

## The Impact of Spiritual and Affective Domain on Consumer Empowerment

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### Abstract

Many studies reveal that the level of Malaysian consumer empowerment is moderate. It is not surprising then that cases of online fraud and misconduct involving the rights of sellers and consumers are getting higher. Therefore, the Ministry of Domestic Trade, Co-operatives and Consumerism (KPDNKK) intends to increase the Index of Consumer Empowerment (CEI). With empowered consumers, it is hoped that the number of social crime cases involving sellers and consumers can be reduced. Thus, the objectives of this study were to identify the level of awareness towards consumer empowerment and to determine the relationship between empowerment domains (Financial Literacy, Purchasing Decision, and Redress) and consumer empowerment. Using a quantitative approach, the sample of this study consisted of 594 respondents from Malaysia including Sabah and Sarawak states. Descriptive analysis and Inferential analysis were conducted to obtain the results. It was found that the level of Malaysians' awareness of consumer empowerment was high at 3.394 and each domain had a strong relationship with consumer empowerment.

**Keywords:** Affective Domain, Consumer Empowerment, Financial Literacy, Purchasing Decision, Redress

### Introduction

Empowered consumers mean consumers who are knowledgeable, motivated to act, and able to solve problems in the market through the right channels. According to Nardo et al. (2011), consumer empowerment is a multifaceted concept encompassing consumers' skills, competencies, and rights. It also includes the consumers' ability to gather and use the information and capacity of the market to provide legal and practical protection devices.

The changes in technology and the current global environment require more mature and capable consumers so that social problems and crimes can be reduced. In addition, the well-being of consumers' lives can also be achieved if consumers are able to empower themselves with their rights and responsibilities as consumers. Apparently, consumers with high affective and spiritual values also help in empowering users in making appropriate judgments and evaluations. Thus, in achieving good consumer well-being, emotional and spiritual domains are very important to be highlighted.

### **Research Background**

The 2020 ASEAN Consumer Empowerment Index (ACEI) for Malaysia was 94.48/130 or 72.68 percent. Among the 10 ASEAN countries, Malaysia ranks second, after Thailand (The ASEAN Secretariat, 2020). The next round of ACEI carried out in 2021/2022 shows Malaysia is at the level of moderate consumer empowerment.

Many implications can be seen if the user is disabled. A Bank Negara Malaysia (Central Bank of Malaysia) report shows that 47% of young people have credit card debts (The Star, 2018). Meanwhile, bankruptcy statistics among consumers aged 25 years and below also recorded concerns with 85,000 people declaring bankruptcy from the years 2015 to 2019 (Carvalho et al., 2019). This situation indirectly shows that the rate of financial literacy among young consumers is low and can have a long-term impact on the stability of the country.

In addition, according to a report by the Ministry of Domestic Trade and Consumer Affairs (KPDNHEP), since the Movement Control Order (MCO) was implemented, complaints related to online transactions have increased by 145.6 percent, for instance, there were 8,263 complaints from March to October 2020, compared to only 3,364 complaints during the same period in 2019 (Bernama, 2020). Apparently, the highest types of complaints received were related to not receiving the products or services from the merchants, followed by the ordered item not meeting expectations and the advertised price being misleading (Bernama, 2020).

Data from the Commercial Crime Investigation Department (JSJK) of the Royal Malaysian Police (PDRM) also showed that many cases of online fraud, such as the Macau scam, non-existent loans, love scams, and investment fraud occurred from January to July 2022, with an estimated loss of RM414.8 million in 12,092 reported cases (Basyir & Harun, 2022).

According to PDRM, as many as 57 percent of fraud victims were men and the rest were women (43 percent), and most of the victims (65%) were aged between 17 to 40 as this group used mobile phones mostly and surfed social media frequently. Meanwhile, 23 percent of the victims were aged 41 to 60 years, and it was found that they lacked knowledge about 'scammers' as they did not read newspapers or surfed the internet (Bernama, 2021).

Many programs are conducted by government agencies, private sectors, and Non-Government Organisations (NGOs) to enhance consumer awareness and knowledge, but the number of fraudulent cases involved such as scams still increases. For example, statistics of PDRM showed that every day the police received an average of 47 reports related to online fraud cases throughout 2020. As for the year 2021, a total of 57 case reports were received daily and the number continued to increase to 72 cases from January to May 2022.

### **Problem Statement**

According to a report by the Ministry of Domestic Trade and Consumer Affairs (2020), Malaysia's consumer empowerment level (CEI) in 2020 was 63.1%. Although this value shows that almost half of Malaysians are able-bodied users, there are circumstances that still lead to an increase in the number of cybercrime complaints. For example, the Bank Negara

Malaysia data shows that 37% of Malaysians share their bank account passwords and PINs with close friends (Bank Negara Malaysia, 2022). This indirectly shows that the level of digital financial literacy of users is still low.

According to Hunter & Garnefeld (2008), consumer empowerment can be referred to as both a subjective state or experience related to an increase in the consumers' abilities and greater knowledge or understanding. Leary et al (2017) found that a wider range of choices, easier access to information, and higher levels of consumer education are the prerequisites to empowerment, resulting in greater consumer empowerment. However, based on the previous data presented by several government agencies, the empowerment level of Malaysian consumers is reflected. For instance, empowered consumers are able to think and make good decisions before deciding to make any purchase. Besides, nobody will share their passwords of the auto taller machine with others.

According to Kucuk (2009), consumer empowerment is an influential phenomenon that is transforming today's web 2.0 world. However, studies with the aim to understand how consumer empowerment works and functions on the internet are not found.

Thus, this study tries to find out the level of consumer awareness of consumer empowerment and the relationship between each domain with consumer empowerment in Malaysia. Meanwhile, this study also proposed the breakdown of consumer empowerment into three categories which are (i) financial literacy, (ii) purchasing decision, and (iii) redress.

### **Research Questions**

- i. What is the level of awareness among Malaysians toward consumer empowerment in Malaysia?
- ii. Is there any relationship between the empowerment domains (Financial Literacy, Purchasing Decision and Redress) and consumer empowerment among Malaysians?

### **Research Objectives**

- i. To identify the level of awareness toward consumer empowerment based on Affective Domains.
- ii. To determine the relationship between empowerment sub domains (Financial Literacy, Purchasing Decision and Redress) and consumer empowerment.

### **The Concept of Empowerment**

The word empowerment is a word that is often debated by many scholars from various disciplines. However, this concept is still unclear at various levels and with different practices. Empowerment can be understood by studying the concept of power and powerlessness. There are two ways to conceptualize power. First, power is referred to as the ability to take action, and second, as a "thing" or something owned by an individual or group (Samah & Aref, 2009).

Avelino (2017) describes empowerment as a process of developing the ability of individuals or groups to make choices and change toward desired goals. Meanwhile, Wallerstein (1992) interprets empowerment as a process of social action that encourages the participation of citizens, organizations and communities toward the goal of increasing individual and community control, political efficiency, improved quality of life, and social justice.

There are also many scholars who share this view and associate empowerment with personnel control. Among them are Cochran & Henderson Jr, (1986), Israel et al., (1994), Organization (1986), and Rappaport (1987) who observe empowerment from the perspective

of people's ability to control themselves to get something they want. This is because individuals can understand their own wishes compared to others.

### **Consumer Empowerment**

There is no consensus on or accepted definition of consumer empowerment. Generally, consumer empowerment is related to the customers' competency and awareness of their rights. Previous research defines consumer empowerment differently based on each field. For example, in the medical field, "consumer" refers to patients or recipients of health services specifically. In contrast, the marketing/management discipline uses the term "consumer" to refer to the individual's role as a consumer or buyer in the market.

According to Nardo et al (2011), consumer empowerment regarding consumer education and consumer competency is a concept used in explaining the overall competence that a consumer should have. However, consumer ability or consumer capacity is mainly used as concepts referring to consumer cognition, information searching, and information understanding abilities (Kayser et al., 2015).

Based on previous studies by Hwang et al (2014); Simanjuntak et al (2014), consumer empowerment can be described as a consumer having the complete ability to achieve personal astute and socially sustainable consumption. In other words, consumers utilise their cognitive, affective, and practise to strive for their personal use or benefits.

Meanwhile, Paim et al (2017) define that a consumer is empowered when he or she has a certain level of cognitive, affective and behavioural aspects. Cognitively, consumers need to have the knowledge and skills related to the rights and responsibilities of consumers. In this context, the consumers should apply their related knowledge and skills during their sales and purchases activities. Furthermore, consumers also need to have an affective domain that includes assertiveness, self-confidence and willingness to change. These traits will shape consumers with good behaviours so that they are not easily deceived by those who are not responsible. Clearly, unempowered consumers are the people who are not able to take any actions to protect themselves or solve problems they face efficiently and effectively. Therefore, 'taking action' is a crucial domain of consumer empowerment.

According to Wathieu et al (2002), the ability of consumers to have control of their own choices has been reported to be central to the experience of empowerment. In support of that, Isa et al (2020) found out that consumer literature on the internet or online purchasing was moderate. However, they also found that most consumers were aware of what they should do before any purchase. In addition, Isa & Latiff (2018) found that the respondents chose comfortable websites which were uploaded with full information and updated details of the products. These were found to be the factors that contribute towards the attractions of consumers to be involved in online purchasing.

Consumers' psychology contribute to consumer attraction in terms of increasing consumers' knowledge, skills, and confidence to make informed decisions about their consumption. It is based on the belief that consumers should be active participants in the marketplace rather than passive recipients of goods and services (Nam, 2021). Besides affective values, spirituality is also found to be a predictor of consumers' behaviour and motivation. It has been suggested that spiritual utility should be combined with other utilities when considering the benefits of products and services (Fahm & Sanni, 2019).

In the current digitalization world today, the consumer empowerment concept is mostly looking at how consumers deal and interact with the internet and technology. The major obstacle that arises during the development stage of e-commerce was the acceptance of the

internet as a shopping tool. Besides, since the Covid-19 pandemic hit the world, most consumers transformed their sales and purchases activities towards online (Isa & Razak, 2021).

Therefore, internet literacy, financial literacy, and knowledge play an essential role to enhance student empowerment. In the context of online shopping, consumers should have internet and financial literacy besides the power to make purchasing decisions. Similarly, offline shopping needs consumers to have financial literacy and purchasing decision as well. However, both types of mediums either online or offline should have redress awareness referring to why, when and how they should make complaints if necessary.

The Ministry of Domestic Trade and Consumer Affairs (2021) reported that the majority of consumers are aware of the financial products offered by financial institutions, such as savings, insurance, credit card, and investment. Additionally, it was discovered that although the majority of respondents were aware of their legal rights as customers, they did not see the value in complaining to the sellers if they had only lost a little amount of money.

**Consumer Empowerment Domains**

Based on the previous research, this study proposed the breakdown of consumer empowerment into three main component domains: Financial Literacy, Purchasing Decision and Redress. The domains are further broken down into Cognitive, Affective and Practice as presented in Figure 1.

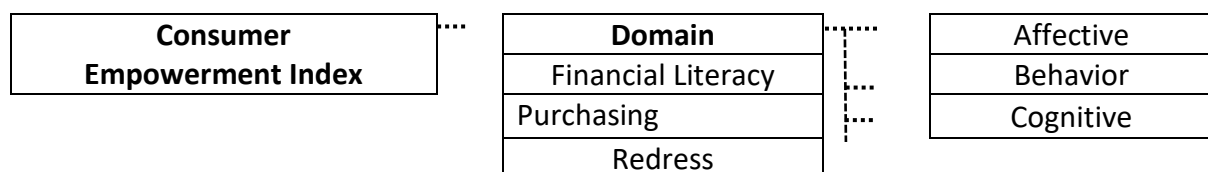


Figure 1: Domains of Consumer Empowerment Index

According to Paim et al (2017), the characteristics of empowered customers can be categorized into three main domains namely A-B-C which are (i) Affective, (ii) Behavior and (iii) Cognitive. This empowerment needs to be understood not in isolation but as a construct that is interconnected.

(i) Affective refers to psychological characteristics that will motivate or hinder a person from taking actions that are in line with their ability and skills. To have empowered effort, an individual not only needs to have information to do something but also has the perception that he has the authority to make an action like internal perception related to power. According to McGregor (2005), when a person discovers his "inner power" he will appreciate his potential and the ability to improve self-growth and self-learning as well as gain control of his fate. Narayan-Parker (2002) also concluded that increased personal (psychological) empowerment increases the ability to get involved with the community, further increasing the chance of social and economic empowerment.

(ii) According to Paim et al (2017), empowerment does not occur without active involvement or consumer behavior.

(iii) Paim et al (2017) in their study stated that cognitive is related to awareness or knowledge, skills and abilities to increase one's ability to be more effective in terms of manufacturing decisions and choices in the market.

In this study, the focus of the consumer’s domain is the element of affective. Affective domains play a major role in individual behavior. Shakeel (2019), in his study, reveals that the influence of the affective domain on student learning is about using the skills that are closely related to emotions, awareness behavior of interest, attention, responsibility, and the ability to listen and respond to others.

Meanwhile, Krathwohl et al (1973) indicate that the affective domain includes how we deal with things emotionally, such as feelings, values, appreciation, enthusiasm, motivations, and attitudes. In addition, Zhou & Brown (2015) stated that the affective domain provides a unique arena of human behavior, involving complex information processing and is intimately related to all other domains of human development.

The spiritual domain can be considered as an aspect of consumers’ empowerment, where consumers have the awareness to choose goods and the contents of purchases that contain benefits and human values which can guide and enlighten them towards healthy consumption culture. This will lead to a more positive atmosphere where consumers will not be surrounded by negative influences such as materialistic attitudes (Ali et. al 2018). Therefore, this study chose the affective and spiritual domain to determine its influence on consumer empowerment. The summarization of the conceptual framework is presented in Figure 2.

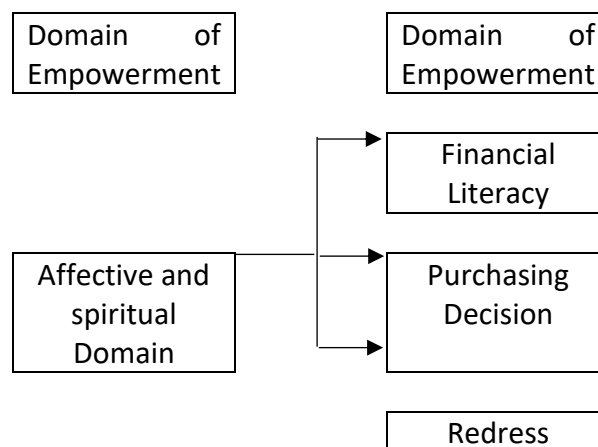


Figure 2: Summarization of the Conceptual Framework

**Affective Domains**

The affective domain involves behaviors that emphasize the aspects of feelings and emotions, such as interest, attitude, appreciation, and self-adaptation. According to Bloom (1956), the affective domain refers to the growth in feelings or emotional areas (attitude or self). Besides affective, there are another two domains that refer to cognitive and psychomotor. These three domains have been used to measure the expected learning outcome referring to the output of the process (Bloom, 1956).

Cognitive, Affective and Psychomotor domains are usually measured using Bloom’s Taxonomy. However, Krathwohl et al (1973) updated the measurement taxonomy from six to five levels which refer to receiving, responding, valuing, organization and characterization by value. In the context of consumer empowerment, the affective domain plays an important role according to its level. For example, a consumer receives a phenomenon and tries to respond to the phenomenon. At this level, the customer will show a new behavior due to an experience. Next, the customer will enter the valuing level which refers to the involvement



or commitment towards the phenomenon. At this level, the customer can accept, complete, defend, describe, or follow what he or she thinks is the best condition. Next, the customer will try to organize responses to the phenomenon. The customer will alter, arrange, combine, order, prepare, relate, or modify the choices that have been made. Finally, the customer has to characterize the value. At this level, it will show whether the customer acts consistently with the new value or remains with the choice that was made before. Figure 3 shows an Affective Domain by Krathwohl et al., (1973).



Figure 3: Affective Domain by (Krathwohl et al., 1973).

Figure 3 expresses our emotional responses to situations, including our sentiments, values, admiration, enthusiasm, motivations, and attitudes. The five major categories are listed from the simplest behavior to the most complex.

### Spiritual Domains

Spiritual consumer empowerment is a process of helping consumers find the right products and connect with the products, services, and experiences that align with their spiritual values. It can be a powerful way to promote well-being, build community, and make a difference in the world. There are many ways to achieve spiritual consumer empowerment. Spiritual consumer empowerment can be a powerful force for good. It can help people feel more connected to themselves, others, and the world around them. It can also help people make more mindful choices about the products and services they consume.

Spiritual consumer empowerment can be achieved, firstly, by connecting with brands that share the values. This could involve buying products from brands that are committed to social responsibility, environmental sustainability, or other causes that consumers care about. It could also involve supporting brands that are owned and operated by people from marginalized communities. The second way is by consuming products that are handmade or locally sourced. This can help consumers connect with the people who made the products and with the places where they were made. It can also help reduce the environmental impact by supporting the local businesses and reducing the need for transportation. Then, consumers can participate in activities that connect with nature or with community. This could involve spending time with nature, volunteering in community, or attending religious or spiritual services (Husemann & Eckhardt, 2019).

Other than that, consumers with spiritual values may be more likely to consider the ethical implications of their consumption choices. They will choose to buy fair trade products or to avoid products that have been tested on animals. Also, they will buy products that support their religious beliefs or help them to connect with nature. Consumers who are motivated by spiritual values may find that their consumption can help them build the community and connection with others. For example, consumers can join a religious group that shares their

values or participate in a boycott of products that they believe are harmful (Fahm & Sanni, 2019).

## **Research Methodology**

### **Research Design**

A quantitative methodology was used to carry out this study by using a survey questionnaire. The respondents were given an online survey using a simple random sampling method. Wright (2005) asserts that an online survey is particularly quick, effective, and cost-effective because respondents may complete it whenever, wherever, and at their own leisure. A total of 594 Malaysians around Malaysia including Sabah and Sarawak states were involved in this survey. The survey was conducted to find out the level of consumer awareness of consumer empowerment based on the affective domain and the relationship between each domain with consumer empowerment in Malaysia.

### **Research Instrument**

This research employed a set of questionnaires as an instrument which was used in the research conducted by The Ministry of Domestic Trade and Consumer Affairs (2021). The questionnaire measured the level of consumer awareness of consumer empowerment based on Affective domains and the relationship between each sub domain with consumer empowerment in Malaysia. There were three sub domains in this research: (i) financial literacy, (ii) purchasing decision and (iii) redress. The questionnaire consisted of four sections: (i) respondent's demography, (ii) financial literacy, (iii) purchasing decision, and (iv) redress. The Five Point Likert scale was used to evaluate statements (items) based on the distribution scores as presented in Table 1.

Table 1

#### *Five Point Likert Scales*

<b>Item</b>	<b>Scale</b>
Strongly disagree	1
Disagree	2
Neutral	3
Agree	4
Strongly Agree	5

### **Data Analysis**

The data were analyzed descriptively using frequency, percentage and median values for each variable using the SPSS 22.0 version. The descriptive analysis was conducted to determine the degree of consumer empowerment awareness. In the meantime, the association between consumer empowerment and empowerment domains was discovered using inferential analysis. Mean values were used to measure the level of awareness as shown in Table 2 while the interpretation of the relationship is described in Table 3.



Table 2

*Mean Value Interpretation*

Value	Interpretation
Less than 3.00	Poor
3.00	average
More than 3.00	High

Table 3

*Correlation Coefficient Interpretation*

Correlation Coefficient	Interpretation
0.00 – 0.10	Negligible correlation
0.10 – 0.39	Weak correlation
0.40 – 0.69	Moderate correlation
0.70 – 0.89	Strong correlation
0.90 – 1.00	Very strong correlation

**Findings and Discussion****Respondents' Demography**

The respondent's demographic information was analysed descriptively. This study involved 594 consumers from all over Malaysia including Sabah and Sarawak states. A total of 309 (52%) respondents were females and 285 (48%) were males. The majority of the respondents were Malays (n=447, 80.3%), followed by Chinese (n=65, 10.9%) and Indians (n=29, 4.9%). Meanwhile, Sabah and Sarawak respondents each recorded (n=10, 1.7%, and n=7, 0.2%). Subsequently, the data showed that more than half of the respondents lived in the city areas with a total of 53% (n=316) and the rest of them stayed in the rural areas (n=278, 46.8%). The details of the respondents' demography are shown in Table 4.

Table 4

*Respondents' Demography*

Item	Sub item	Frequency (n)	Percentage (%)
Gender	Male	285	48.0
	Female	309	52.0
Nationality	Malay	447	80.3
	Chinese	65	10.9
	Indian	29	4.9
	Sabahan	10	1.7
	Sarawakian	7	0.2
	Others	6	1.0
Residence	City area	316	53.2
	Rural area	278	46.8

**The Level of Consumer Awareness on Consumer Empowerment**

Based on the descriptive analysis that was carried out, the result showed that the level of consumer awareness of consumer empowerment was high at the value of 3.394. The purchasing decision obtained a high score with a mean value of 3.500, followed by redress

with the value of 3.436. Meanwhile, financial literacy was found to have the lowest score with a mean value of 3.246. Relatively this finding showed that most respondents had an awareness of consumer empowerment in the context of financial literacy, purchasing decisions and redress. In line with this, Zhao et al. (2018) stated that consumer empowerment is based on three perspectives: knowledge, attitude, and function. The higher score on purchasing decisions shows that the consumers are concerned about what they should do before buying any items. Table 5 shows the mean scores of the subdomains on consumer behavior.

Table 5

*Level of Consumer Awareness on Consumer Empowerment*

<b>Domains</b>	<b>Mean</b>
Financial Literacy	3.246
Purchasing Decision	3.500
Redress	3.436
<b>Total mean</b>	<b>3.394</b>

Consumer awareness of empowerment is also related to perceptions of control. Self-control emerges from strong spiritual values. When consumers believe they have control over their purchasing decisions, they would feel more empowered in conducting them. Ahmad & Laroche (2017) found that consumers' perception of control positively influences their decision-making process. They feel independent and able to make their own decisions. This is because consumers are associated with a sense of personal autonomy and control over their own consumption decisions.

### **Financial Literacy**

Table 6 shows the result of the mean value for financial literacy at a high level (3.246). Most of the respondents agreed that it was important to keep the money as savings (mean = 4.878) and to set short-term and long-term financial goals in order to achieve/succeed in financial goals (mean = 4.76). This data showed that the respondents were aware of the importance to keep money and how to use it wisely. The findings with the mean value of 2.136) showed that some of the respondents stated that if they had extra money, they thought it would be more beneficial to spend than saving for the future.

However, only a few respondents agreed that buying medical insurance or takaful was a waste (mean = 1.776). However, a study done by Khanna et al (2022) found that consumer awareness of health insurance products was observed in a majority of the respondents (with less income or more income) where they preferred to buy medical insurance. This data supports the study of the awareness of consumers towards the importance of medical insurance. According to Marquis (1985), most respondents are aware of the importance of medical insurance because 86 out of 100 families have medical insurance but they are less knowledgeable about their coverage of outpatient services.

Table 6

*Level of Consumer Awareness on Financial Literacy*

Item	Mean
I think it is important to keep the money as savings.	4.8788
I think it's important to set short-term and long-term financial goals in order to achieve/succeed in financial goals.	4.7643
I feel confident in my financial knowledge.	3.6313
I am confident that I can choose the right financial product (for example: loan, fixed deposit, mutual fund, etc) for myself.	3.5488
If I have extra money, I think it's more beneficial to spend it than save it for the future.	2.1364
I think it's okay to buy a cell phone through a loan if I can't afford it.	1.9865
I think it is a waste to buy medical insurance and/or Takaful.	1.7761
<b>Total Mean</b>	<b>3.2460</b>

**Purchasing Decision**

The data from the descriptive analysis showed that the level of consumer purchasing decisions was at a moderate level (mean = 3.500). Relatively it highlighted that the respondents were aware of their priority on what they needed or wanted to buy. In the study by Nilda et al (2020), the price element significantly affected purchasing decisions.

Most of the respondents agreed that it was important to check the seller's rating and profile (mean = 3.686) when buying the online products. A study done by Isa et al (2020) found that most of the respondents considered security and confidentiality, constant update of information and user-friendliness as important criteria when browsing websites. It was because many of them agreed that comparing products and/or services helped them to make the best purchasing decisions (mean = 3.547). They also could tell the differences between the products they needed and the products they consumed (mean = 3.668). Supporting this, McEachern & Warnaby (2008) indicated that knowledge of a product played a significant role in aiding purchasing decisions. The findings from Simanjuntak (2020) stress that establishing a smart and energetic consumer requires the socialization of rights and obligations of consumers through education, directly or indirectly through the internet or social media as a source of information accessible to consumers to build consumers who will use their rights as consumers and complaint when harmed.

It was found that not many respondents trusted the product description provided by the sellers on social media (mean = 2.79). Besides, Hanaysha (2018) indicated in his finding that social media marketing on the purchase decisions was insignificant. Meanwhile, he also found that the store environment had a significant positive effect on consumer purchase decisions. It was also found that most of the respondents agreed that it was important for them to look at the terms and conditions when subscribing to a service and to understand all the information on the product packaging (mean = 3.577) especially when they bought from the conventional store. The description of the items of purchasing decision is presented in Table 7.

Table 7

*Level of Consumer Awareness on Purchasing Decision*

Item	Mean
I think a comparison between products and/or services will help me make the best purchase decision	3.5471
I think it is important to look at the terms and conditions when subscribing to a service and to understand all the information on the product packaging	3.5774
When buying products online, I think it's important to check the seller's rating and profile	3.6869
I trust the product description provided by the seller on social media.	2.7980
Knowledge of rights as a consumer is important	3.6902
We need to prioritize local products.	3.5253
I know how to differentiate between the products I need and the products I consume	3.5101
<b>Total Mean</b>	<b>3.500</b>

**Redress**

The analysis on redress indicated that the level of consumer awareness of redress was high with the mean score of 3.436. This finding clearly showed that Malaysian consumers were aware of their rights as consumers. This was proven when the respondents agreed to make a report if they felt they were the victims of a scammer (mean = 3.634). According to Hogarth and English (2002), consumer complaints can be a toll on empowering consumers. Therefore, a high level of awareness of redress can be seen as a sign of Malaysian consumer empowerment. Nevertheless, a Consumer Empowerment Index (CEI) year 2019-2020 report by the Ministry of Domestic Trade stated that consumers were less positive about redress channels, but they assume if they encounter an issue regarding their purchases, they are able to solve the issues.

Most of the respondents stated that they felt it was their right to receive appropriate compensation if there was a defect and/or damage to the product and/or service within the warranty period (mean = 3.537). In line with this Osarenkhoe & Komunda (2013) revealed that issues such as lack of courtesy and professionalism characterize retail also influenced customers to make complaints. In addition, this study also highlighted that it was important to take sellers and/or service providers to court for unethical business practices (mean = 3.407).

However, respondents did not really wonder about the misleading advertisement by the seller (mean = 3.393) even though they agreed that it was important for them to make a complaint about it. According to Kariyawasam & Wigley (2017), misleading advertisements compelled consumers to purchase at a higher price or a lesser quality than what they wanted or when they purchased the wrong product or services. Hence, it was important to put the right details about a particular item related to what the seller wanted to tell the customer. Besides, it has been stated in the Customer Protection Act 1999 Law of Malaysia (1999) under Misleading and Deceptive Conduct, False Representative and Unfair Practice, that it will affect consumers' sensitivity to any advertisement depending on their level of emotion. In response to this, Hackley (2010), emphasized that misleading advertisements had an impact on how customers observed the product in which the claims were presented.

The results also showed a high mean score with regard to the implementation of the Customer Protection Act 1999 that made the respondents feel protected by consumer legislation (mean = 3.346). It was also important for them to spread the advocacy of consumer rights to their friends and family members (mean = 3.489). The details of the redress item are presented in Table 8.

Table 8  
*Level of Consumer Awareness on Redress*

Item	Mean
As a consumer, I feel protected by consumer legislation	3.3468
In general, I think my rights as a consumer are protected by the industry.	3.2525
I feel it is my right to receive appropriate compensation if there is a defect and/or damage to the product and/or service within the warranty period	3.5370
I am firm when requesting an exchange and/or refund as it is my right as a consumer	3.4242
I feel it is important to spread the advocacy of consumer rights to my friends and family members	3.4899
I feel it is important to leave a comment about my experience with the seller and/or service provider.	3.4411
I feel it is important to make a report if I am scammed	3.6347
I think it's important to take sellers and/or service providers to court for unethical business practices	3.4074
I think it's important to make a complaint about a misleading ad.	3.3939
<b>Total mean</b>	<b>3.4364</b>

### **The Relationship Between Empowerment Domains and Consumer Empowerment**

Inferential analysis using Pearson correlation was used to determine the relationship between empowerment domains and consumer empowerment. The findings showed that the empowerment domain had a relationship with consumer empowerment in Malaysia with a significant value of 0.01. The three empowerment domains (financial literacy, purchasing decision and redress) had relationships with different correlation values on consumer empowerment. Table 9 shows the findings of Pearson Correlation analysis.

Table 9  
*Pearson Correlation Analysis*

Domain	Pearson Correlation	Sig. (2-tailed)
Financial literacy	0.592	0.000
Purchasing decision	0.636	0.000
Redress	0.556	0.000

Based on Table 9, the purchasing decision factor had the highest relationship with consumer empowerment compared to other consumer factors with a correlation value at a moderate level of 0.636, at a significant level of 0.000. This correlated with the research conducted by

Aldaihani & Ali (2018), which stated that purchasing decision factor was the pillar of consumer empowerment. The analysis also showed a moderate correlation between the consumer environment factor with consumer empowerment, with a value of 0.610, at the 0.000 significance level. As for the financial literacy and redress factors, there were moderate relationships between the studied factors on consumer empowerment, with values of 0.592 and 0.556, respectively, at the significance level of 0.000.

### **Conclusion**

In conclusion, the level of consumer empowerment in Malaysia is at a high level with a moderate level of correlation between the empowerment domain and consumer empowerment based on the affective domain. According to this study, Malaysian consumers are somewhat empowered in all areas, including financial literacy, purchasing decisions, and redress. As a result, consumers are knowledgeable about their rights and wise enough to prioritise what they want to buy and sell. This current study shares resemblances with the research carried out by Isa et al (2021), which discovered that respondents exhibited a high level of knowledge pertaining to smoking health implications. Additionally, the participants demonstrated considerable acceptance and adherence to smoking ban instructions.

The affective domain develops well-rounded customers and plays a balanced role in determining the decision that could affect customers' financial literacy, purchasing decisions and redress positively. Positive feelings, power and values make them respond and think wisely about what they need to do as an empowered customer.

While the domain of spirituality can be positively associated with economic attitudes in favour of a better social responsibility orientation, purchasing power is oriented towards the well-being and high human values. Thus, spiritual values are also considered in consumer empowerment.

Finally, even though the findings show that financial literacy has a lower mean level than purchasing and redress, surprisingly redress is located at the second mean level after decision purchasing. Indirectly it shows that customers are alert about customer rights and responsibility, and it shows that they have empowerment events at a moderate level.

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