ($\beta = 0.056$, $p = 0.328$), leading to the rejection of H4 and suggesting that social status considerations do not directly impact psychological and social well-being in the context of housing preferences.

Table 5. Regression Coefficients significant relationships among the latent constructs.

Regression coefficients									
						95% Confidence Interval		Standardized	
Outcome	Predictor	Estimate	Std. Error	z-value	p	Lower	Upper	All	LV
PHYSICAL	CULTURAL	-0.016	0.052	-0.303	0.762	-0.118	0.086	-0.023	-0.023
	ECONOMIC	0.189	0.084	2.253	0.024	0.025	0.354	0.177	0.177
	PHYSICAL	0.678	0.077	8.759	< .001	0.527	0.830	0.611	0.611
PSYSOC	ECONOMIC	0.417	0.083	5.052	< .001	0.255	0.579	0.351	0.351
	STATUS	0.050	0.052	0.979	0.328	-0.051	0.151	0.056	0.056
STATUS	CULTURAL	0.526	0.076	6.896	< .001	0.377	0.676	0.620	0.620

The SEM analysis reveals that Generation Z's reluctance toward vertical housing operates through complex pathways (Figure 2). Economic considerations influence both physical environment preferences and psychological-social concerns directly. Cultural accommodation strongly shapes social status perceptions but does not directly affect physical preferences. Physical environment preferences emerge as a critical mediator, strongly influencing psychological-social concerns. The model's ability to explain 58.4% of the variance in psychological-social concerns underscores the

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importance of addressing physical, economic, and cultural factors in promoting vertical housing acceptance among Generation Z in the Surabaya metropolitan area.

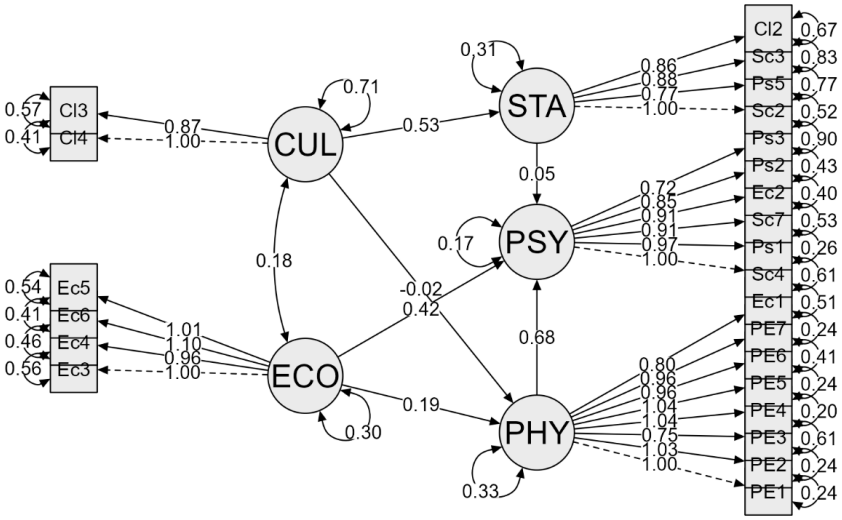

Figure 2. SEM Path Diagram.

3.3. Results of Content Analysis

The content analysis identified 411 coded statements across five dimensions, with a notable hierarchy of concerns emerging (Table 6). Physical dimensions dominated the discourse with 147 mentions (35.8%), followed by social considerations (92 mentions, 22.4%), economic factors (87 mentions, 21.2%), psychological concerns (56 mentions, 13.6%), and cultural aspects (29 mentions, 7.1%). This distribution aligns with the SEM findings, where physical environment preferences demonstrated the strongest mediating role in psychological-social concerns.

Table 6. Thematic Keyword.

Dimension	Most Spoken Thematic Keywords	Sentiment	Frequency
Culture	*"tidak cocok untuk tinggal bersama keluarga besar"* "Not suitable for living with a large family."	Negative	23
Social	*"..membutuhkan privasi sehingga hunian vertikal kurang cocok"* "…requires privacy, making vertical housing less suitable."	Negative	30
Social	*"...menyukai hunian vertikal karena menawarkan gaya hidup yang praktis/cepat/modern/digital"* "…likes vertical housing because it offers a practical, fast, modern, and digital lifestyle."	Positive	16
Economic	*"harga beli hunian vertikal mahal"* "The purchase price of vertical housing is expensive."	Negative	36
Economic	*"harga hunian vertikal yang sesuai/terjangkau daripada rumah tapak"* "Vertical housing prices are more reasonable/affordable compared to landed houses."	Positive	9

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Psychology	*"kurang mencerminkan kenyamanan rumah yang sesungguhnya"* "It does not fully reflect the comfort of an actual home."	Negative	30
Physical Environment	*"menghindari hunian vertikal karena keterbatasan ruang"* "Avoids vertical housing due to limited space."	Negative	21
Physical Environment	*"menyukai hunian vertikal karena praktis, modern, dan fasilitasnya lengkap."* "Likes vertical housing because it is practical, modern, and has complete facilities."	Positive	44

The physical dimension revealed the most balanced sentiment distribution. While 44 respondents expressed positive views, emphasizing that vertical housing offers "practical, modern facilities with complete amenities," 21 respondents voiced concerns about "space limitations." This ambivalence supports the SEM finding of relatively low variance explained in physical environment preferences ($R^2 = 0.029$), suggesting heterogeneous attitudes within Generation Z.

Economic themes were overwhelmingly negative, with 36 respondents citing "high purchase prices" as a deterrent, compared to only 9 who viewed vertical housing as "affordable compared to landed houses." This 4:1 negative-to-positive ratio corroborates the significant positive path coefficient from economic considerations to psychological-social concerns ($\beta = 0.351$, $p < .001$) in the SEM model, indicating that financial barriers substantially contribute to reluctance.

Social considerations revealed competing narratives. Thirty respondents expressed that vertical housing "requires privacy, making it unsuitable," while 16 appreciated the "modern, practical, fast-paced, digital lifestyle" it offers. This tension validates the non-significant path from social status to psychological-social concerns in the SEM model, suggesting that social factors operate through complex, potentially opposing mechanisms.

Psychological themes exhibited complete negative valence, with all 30 coded statements expressing that vertical housing "lacks the comfort of a real home." No positive psychological associations emerged from the data. This uniform negativity aligns with the high variance explained in psychological-social concerns ($R^2 = 0.584$) in the SEM model, confirming these concerns as central to Generation Z's housing reluctance.

Cultural dimensions, though least frequently mentioned, showed exclusively negative sentiment. All 23 cultural references stated that vertical housing is "not suitable for living with extended families," with no positive cultural associations identified. This finding supports the SEM result showing cultural accommodation's strong influence on social status ($\beta = 0.620$, $p < .001$) but not on physical preferences, suggesting cultural concerns operate through social mechanisms rather than physical housing attributes.

4. Findings and Discussion

This study investigated Generation Z's reluctance toward vertical housing in the Surabaya metropolitan area through a mixed-methods approach combining exploratory factor analysis, structural equation modeling, and content analysis. The findings reveal a complex, multidimensional phenomenon where housing preferences are shaped by interconnected cultural, economic, physical, psychological, and social factors. The structural model successfully explained 58.4% of the variance in psychological-social concerns, identifying critical pathways through which reluctance develops.

4.1. Multidimensional Housing Preference Framework

Our five-factor structure extends previous housing preference models by revealing the unique configuration of concerns among Generation Z. While traditional housing choice theories

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emphasized location, price, and amenities [70,71], our findings demonstrate that Generation Z evaluates housing through additional lenses of cultural compatibility and psychological authenticity. This aligns with recent work by [72] who found that younger generations prioritize lifestyle alignment and identity expression in housing decisions beyond functional considerations.

The emergence of cultural accommodation as a distinct factor (explaining 38.4% variance in social status) corroborates emerging literature on Generation Z's paradoxical relationship with tradition. Despite being digital natives, often characterized as individualistic [73]Our Indonesian sample demonstrates strong attachment to extended family structures. This finding resonates with Tan (2021), who identified similar patterns among Asian Generation Z, suggesting that modernization does not necessarily erode familial values but rather creates tension when housing forms conflict with cultural practices [74].

4.2. The Physical Environment as Critical Mediator

The strong mediating role of physical environment preferences ($\beta = 0.611$ to psychological-social concerns) provides empirical support for environment-behavior theories in the context of vertical housing. This finding extends the works on residential crowding and psychological distress [75,76], demonstrating that perceived spatial constraints translate into broader psychological resistance even before actual occupancy. The content analysis revealing balanced sentiments toward physical attributes (44 positive vs. 21 negative mentions) suggests that Generation Z recognizes practical benefits, but these are insufficient to overcome deeper concerns—a nuance missed in purely quantitative housing preference studies.

4.3. Economic Considerations: Direct and Indirect Effects

The dual pathways from economic considerations—both direct ($\beta = 0.351$) and indirect through physical preferences ($\beta = 0.177$)—align with recent findings on Generation Z's financial anxieties. Studies identified this generation as particularly cost-conscious due to witnessing economic instability during formative years [75,77]. Our content analysis ratio of 4:1 negative to positive economic sentiments extends this understanding, suggesting that perceived affordability issues with vertical housing may reflect broader economic insecurity rather than absolute price differences. This finding challenges assumptions in urban planning literature that positions vertical housing as an affordable solution for younger generations [78].

4.4. Psychological Authenticity and Home Concept

The uniformly negative psychological themes in our content analysis and high variance explained in psychological-social concerns provide empirical evidence for the distinction theory between "house" and "home" [79]. Generation Z's expression that vertical housing "lacks the comfort of a real home" suggests deeply embedded mental models of domestic space that high-rise living violates. This connects to recent works on "Generation Rent," which found that young adults increasingly view homeownership, specifically of traditional housing forms, as essential to adult identity formation [80,81].

4.5. Implication for Urban Development and Policy

The non-significant path from cultural accommodation to physical preferences, coupled with its strong effect on social status, suggests that current vertical housing designs fail to accommodate cultural practices not through physical limitations but through social signaling. Developers should consider incorporating culturally-sensitive design elements such as larger common areas for family gatherings [82], flexible unit configurations allowing multi-generational living [83], and semi-private spaces that balance privacy with communal interaction [84].

The strong direct effect of economic considerations on psychological-social concerns indicates that financial interventions alone may be insufficient. Rather than simply reducing prices, policy

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makers should consider innovative ownership models that address Generation Z's specific economic anxieties. Examples include graduated ownership schemes, where residents transition from renting to owning [85,86], or cooperative housing models that provide both affordability and control—approaches showing promise in European contexts [87,88].

The balanced sentiment toward physical attributes suggests opportunity for reframing vertical housing narratives. Rather than emphasizing modern amenities that Generation Z already acknowledges, communication should address psychological and cultural concerns directly. Successful examples from Tokyo's compact living movement demonstrate how vertical housing can be repositioned as enabling rather than constraining lifestyle choices [89].

This study contributes to housing preference theory by demonstrating that Generation Z's housing decisions operate through complex, indirect pathways rather than simple attribute evaluations. The model reveals that cultural and economic factors influence psychological acceptance through multiple mechanisms, suggesting that traditional discrete choice models may oversimplify young adults' housing decisions. Furthermore, the identification of psychological-social concerns as a critical outcome variable extends Technology Acceptance Model principles to residential contexts, where perceived compatibility with lifestyle and identity may override objective utility calculations.

4.6. Limitations and Future Research Directions

Several limitations warrant consideration. First, the cross-sectional design prevents causal inference about how preferences might evolve with life stage transitions. Longitudinal studies tracking Generation Z as they form households could reveal whether reluctance persists or adapts. Second, the study focused on metropolitan Surabaya; comparative research across Indonesian cities with different vertical housing traditions could identify context-specific versus generalizable patterns. Third, the relatively low variance explained in physical preferences ($R^2 = 0.029$) suggests unmeasured variables, potentially including peer influence, media representations, or childhood residential experiences.

Future research should explore interventions designed to address identified concern pathways. Experimental studies could test whether exposure to culturally-adapted vertical housing designs shifts preference patterns. Additionally, comparing Generation Z preferences across Asian countries could distinguish cultural-specific from generation-specific factors. Finally, investigating successful vertical housing communities that attract young residents could identify best practices for overcoming identified barriers.

5. Conclusions

This study reveals that Generation Z's reluctance toward vertical housing reflects sophisticated evaluation across multiple life dimensions rather than a simple preference for traditional housing forms. The high explanatory power for psychological-social concerns, coupled with uniformly negative psychological themes, suggests that current vertical housing models fundamentally misalign with this generation's conception of home. The qualitative findings particularly illuminate the nature of the "reluctance" phenomenon. Rather than simple rejection, Generation Z demonstrates sophisticated evaluation across multiple dimensions, with physical amenities recognized but ultimately outweighed by concerns about family accommodation, genuine comfort, privacy, and affordability. As urbanization pressures intensify and Generation Z enters prime household formation years, addressing this misalignment becomes critical for sustainable urban development. Success will require moving beyond technical solutions to create vertical housing that resonates with Generation Z's unique blend of modern aspirations and enduring values.

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