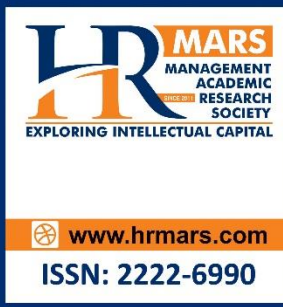




INTERNATIONAL JOURNAL OF ACADEMIC RESEARCH IN BUSINESS & SOCIAL SCIENCES



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To Link this Article: <http://dx.doi.org/10.6007/IJARBSS/v8-i7/4558>

DOI: 10.6007/IJARBSS/v8-i7/4558

Received: 24 May 2018, Revised: 29 June 2018, Accepted: 07 July 2018

Published Online: 13 July 2018

In-Text Citation: (Ngadiman, Tayok, Yacoob, & Wahid, 2018)

To Cite this Article: Ngadiman, D. W. T., Tayok, D., Yacoob, S. E., & Wahid, H. (2018). Social Relationship B40 against Purchasing Behaviour Non-Basic Needs using Loans and Intention to Increase debt. *International Journal of Academic Research in Business and Social Sciences*, 8(7), 1102–1117.

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Vol. 8, No. 7, July 2018, Pg. 1102 - 1117

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Social Relationship B40 against Purchasing Behaviour Non-Basic Needs using Loans and Intention to Increase debt

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Abstract

Nowadays, the culture of debt has been considered synonymous with low-income, middle-income, and high-income households. The behavioral of owing among these groups of households can be distinguished through the types of needs based on what they want to fulfil. In view of the requirement hierarchy introduced by Maslow (1954), there are five levels of need to be met, including the intrinsic need i.e. social needs. Individuals with low income or group B40 are expected to loan for their basic needs and to fund their daily basic costs. However, due to time and environment circulation, there may be other requirements that they want to fulfil. Therefore, this research is to study the effect of social relationships on the intention of increasing the loan and the purchase of *tahsiniyyat* goods (such as comfort and beauty requirements) through loans carried out among B40 households in Felda Sabah, Malaysia. This research uses a questionnaire instrument and analyzed data using Smart PLS software. The findings show that there is a significant relationships between social relationship and the purchase of non-basic goods through loans. Some basic implications and suggestions are also discussed in this study.

Keywords: Debt, Social Relationships, B40, Felda, *Tahsiniyyat*, Behavior and Intentions.

Introduction

Today, community dependence on debt is alarming and tangible (Zakaria, 2013). Bank Negara Malaysia (BNM) 2010 report that the ratio of household debt to national income has risen dramatically to 76.6 per cent in 2009 which is the highest in Asia (excluding Japan). The household's debt to individual disposable income ratio stood at 140.4% in 2009, higher than Singapore (105.3%) and the United States (123.3%) (S.M. Mohamed, 2011 in Zakaria, 2013). Society's activity in the current use of debt actually reflects the nature or characteristics of a society that rather loans than using cash. This is because they do not have to spend their own savings (Hodari, Sarmidi, & Salleh, 2014). Utilizing loan is actually on purpose and has certain goals, such as to escape oneself from the hardships of life (Syahnaz, 2011).

Maslow's theory (1954) explains that there are five requirements that every individual need to fulfil ranging from the most basic requirements to the highest requirements of perfect self. As for the poor, they loan to meet the first and second needs, which are the necessity and security have become commonplace in their lives (Barba & Pivetti, 2008). However, this study aims to see whether other factors of social relationships are motivating low-income groups to be in debt.

Many studies have found that the level of social relationships affects one's actions either positive or negative. According to Noh (2006), the power of social connections such as friends have influenced individuals, even to children. Studies by Caplan (2007) and Casale & Fioravanti (2015) find that social needs (need to belong) are positively related to negative behavior such as problematic internet usage. Close social relations can also ignite negative activities such as the findings of Suari & Yahaya (2006) on teenagers, they are willing to sacrifice anything as long as their partner is happy. To be accepted or loved by social groups such as families, one has to manage requests from social groups such as families (Ten Brummelhuis, Oosterwaal, & Bakker, 2012). According to Ilhaamie (2005), relationships with colleagues are a key factor in influencing employee satisfaction. In management theory, a good social relationship between an organization's staff, both employers and employees, or among colleagues is very important in an organization. Pakpahan, Lumintang & Susanto (2006) found that 88 percent of respondents comprising fishermen (low-income) found social needs (relatedness), namely the need to socialize and socialize with other members of the social system motivates them to work hard. A positive relationship among employees, it will increase the motivation of respondents to be fully committed to achieving excellent performance not only for themselves but also for organizations.

Literature Review

Debt in Islam

Islam allows loan for the purposes of *daruriyyat* and *hajiyyat* as discussed by Tahir & Ahmad (2009). It is allowed in Islam when it for necessity (Syahnaz, 2011; Mokhtar & Ismail, 2013) and not for something to brag or be proud of. The loan to brag is contrary to Islamic law. The fall of the Uthmaniyah Caliphate Government can be used as an example of the fall of the economy due to debt. This kingdom reached glory in the time of Suleiman I, but had experienced an economic downturn in 1566 AD where his political and economic mastery over his entire empire was not as strong as the previous century. One of the factors of the fall of the Turk Uthmaniyah Empire was when the government suffered a chronic debt during the reign of Sultan Mahmud in 1808 to 1839. By embracing Europe's progress at that time, such as the "Orient Railway" project and the magnificent

Palace building Dolmabahce replacing the Topkapi Palace. The impact of this construction has dragged the government towards a growing debt burden, a high debt interest and has led to the Uthmaniyah Empire almost fall into bankruptcy (Aminudin, 2015).

Concepts of Social Relationships

Humans need love, the sense of belonging and affection (Maslow, 1954). Relationships such as friendship, romantic bonds and families help meet the needs of friendship and acceptance, such as involvement in social, community or religious groups (Zakaria & Malek, 2014). Social needs have a relationship that involves 'the desire to feel in touch with others' (Deci & Ryan, 2000), to feel close to others (Baumeister & Leary, 1995). The need to love causes an individual to have the fear of being left behind and they are willing to do anything to get affection (Bartholomew & Horowitz, 1991). The findings of Shis (2010) on teenagers found that having friends as substitute they are more easily influenced by peers than according to the teachings given by parents.

According to Ilhaamie (2005), relationships with colleagues are a key factor in influencing employee satisfaction. A good social relationship between an organization's staff, both employers and employees or among colleagues is very important in an organization. With a positive relationship among employees, it will increase the motivation of respondents to work fully committed to achieving excellent performance not only for themselves, even for organizations. Close social relations can also invite negative activities. A study by Suari & Yahaya (2006) on teenagers found they were willing to sacrifice anything as long as their partner was happy. This is the reason why many individuals get caught up in unhealthy activities like drugs, breaking school rules, engaging in free sex and so on. Therefore, it is not surprising if one is willing to owe it to keep a friendship.

Ismail, Mahfodz, & Sulaiman (2016) found that social networks and beliefs are characteristics of social capital. Social networks include engagement and individual relationships in specific associations, clubs or organizations. Reliability is a relationship between family, relatives, friends and acquaintances, culture and religion (Seligman, 1997). The influence of social relationships has a very strong influence such as the study conducted by Shis (2010) on teenagers finding parents, teachers, and peers are people who are close to the students in shaping the nature and lifestyle of a person.

Debt

The success or failure of a person can be likened to the success or failure of their close friends as they are linked with one another (Bakar et al., 2013). It means that if you want to see all the features that you have on a person, then look at his best friend or with whom he is friends with. This is because someone who is very close to each other will be influenced by each other (Kraut, 2001). Aristotle regarded friends as a mirror because if we wanted to perceive someone, just look at their best friend, because they are more or less similar to their character as they are influenced by one another and have similar habits.

The desire to look comfortable can lead to loan taking, especially when it is easy and convenient to loan. Based on Malaysia Consumer Expenditure Growth and Development report, BNM (2010), the booming development of luxury living cultures has been driven by widespread and accessible credit access. As a result, the increase in spending symptom exceeds the ability and poor

personal financial management as well as inadequate investments led to increased household debt in Malaysia (Othman & Sipon, 2014).

Many studies have found that debts among Malaysians are generally not for the basic needs, but rather are complementary and value added in ones such as education (Azrina and Siti Fatimah, 2010) and comfort in life as an example of taking loans solely to modify the home as reported in Utusan Malaysia dated March 6, 2014, found that 100,000 Felda settlers benefited from the loan facility for raising homes since 2005. There are a few individuals who are indebted to wanting to show off and not least because they are forced to meet the demands of life (Bank Negara, 2014).

Many studies have found that there are a handful of individuals who admire luxury and expensive items and place them as a measure for one's self-esteem. This is evidenced by the study of Alidaniah et al. (2017) finds 62.3 percent thinks that luxury goods can differentiate the status. This scenario is thus a pressure for some individuals who consider themselves unequal to other individuals or groups. They are very scared when they are set aside and their status is inferior to the local community. A feeling of self-lack eventually will inhibit social relations (Thalib, 2016). There are also a handful of individuals isolating themselves from the community or avoiding socializing because they feel inferior or ashamed of their situation. Material deficiencies can bring about shyness to socialize with other social groups (Dewi, 2005: 133).

The relationship between materialism and social relations has been discussed in many studies such as Gerstel, Riessman, & Rosenfield (1985). The study found that if material conditions, such as declining income and increased parental obligations, explains social relationships such as increased divorce rates. Social relationships with material have been ingrained since childhood (Chan, 2004, 2006). Friendship relationships among children exist through material sharing (Goldberg & Gorn, 1974), as well as the relationship between material possessions towards excitement and friendship at a young age. John (1999) found out that material ownership builds social relationships. Social relations can be nurtured through materialist intermediaries such as gift giving to celebrate events in life (Joy 2001).

Methodology

Respondents for this study were Felda citizens, which belongs to B40 group. This group has no fixed income and is entirely dependent on living loans provided by the management of the Felda. To ensure the minimum sample size is achieved, the recommendations of Cohen (1992) have been used. Where, 205 samples are needed to detect the minimum $R^2 = 0.10$ for significant levels of 1% (Hair et al., 2014). The study took 378 samples from 872 families living on Felda Sabah, Malaysia. Determining the number of samples will refer to the Krejcie & Morgan Table (1970). This amount is sufficient according to Idris (2013) which states that 20 per cent of the sampling already represents the target population of the study. This study selected the sampling technique that is also known as purposive (Sekaran & Bougie, 2009) to ensure that the questionnaires are given to the correct respondents. This technique is highly recommended when a survey requires a respondent have certain specific characteristics, most accurately in the post and best to provide information. It is also necessary when the population of the study is limited and specifically in which case all probability sampling is impossible and unusable (Sekaran & Bougie, 2009) This analysis uses Partial Least Squares-Structural Equation Modeling (PLS-SEM) using Smart-PLS 3.0 software to investigate the relationship between

variables In obtaining primary data, the questionnaire is the method selected for this analysis, respondents are based on 5 Likert scales.

Result

Profile of Respondents

Before the details of the findings are discussed, it is necessary to begin by analyzing respondent characteristics to understand their demographic structure.

Table 2. Respondent Profile

Item	Frequency	Percentage (%)
Gender		
Male	255	67.5
Female	123	32.5
Age		
Under 25 years old	89	23.5
25-35 years old	122	32.3
36-45 years old	74	19.6
46-55 years old	51	13.5
56-60 years old	28	7.4
over 60 years old	14	3.7
Marital Status		
Single	154	40.7
Married	210	55.6
Widow/Widower	14	3.7
Education		
SPM and below	230	60.8
Diploma/STPM	75	19.8
Master Degree	24	6.3
Does not go to school	38	10.1
Islamic School	11	2.9
Total Household Income per Month		
Less than RM 1000	137	36.2
RM 1001 - RM 2000	178	47.1
RM 2001 - RM 3000	51	13.5
RM 3001 - RM 3860	12	3.2
Total Household Income per Month		
Less than RM 1000	232	61.4
RM 1001 - RM 2000	109	28.8
RM 2001 - RM 3000	34	9.0
RM 3001 - RM 3860	3	.8
Number of Dependents		
No Dependents	151	39.9
1-4 people	156	41.3
5-8 people	60	15.9

9-11 people	9	2.4
12 people and above	2	.5

Reports and Data Analysis

Data collection methods have been used, where several questionnaires were sent directly to the respondents. The process of distribution and collection of questionnaires was conducted within three months. A total of 378 questionnaires were received and used for this analysis. Data collected were analyzed using Smart PLS 3.0 (Ringle, Wende and Becker, 2015). According to Hair et al (2017), there are two levels of PLS research model analysis. The first step is the assessment of the measurement model, and the second is the assessment of the structure model. For the first stage, it will assess the validity and reliability of the research model. Assessments such as convergent validity, discriminant validity, reliability of indicators and reliability of internal consistency of construct will be carried out. Having ensured the model is valid and reliable, the second assessment level will be done, that is, the structure model. At this stage, hypothesis testing is done by assessing the significant relationship of the path model between the construct (Hair et al, 2017).

Assessment of Measurement Model

a) Construct Validity

The construct validity testifies to the extent to which the results are derived from the use of measurements according to the theories throughout the test set (Sekaran & Bougie, 2010). This can be assessed through convergence and discrimination validity. Therefore, if any, the factor loading is higher than 0.5 on two or more factors then the item will be deemed to have significant cross loading. From Table 5, researchers are able to see that all items that measure certain constructs have a high factor loading value rather than a low factor load factor for other constructs, thereby verifying construct validity. The factor load factor for each item is greater than 0.7, indicating that the items representing each construct have reached the standard of validity and reliability analysis set (Fornell & Larcker, 1981; Chin, 1998; Gefen & Straub, 2005). Even so According to Hair et al. (2010), the factor loading factor must be higher than 0.5, and ideally is 0.7 or higher.

Table 5: Factor Loading and Cross Loading

	Social Relationships	Intention to Adding Loans	Purchasing behavior of non-basic goods using debts
HS_1	0.829	0.304	0.271
HS_2	0.611	0.236	0.096
HS_3	0.785	0.315	0.371
D1	0.197	0.589	0.385
D2	0.362	0.898	0.333
G1	0.328	0.38	0.919
G2	0.34	0.44	0.924

The bolded value is the loading of the item above the recommended value of 0.5

b) Convergent Validity Test

As suggested by Hair et al. (2010), this study uses factor loading, composite reliability, and average variance extracted to evaluate convergent validity. Loading for all items exceeds recommended value 0.5 (Hair et al., 2010). The factor loading value is between 0.5952 and 0.9289. Table 6 shows the AVE value for each indicator which refers to latent construct. The average variance extracted (AVE) should be greater than 0.50 for each construct (Barclay et al., 1995). The average variance that has been extracted, is within 0.5507 and 0.6091.

Table 6: Result of Measurement Model

Construct	Item Measurement	Loading	Composite Reliability Values (CR)	AVE
Social Relationship	HS_1	0.829	0.789	0.5990
	HS_2	0.611		
	HS_3	0.785		
Behaviour	G1	0.589	0.724	0.577
	G2	0.898		
Intention	D1	0.919	0.918	0.849
	D2	0.924		

c) Discriminant Validity

The purpose of the discrimination validity test is to measure the extent to which items can be distinguished between constructs or to measure different concepts. As shown in Table 7, the squared correlation of each construct is less than the average variance that has been extracted demonstrates sufficient validity of the discriminant. The conditions for discriminant validity have been met where all the values of the diagonal are greater than the values below. Overall, the measurement model shows convergence and discriminant validity.

Table 7. Discriminant Validity

	Behaviour	Social Relationship	Intention
Behaviour	0.76	-	-
Social Relationship	0.385	0.747	-
Intention	0.445	0.363	0.922

d) Reliability Analysis (Reliability Analysis)

The value of Composite Reliability ranges from 0.748 to 0.9159 as shown in Table 6. Composite Reliability Values are 0.70 or greater considered being acceptable (Fornell & Larcker, 1981). Therefore, the measurements for this study are acceptable.

e) Structure Model Assessment

The validity of hypotheses and structural models in this study is determined by evaluating path coefficients between one and two latent variables. Based on previous studies, path coefficient values should be at 0.1 to explain the specific effects of the model (Hair et al., 2011; Wetzels et al., 2009). The path coefficient shows in Table 8, found that all hypotheses are accepted. Based on the analysis, the hypothesis is significant at level of 0.01.

Table 8: Path Coefficients, T-value, and Significant Level for All Hypothesized Paths

Hypothesis	Relationship	β	P-Value	t - Value	Result
H1a	Social Relationships -> Intention to Increase Debt	0.365	0.01	7.580	Accepted
H1b	Social Relationships -> Purchasing Behaviour of non-basis goods using debts	0.393	0.01	8.929	Accepted

As shown by Table 8 and Figure 2, studies have identified significant relationships between self-esteem and intent ($t = 7.580, p < 0.01$) to increase the debt and behaviour of non-basic purchases using loans ($t = 8.929, p < 0.05$). From the results of this analysis, it can be concluded that Hypothesis 1a and Hypothesis 1b are supported. Therefore, the intention to add debt and the purchase of non-basic goods using loans has been influenced by the independent variable of self-esteem.

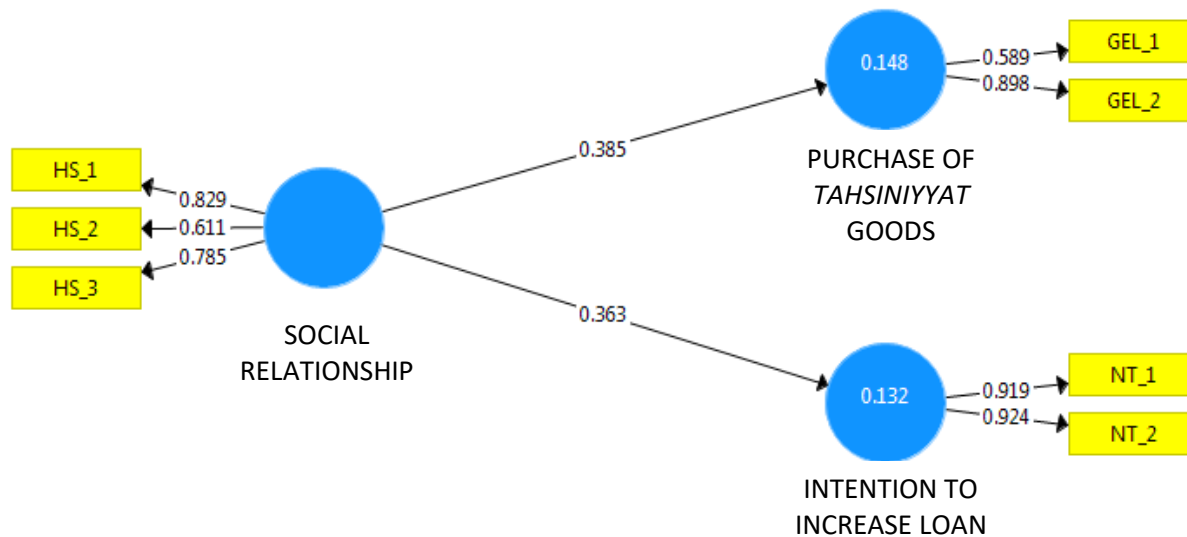


Figure 1: Analysis Results

Discussion

The PLS-SEM analysis demonstrates that social relationships have positive relationships with the decision to increase loan and purchases of non-basic goods using loans for a group of people with low house or B40 home income issues. The findings show that the level of social relations of Felda’s B40 citizens who are in debt is moderate. This situation is better than the study by Norngainy (2009) on one of the residents in Malaysia found that the population was less social and not so cooperative. These findings relate to findings by Katungi, Machethe and Smale (2007) among factors affecting households to engage in a local organization as their characteristics, including age, gender, household

wealth, education, social status, user ratio to employees and access to communication or social facilities. This finding is in line with the study by Ismail, Mahfodz, & Sulaiman (2016) who finds that low-income individuals are motivated to spend more time working hard to earn daily money to cover their daily expenses. The study by Shukri Ahmad et al. (2014) on adolescents at the university also finds them practicing a less socialized lifestyle, preferring to be aloof and disliking. This situation is very disturbing as there are university students who have sex before marriage. This situation actually contributes by the social environment of society and the emergence of the era of globalization that encourages students to behave in such a way.

The influence of money on social relations studied by of Hermann and Mahieu (2012) on 26 European countries, found that social capital has a positive relationship with the level of individual income irrespective of employment. The R^2 in this study were 0.148 and 0.13 showed that the decision making of owed had many factors as well as the factors of social relations as stated in the study of Lea (1995), Cosma & Pattarin (2010) and Watson (2009) states that loan habits is influenced by individual characteristics, individual values, demographic characteristics, and other economic resources, so when one decides to loan then there are various factors that will influence each other and create complexity in making a decision to loan.

Conclusion

Social relations are a very important requirement in line with the will of Islam to maintain one's relationship with others (*hablum minnas*). Relationship with humans is also claimed as relationship with Allah s.w.t. There is no denying that many people try to cover their weaknesses with debt. Through this study, the initiatives can be taken by various parties to maintain social relationships. Felda management and the local community have a particular role to promote social and spiritual programs that can help to enhance social relationships. On the individual side, it is necessary to spend time to engage with such social activities in order to develop social relationship based on the principles of *shariah* can be built.

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