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## Determinants of Consumer Literacy among Universiti Putra Malaysia Students

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### Abstract

Consumer literacy means whether the consumers can apply the information when making transactions and are more likely to understand how to seek redress. This study aims to determine the factors of consumer literacy among university students. The studied factors were self-efficacy, attitude toward consumerism, peer influence, and the intensity of consumer education. The study also aims to see the difference between those involved in the consumer movement and those who were not. The data was collected from 200 respondents who were chosen through cluster samplings. The multiple regression analysis results showed that self-efficacy, attitude towards consumerism, and the intensity of consumer education (frequency, clarity and effectiveness) explain the 13.0 % variance in consumer literacy. Nevertheless, the peer influence had no significant relationship with consumer literacy. The t-test analysis also found that those students involved in the consumer movement at the university had achieved a good literacy level compared to those not involved. The research gives a significant implication to consumers, government, non-government organizations, and institutions of higher learning to draft a consumer policy for young consumers. Consumer education needs to be systematic and more intense, especially in disseminating information more frequently, clearer, and easily accessible to every consumer.

**Keywords:** Consumer Literacy, Self-Efficacy, Peers, Consumer Education, Consumerism

### Introduction

Consumer literacy is an essential aspect of consumerism. Norhafifah et al (2018); Pandey and Shukkur (2017) defined consumer literacy as knowing about their rights and responsibilities. Consumers must equip themselves with the knowledge of consumerism to avoid being manipulated by sellers who are only interested in profit. If society is exposed to consumerism, these unethical parties will be wary. Common problems include no price tag on the goods sold, fraudulent labels, misleading advertisements, fraud on measurements and scales, and many others. In this case, most consumers are less sensitive to their rights which causes they are quickly falling prey to irresponsible sellers. Wise consumers are aware of their rights and always take proactive steps to protect their rights. For example, Khoiriyah and Juan (2018) study found that attitudes towards the environment positively correlate with purchasing



practices of environmentally friendly products. Their study also found that consumers do not care about the price if the product does not adversely affect the environment. Similar to the study Kim (2017) conducted, consumer attitudes toward a positive environment play a crucial role in the purchase decision of environmentally friendly products.

In consumer literacy, the government, through the Ministry of Domestic Trade and Consumer Affairs (KPDNHEP), has undertaken various programs and measures to increase consumer awareness and empowerment. Student consumer movement starts at the school level and will be continued at the university level. Various internal and external programs connect Malaysian consumer clubs to discuss consumer-related issues. However, despite all these efforts, consumer empowerment is still not reached an acceptable level. Based on Malaysia's Consumer Empowerment Index (CEI), the level of empowerment was only moderate. The CEI study was conducted in 2020 and involved 12,482 respondents. The results indicated that Malaysian consumers are more empowered in purchasing decisions at 68.8 percent, financial literacy at 62.5 percent, and redress literacy at 56.1 percent (KPDNHEP, 2020). These results are alarming, and the main concern is the level of literacy is only a moderate level.

This study explored the factors that determine consumer literacy, especially among university students. The selection of university students as a studied population is because they are the entity closest to bringing change to society. University students who are on average 23 years old are a young community who have been given exposure to lessons that can positively impact society. The factors studied were self-efficacy, peer influence, attitude towards consumerism, and the intensity of consumer education.

## **Literature Review**

### **Social Cognitive Theory**

The social cognitive theory was adopted in this study to describe the respondents' learning process and the understanding of consumerism-related knowledge. Albert Bandura developed a social cognitive theory from social learning theory in the 1960s. It was renamed the Social Cognitive Theory in 1986. It proposes that learning occurs in a social context, with a dynamic and reciprocal interaction between the person, their environment, and their behaviour. The emphasis on social impact and external and internal social reinforcement is a distinguishing element of Social Cognitive Theory. This theory has also been adopted in consumer science studies such as (Nurazlina et al., 2015; Norhafifah et al., 2018).

### **Personal Factors**

Among the personal factors in this theory is self-efficacy. Self-efficacy refers to an individual's belief in their capacity to execute behaviour necessary to produce specific performance attainments (Bandura, 1978, 1986, 1997). Some researchers, such as Betz (2007); McCormick and Martinko (2004); Mark et al (2011); Chen and Cheng (2020), backed self-efficacy based on Bandura's theory and indicated that self-efficacy could influence behaviour and cognition in the following ways; activity choice, goal setting, effort, persistence, learning, and achievement. Therefore, self-efficacy is very important in creating a good and wise consumer personality in this study. High self-efficacy makes a consumer more proactive in protecting himself. This is because sometimes the consumers who do not take issues seriously and lack the motivation to make claims and complaints make them a vulnerable group and easily deceived (Gondalez et al., 2021).



Consumerism is closely related to the attitude of the consumers themselves. Consumers' attitudes of being less sensitive to consumerism also cause traders to take undue advantage of them. Many studies in consumer science found a strong relationship between attitude and consumer behaviour. For example, Boobalan and Nachimuthu (2020) found that a consumer's attitude perfectly acts as a mediator in consumerism. However, Haliza (2018) argued that consumers with a good attitude do not necessarily translate into good behaviour. It seems there is a gap between consumers' affective domain and their actions.

### **Environmental Factors**

Apart from the personal factors (self-efficacy and attitude), the environmental factors proposed by the social cognitive theory are also essential in influencing consumer literacy. In this study, two environmental factors, peer influence and intensity of consumer education, were explored. In the context of consumerism, peer influence is one of the significant factors that influence consumer behaviour (Laursen and Veenstra, 2021). People have a solid need to fit in and be accepted by their peers, which leads them to succumb to peer pressure. Peer influence is how a person's attitudes, beliefs, and actions are impacted by their peers (Smedt et al., 2018). This is the pressure put on a person by a group of people of a similar age, same interests, and belonging to the same socio-cultural category to change their behaviours, attitudes, and values to adhere to group standards (Ahmad et al., 2014). Consumers observe their peers' behaviour, engage with them, weigh their ideas, seek information, and consent to develop attitudes and notions of themselves (Laursen and Veenstra, 2021). Young individuals are more susceptible to peer pressure and conform to their peers' expectations (Mokhtaran and Assar, 2014; Henneberger, Mushonga, and Preston, 2021). Therefore, in this study, peer influence is an important determinant and the cause of consumer attitudes, especially among youngsters such as university students.

According to Jarva (2011), producing empowered consumers depends on the practical implementation of consumer education, which must be lifelong. According to McGregor (2017), consumer education can empower consumers and give them a sense of global responsibility. Simanjuntak et al (2013) explored the intensity of consumer education as one of the driving variables of consumer empowerment in one of their studies in Indonesia. The frequency, clarity, effectiveness, and trust of media and consumer education materials delivered to consumers were used to determine the intensity of consumer education (Simanjuntak et al., 2013). The comprehensive materials of consumer education on media, particularly the internet and electronic media, are vital tools for providing consumer education (Tajurahim et al., 2020; Dlacic et al., 2016). Therefore, the intensity of information should be given full attention in shaping the understanding of consumers toward consumerism.

### **Research Methodology**

This study was conducted at Universiti Putra Malaysia. It was a cross-sectional study among 200 students. Since it was an exploratory study, the sample size was still sufficient, but the limitation was the findings needed to be read with more caution due to the small sample size (Dillman, 2000). The cluster sampling technique was used in which the faculties were divided into two clusters: science and social science. Two faculties were randomly selected to represent science clusters, whereas another two were to represent social science clusters. The four faculties were the faculties of human ecology, agriculture, economics and



management and educational studies. Each faculty was represented by 50 students. The students were randomly selected based on the list acquired from the chosen faculties.

The questionnaire was divided into three parts. Part A was on the demographic background, Part B was on the consumer literacy, and Part C was the questions about the studied determinants. All respondents were required to give their background information, including age, gender, educational level, and involvement in the consumer group. The questions that measured consumer literacy were based on the respondents' basic knowledge that all consumers need to grasp. The chosen answers were only 'true' or 'false' about the statements. The questions were adopted from other literature that also studied consumer literacy (Azimon et al., 2012; Nurazlina et al., 2015; Norhafifah et al., 2018).

Peer influence items were adapted from the study of Mascarenhas and Higby (1993). The seven items measured the influence of peers on their purchasing behaviour. There were also seven items on consumer attitudes adapted from the studies of (Bharadwaj et al., 1991; Varadarajan et al., 2008). 'Consumer attitudes' in this study referred to the level of consumer agreement regarding their attitudes to marketers and consumers. A Likert scale was used in this instrument with a scale of 1 to 5, 'strongly disagree' to 'strongly agree' to measure attitude and peers' influence. Data related to the intensity of consumer education was collected through the instrument adapted from (Simanjuntak et al., 2013). They were divided into four parts which were the frequency of consumer education media ('never' to 'often'), clarity of consumer education media ('very unclear' to 'very clear'), the effectiveness of consumer education media ('very ineffective' to 'highly effective') and trust towards the materials (very 'not trusted' to 'very trusted'). In these parts, four scales were utilised. A pre-test revealed that all the variables reached the acceptable coefficient alpha value ranging from 0.70 to 0.836. The data collected were analyzed using Statistical Package for the Social Science (SPSS) window version 22. Multiple linear regression was used to test the relationship between variables and determine the most significant determinant. In contrast, t-test analysis was adopted to determine the difference between those involved in the consumer movement and otherwise.

## **Findings**

### **Demographic Information**

Seven personal information was gathered, including gender, age, marital status, semester, faculty, origin and membership in the Student Consumer Movement club. Table 1 shows the frequency and the percentage of the data collected from the respondents.



Table 1

*Demographic Background of Respondents (n=200)*

Variables	Frequency (n)	Percentage (%)
<b>Gender</b>		
Male	88	44
Female	112	56
<b>Age (Years)</b>		
18-20	8	4
21-23	122	65
24 and above	70	61
<b>Marital status</b>		
Single	189	94.5
Married	11	5.5
<b>Semester</b>		
1-2	19	9.5
3-4	33	16.5
5-6	64	32
7-8	84	42
<b>Faculty</b>		
Human Ecology	50	25
Economy and Management	50	25
Engineering	50	25
Agriculture	50	25
Are you a member of the UPM Student Consumer Movement club?		
Yes	50	25
No	150	75

The results show that 56 percent of the total respondents were female. The highest percentage of the respondents came from the 21-23 age category (65 %). Most of them (94.5 %) were single, and 42 percent were in the 7<sup>th</sup> – 8<sup>th</sup> semester, which was in the final year of the study. The number of respondents for each faculty was the same since the sampling was divided equally among the four selected faculties. To avoid biases, it is crucial to have a balanced number of respondents to represent each faculty. Meanwhile, only 25 percent of the respondents were members of the student consumer movement club at the university.

**Consumer Literacy**

Table 2 shows the level of consumer literacy among the students. As the table proposed, quite a good number of the respondents answered the questions correctly. An example can be seen in statement B1, 'Labels of imported goods can be Malay or English.' Most students agreed with the statement, with 68.5 percent answering correctly. Most of the students also responded correctly to other questions, and the average correct answers for all questions were between 60-70 percent.



Table 2

*Consumer Literacy*

No item	Statement	Correct answer	Answered correctly (%)	Answered wrongly (%)
B1.	Labels of imported goods can be Malay or English.	True	68.5	31.5
B2.	The price stated on the packaging must include tax.	True	63	37
B3.	The Ministry of Health Malaysia must approve all advertisements on medicine.	True	71.5	28.5
B4.	The consumer's right to compensation is limited to the terms and conditions in the guarantee card.	False	63.5	36.5
B5.	The cooling-off period in direct sales is ten working days.	True	71	29
B6.	Consumers are entitled to a refund or exchange for damaged goods even if there is a notice that the goods sold cannot be returned or exchanged.	True	70.5	29.5
B7.	Cases related to communication and multimedia can be referred to the Malaysian Communications and Multimedia Commission.	True	70	30
B8.	The clause "we are not responsible for any damages" cannot provide a defense for the supplier.	True	65	35
B9.	Complaints about medical practitioners cannot be referred to the Consumer Claims Tribunal.	True	69	31
B10.	The Consumer Claims Tribunal can only hear cases not exceeding RM25,000.	False	70	30

The level of consumer literacy was divided into three categories. The low-level score ranged from 1 – 3, the moderate level score was 4 – 7, and the high-level score was 8 – 10. Nine students were at a low level and which represented 4.5%. Meanwhile, there were 114 students at the moderate level and 77 at the high level, representing 57% and 38.5% of the total respondents. This concludes that the highest number of students was at a moderate level.



Table 3

*The Level of Consumer Literacy*

Score Level	Frequency (n)	Percent (%)
Low 1 – 3	9	4.5
Moderate 4 - 7	114	57
High 8 – 10	77	38.5

This study delivers a message that the level of consumer literacy of the students in higher learning institutions was only moderate. This shows that the knowledge of consumerism among youth and their understanding needs further improvement. This finding is consistent with Malaysia's Consumer Empowerment Index (CEI) result among 12,482 respondents, where the level of literacy as a whole was also moderate. Financial literacy was only 62.5 percent, and redress literacy was 56.1 percent (KPDNHEP, 2020). Norhafifah et al (2018) also revealed similar consumer legal literacy results.

### **Self-Efficacy, Peer Influence, Attitude towards Consumerism and Intensity of Consumer Education**

Table 4 shows the mean score and standard deviation of self-efficacy, peer influence, attitude towards consumerism and intensity of consumer education among Universiti Putra Malaysia students.

Table 4

*The mean score of self-efficacy, peer influence, attitude towards consumerism and intensity of consumer education among Universiti Putra Malaysia students*

Variables	Mean score	Standard deviation
Self – efficacy	3.68	0.68
Peer influence	3.34	0.79
Attitude towards consumerism	3.39	0.53
The intensity of consumer education (frequency)	2.59	0.96
The intensity of consumer education (clarity)	2.87	0.87
The intensity of consumer education (effectiveness)	2.77	0.74
The intensity of consumer education (trust)	2.93	0.75

As the table shows, the mean score for self-efficacy was 3.68. As for peer influence, the mean score was 3.34, whereas 3.39 for attitude toward consumerism. The 5-Likert scale was used in these variables. The intensity of consumer education was divided into four parts which were frequency, clarity, effectiveness, and trust. The scores ranged from 2.59 and 2.93. However, only the 4-Likert scale was used in all the intensity of consumer education variables. The table indicates that all variables were mostly at a medium level. It was consistent with other studies on consumerism conducted in Malaysia. For example, Nurazlina et al (2021) found moderate peer influence and attitude levels. Similarly, the total overall average score



for the intensity of consumer education was also at an intermediate level in the study by (Tajurahim et al., 2019).

### **Differences in Literacy among Those Who are Involved in The Student Consumer Movement**

The t-test analysis was used to answer the following hypothesis.

H<sub>01</sub>: There is no significant difference between students involved in the student consumer movement and those who do not involve in consumer literacy among University Putra Malaysia students.

Table 5

#### *T-test Result*

		N	Mean	Standard deviation	P-value
Consumer literacy	Non-members	150	6.20	1.993	0.000**
	Members	50	8.68	1.464	

\*\*Significance at 0.00

The above table shows the results of the t-test analysis. The table proposed that the mean score for members was higher (M=8.68) than for non-members (M=6.20), which was significant. Thus, the null hypothesis was rejected. This finding is similar to the study by Nurazlina et al (2015), in which the study found that those who had been long involved in the consumer movement were more literate than those who were newly joined. According to them, the level of involvement in the consumer movement would affect their knowledge about consumerism.

### **Factors that Determine Consumer Literacy**

The multiple analysis was used to study the relationship between self-efficacy, peer influence, attitude towards consumerism, the intensity of consumer education and consumer literacy among Universiti Putra Malaysia students and determine the most influential factor that affects their consumer literacy. Table 6 demonstrates the result of the analysis.

H<sub>02</sub>: There is no significant relationship between self-efficacy, peer influence, attitude towards consumerism, the intensity of consumer education and consumer literacy among Universiti Putra Malaysia students.



Table 6

*Relationship between Self-Efficacy, Peer Influence, Attitude Towards Consumerism, The Intensity of Consumer Education and Consumer Literacy*

Model	B	$\beta$	t	Sig.
Peer influence	.008	.039	.209	.835
Self – efficacy	.103	.041	2.525	.012*
Attitude towards consumer literacy	.089	.156	2.002	.048*
The intensity of consumer education (frequency)	.253	-.215	2.594	.000**
The intensity of consumer education (clarity)	.614	.453	5.136	.000**
The intensity of consumer education (effectiveness)	.136	.049	2.748	.007*
Intensity of consumer education (trust)	.000	.057	.008	.994

$R^2 = .0.130$ , Adjusted  $R^2 = .099$ ,  $F=2.08$ , Sig.  $F= 0.00$ , \* $p \leq 0.05$ , \*\* $p \leq 0.01$

Table 6 shows the results of the multiple linear regression analysis. The results showed that self-efficacy, attitude towards consumer literacy, and intensity of consumer education (frequency, clarity and effectiveness) could explain the 13.0 % variance in consumer literacy. The null hypothesis was rejected for all these five factors. However, the null hypothesis was not rejected for peer influence and trust towards the intensity of consumer education because the results indicated no significant relationship. The high value of  $B$  was the most influential factor. Therefore, the three variables of the intensity of consumer education (the clarity, the frequency, and the perceived effectiveness) were the main significant factors, followed by self-efficacy and their attitudes. This finding is consistent with Norhafifah et al (2018); Abdal et al (2016), who studied the influence of the intensity of consumer education on consumer literacy. Sijamuntak et al (2013); Tajurrahim et al (2020), on the other hand, also studied the impact of intensity of consumer education on consumer empowerment and also found similar results. Similarly, the influence of self-efficacy was supported by previous literature, as discussed by (Gondalez et al., 2021; Chen and Cheng, 2020). Many studies in consumer science also found a strong relationship between attitude and consumer behaviour (Boobalan and Nachimuthu, 2020).

As regards the peers' influence, this study found conflicting results. According to Mulyadi et al (2016); Smedt et al (2018), many past studies linked consumer literacy with peer influence. In addition, Hira et al (2013) have studied the effect of peers on financial literacy. Many past studies have shown peers influence individual literacy. However, the current study found otherwise. It may be due to the respondents in this study were adults above 18 years old. The other literature studied the influence of peers at the school level. According to Hurlock (1990), adults already have their way of thinking, and they are not easily influenced rather than children.



## Conclusion

This study shows that consumer literacy can be explained by adopting the Social Cognitive Theory by exploring the personal factors (self-efficacy and consumer attitudes) and the environmental factors (peers' influence and intensity of consumer education). Both factors influence consumers' cognitive aspect, which in this case is their literacy. The intensity of consumer education tends to be the most significant factor influencing consumer literacy among higher learning institutions students.

This research had several implications to benefit consumers, higher learning institutions, the government, and future researchers. The results of this study cannot be generalised to reflect the literacy of young people in Malaysia but, to some extent, can provide an idea about the level of understanding among these educated people. In addition, proactive emphasis on these students should be done because they are the ones who will lead the society in the future, and the formation of a generation of consumer savvy can be born through them.

Aside from that, as shown in the study, those involved with the consumer movement at the university level will understand more about consumer literacy than those who would not be involved. This suggests that the student consumer movement plays a vital role in consumer empowerment at the university level. Various programs can strengthen consumer understanding of consumerism, such as consumer talk programs, consumer literacy workshops, forums, etc. Thus, the university should encourage students to participate in this movement. Making participation mandatory may also be an excellent step to prepare the students before leaving the university.

In addition, the results of this study can be used by the government or non-governmental organisations to understand further the factors that influence literacy among this young generation. As shown in the results of the study, the self – efficacy and attitudes are important determinants that influence literacy. Both are affective domains according to the Theory of Social Cognitive. It is essential to find a mechanism to inculcate the good values within the generation so that they believe they can do something to protect themselves and the whole community. The awareness that they are empowered and can change will positively impact them. Apart from that, the intensity of consumer education is essential. The information about consumerism disseminated through programs or media must be clear and frequent. Keep repeating delivering information from time to time is necessary to leave an impact on oneself. The information must also be clear enough to comprehend by consumers easily. Both old and new forms of media agents such as the radio, television, magazines, newspapers, Facebook, Instagram, Twitter, YouTube, and tik tok must provide diverse information on consumer issues. Consumer education must be intense enough to have a meaningful impact on consumers.

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