

## The Intensity of Consumer Education and Consumer Empowerment among Malaysian Consumers

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### Abstract

Today, in the era of globalization, the evolution of internet technology has caused market conditions to become complicated and complex. Consumers of all ages are exposed to a wealth of information and commerce 24 hours a day. Also, a variety of choices and offers to consumers make the decision making more complicated. Thus, consumers need to be empowered to protect themselves in the market. Utilizing Empowerment Theory, this paper seeks to analyze the influence of intensity of consumer education on consumer empowerment among Malaysian consumers. A total of 400 respondents had participated in this research where they were selected using multistage probability sampling. The data were collected using a self-administered questionnaire and were analyzed using SPSS software. Pearson Correlation Test is conducted to examine the relationship between the variables. The t-test is then used to examine the differences in consumers' level of empowerment among urban and rural consumers. The findings reveal that the intensity of consumer educations was positively related to consumer empowerment. Moreover, there is no significant difference between urban and rural consumers regarding the level of consumer empowerment. The results can significantly contribute to improving the current consumer policy and consumer education in Malaysia.

**Keywords:** consumer education, empowerment, policy

### Introduction

Nowadays, in the era of globalization, the development of internet technology had caused market conditions to become complicated and complex. Consumers of all ages are exposed to a wealth of information and sales online 24 hours a day (Fazli, 2014). Moreover, today's market conditions also offer a greater choice of goods and services to consumers and the dumping of information about goods and services over time makes consumer decision making more complicated (Broniarczyk & Griffin, 2014). Therefore, to enable consumers to protect themselves, all parties especially governments and consumer associations have taken many alternatives to empower consumers to become more resilient, literate and wiser (Laily, Syuhaily, and Sharifah,

2017; Nurazlina, Elistina and Aini, 2015; Haron and Masud, 2012). For instance, Malaysian government especially the Ministry of Domestic Trade and Consumer Affairs (MDTCA) has carried out various activities all over places, to enable consumers to be able to implement high level of self-protection and consumer awareness such as Gerakan Pengguna Siswa (GPS), consumer clubs at school, National Consumer Movement Council (MGPK) and Malaysia Consumers Day (MDTCA Annual Report, 2016).

Nevertheless, the statistics by National Consumer Complaints Center (NCCC) (2016) found that 48,563 complaints were received with an increase of 8.6% over the previous year. Moreover, the number of bankruptcy statistic until December 2017 also shows an increase up to 300,958 cases (Department of Insolvency, 2017). This alarming number suggests lack of knowledge and negative behaviour exhibited by the consumers and the initiatives need to be taken to improve consumer protection in Malaysia (Nurazlina et al., 2015; Haron & Masud, 2012). In general, the low level of empowerment among consumers is not only happening in Malaysia, but it has become a problem all over the world including developed countries. In developed countries such as Europe, studies show that their consumers are not able to play the role of an active, informed and decisive consumer to drive the country's competition and innovation (EC, 2016). Besides, a study by Simanjuntak & Yuliaty (2016) also shows that the empowerment level of Indonesian consumers is lower than in European countries.

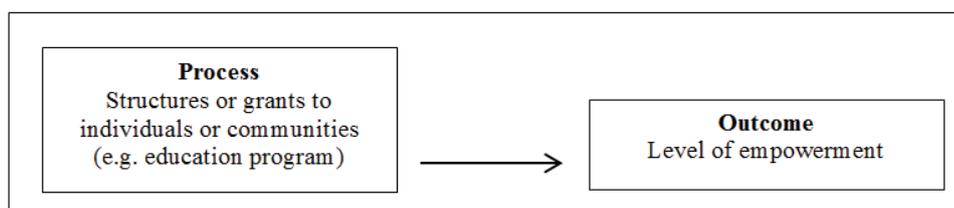
This scenario is often associated with rural consumers. This is because rural consumers are still lacking in education, information and access to information to empower themselves (Nor Rashidah, 2013). Ahris (2004), in his study, argued that urban consumers have been given high attention from the authorities and they are expected to be able to protect themselves in the market. Therefore, it is necessary to strengthen the efforts of empowering consumers. According to the Empowerment Theory by Perkins and Zimmerman (1995), empowerment is acquired through processes that can help increase the power of the individual. Hence, empowering consumers, encompassing efforts to make them an active consumer in the market through the preparation of information (process) and triggering consumer behaviour (outcome), which can be seen as a partial solution to protect consumer rights in the market (Ioannidou, 2018). As such, the present study aimed to assess consumer

empowerment level among Malaysian consumer and to determine its relation with the intensity of consumer education.

## Literature Review

### The Theory of Empowerment

This study utilized the Theory of Empowerment to understand the determinants of empowerment. According to the founder of the Theory of Empowerment, Zimmerman (1990), empowerment is defined as a combination of process and outcome. Zimmerman (1990) explained that the process referred to activities such as educational programs, actions or specific grant structures to work, while the outcome is the level and strength of the capability given to individuals or communities. This theory has been adopted in the European Union Basic Consumer Strategy from 2007 to 2013 and as a result, empowerment is deemed to comprise of several components which are knowledge, skills and consumer engagement in the market (Nardo, Loi, Rosati & Manca, 2011). In this current study, the process refers to consumer education while outcome refers to the level of consumer empowerment (Fig.1). In summary, the two components from the theory are explored to measure the relationship between the intensity of consumer education and consumer empowerment.



**Figure 1: Empowerment Theory (Perkin & Zimmerman, 1995)**

### Consumer Empowerment

Over the last decade, empowerment issues have been shared by various perspectives and disciplines including community development (Hedayat Nikkhah & Ma'rof, 2009; Bailey, 1992; Chavis & Wandersman, 1990), psychology (Oladipo, 2009; Spreitzer, 1995; Riger, 1993; Zimmerman & Rappaport, 1988; Rappaport, 1987), sociology (Bartunek, Jean & Rousseau et al., 2006; McAdam, Doug & John et al., 1996), education (Kimwarey, Chirure & Omondi, 2014) and economic (Ani, Fauziah &

Abu Samah et al., 2016). In this current study, the empowerment is seen in the context of consumers where Wright (2006) defined consumer empowerment as a mental state that is usually accompanied by physical activity that allows a consumer or groups of consumers to make their own choices by showing their needs, their wants and demands in making their decisions with other individuals or organizations in the market. Also, the empowerment can be understood as the process of empowering individuals to be sustainable (Zimmerman, 1995; 2000).

The empowerment process takes place when individuals are allowed to control their destiny and influence decisions affecting their lives, while the results of the empowerment are related to the impact or consequences of this process. A variety of interpretation of the definition of empowerment creates various measurements to measure empowerment. European countries have undertaken a study to develop an EU consumer empowerment index (Nardo et al., 2011). This index comprises of three aspects of consumers' skills, awareness, and engagement to measure the level of consumer empowerment capabilities. Taking into consideration the characteristics mentioned in the previous literature, empowerment in Malaysia is defined as consumers who can avoid/protect themselves, enable to solve problems in the market by taking appropriate action and also be equipped with positive psychological characteristics (Laily et al., 2017).

### Consumer Education

A significant body of research has featured a positive effect on consumer education on consumer empowerment. According to Jarva (2011), the success of creating empowered consumers should be supported by the effective application of consumer education where consumer education needs to be a lifelong education. The exposure gained in consumer education programs enables a consumer to become more skilled and decisive in decision-making (Simanjuntak et al., 2014; 2013). McGregor (2007) also noted that consumer education has the potential to bring global responsibility and empowerment to consumers. One of the studies in Indonesia conducted by Simanjuntak et al. (2013), has explored the intensity of consumer education as one of the driving factors to consumer empowerment. In this study, the intensity of consumer education is measured by three (3) indicators which include frequencies, clarity, and effectiveness of media and consumer education materials

conveyed to consumers (Simanjuntak et al., 2013). Based on data analysis conducted, it is found that consumer involvement in consumer education activities is a driving force for consumer empowerment. Exposure to consumer education also enables them to become more skilled and decisive in decision-making (Simanjuntak et al., 2013). Thus, the following hypothesis is formulated to identify the relationship between the intensity of consumer education and consumer empowerment:

H1 (a): There is a relationship between the frequency of consumer education media and empowerment among consumers in Malaysia.

H1 (b): There is a relationship between the clarity of consumer education media and empowerment among consumers in Malaysia.

H1 (c): There is a relationship between the effectiveness of consumer education media and empowerment among consumers in Malaysia.

H1 (d): There is a relationship between the trust of consumer education media and empowerment among consumers in Malaysia.

H1 (e): There is a relationship between the frequency of consumer education material and empowerment among consumers in Malaysia.

H1 (f): There is a relationship between the clarity of consumer education material and empowerment among consumers in Malaysia.

#### 1. The Difference between Urban and Rural Consumers' Empowerment

Different geographic conditions have different effects on consumer empowerment. Consumer location is an important variable in explaining the difference in the impact of consumer education on society (Chandrasekhar, 2012; Agriculture & Agri-Food Canada, 2010; Ekanemetal, 2006). A Study by Simanjuntak et al. (2014) shows that consumers in urban areas are more empowered than rural areas since they acquire better education and higher income, and live in higher cosmopolitan levels. On the other hand, rural consumers are less likely to be empowered due to some factors such as communication and literacy inadequacy which make them less likely to think wisely and subsequently will be the victims of unethical activities of the traders (Chandrasekhar, 2012). In the same study, Chandrasekhar (2012) shows that rural

consumers are more comfortable buying cheap goods and are easily affected by businesses compared to urban consumers. Study in Malaysia, conducted by Jariah et al. (2013), found that urban consumers were more empowered than rural as they have good awareness to review items before making any purchase. Jariah et al. (2013), clearly shows that consumers in the urban area have responsibility and awareness. Surprisingly, there was a previous study by Makela & Peters (2004) among students and found that those who were living in rural areas would be able to identify consumers' rights more accurately than urban students. Thus, a hypothesis is formulated:

H2: There is a difference between urban and rural consumers related to their level of consumer empowerment.

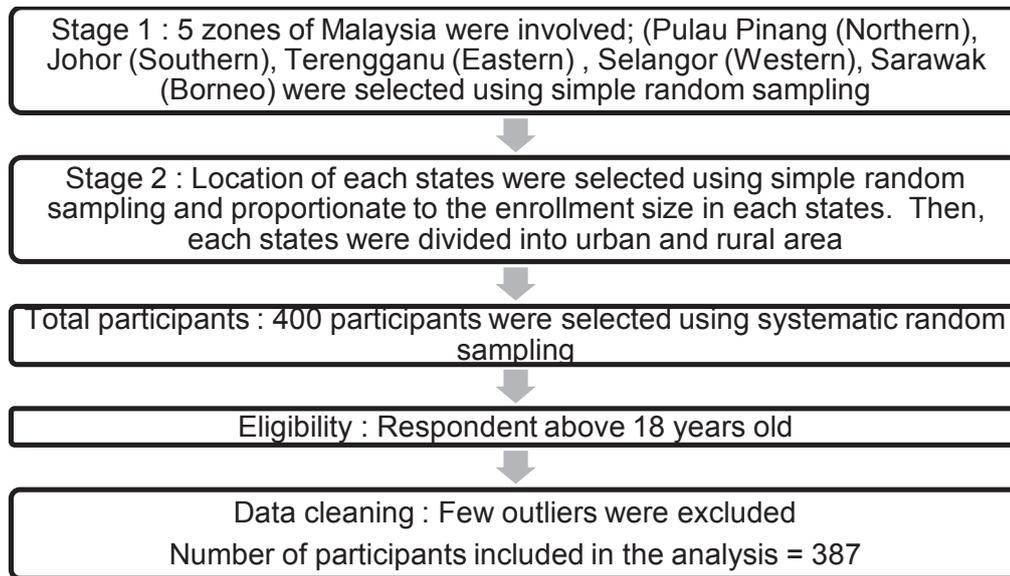
## **Research Methodology**

### Research Design

This study is quantitative research which intends to generalize statistical results. Based on the research problems, this research design is opted to examine the relationship between the intensity of consumer education and consumer empowerment as well as the difference in consumer empowerment between urban and rural consumers. On top of that, this study employed a cross-sectional survey and a correlational research design using a survey method.

#### 1. Population and Sampling Procedure

This study involved 400 respondents all around Malaysia who were selected using multi-stage probability sampling (see Fig. 2). Screening for eligibility and data cleaning was done and a final sample of 387 respondents was included in the analysis of this study (refer Fig. 2). Data were collected through a survey using questionnaire distributed in the Northern, Western, Eastern and Southern zone of Peninsular Malaysia and Sabah and Sarawak.



**Figure 2: Sampling Procedure, Eligibility, and Data Screening**

### Instrumentation

There are 3 parts in the questionnaire. Part A records the respondent's demographic information covering seven (7) related questions. The nominal scale is used in this section. Part B records the intensity of consumer education using questionnaires adapted from Simanjuntak et al. (2013). There are two (2) sections in this part, namely consumer education media and consumer education materials. The consumer education media touches on the frequency, clarity, effectiveness, and trustworthiness of the media in providing consumer education. Likert scale was used with option 1: never to 4: often for frequency questions, 1: very not clear to 4: very clear for media clarity, 1: very ineffective to 4: very effective for media effectiveness and 1: strongly disbelieve to 4: strongly believes in the media. Furthermore, consumer education materials are questions related to the frequency and clarity of educational materials provided to consumers. The same scale of frequency and clarity is used for this section.

Part C of the questionnaire is about consumer empowerment adapted from Nardo et al. (2011). This part is divided into three sections namely consumer skills, awareness of consumer legislation and consumer engagement. The item was measured using scales ranged from 1= "don't know" to 4= "know" for consumer skills and awareness. Whereas, consumer engagement involves 15 questions regarding price comparisons, information seeking, the tendency of consumers to talk about positive experiences and

consumer actions to lodge complaints to certain parties. Frequency scale 1: never to 4: often, is used in this section.

### Reliability

The instrument utilized in this study showed satisfactory reliabilities with Cronbach's alpha coefficients are more than 0.060 which are ranged 0.94 for the intensity of consumer education and 0.744 for consumer empowerment.

### Statistical Analysis

Data were analyzed using Statistical Package for Social Sciences (SPSS) version 20.0 and were described descriptively to explain the respondents' demographic background. Meanwhile, Pearson correlation test is used to determine the relationship between the intensity of consumer education and consumer empowerment and an independent sample t-test is used to determine the differences between urban and rural consumers in terms of their empowerment level.

## Results

### 1. Respondents' Demographic Characteristics

Table 1 displays the respondents' demographic characteristic. Respondents consisted of (58.9%) urban consumers and (41.1%) rural consumers. Based on the data obtained, the dominant gender was female respondents (63.6%) compared to male respondents (36.4%). Looking at respondents' age, on average, the respondents in this study were 30 years old where most of the respondents were in the millennium aged category which was between the age of 16-33 years old (65.6%) and only 1.3% of the respondents aged between 56-64 years old. The majority of respondents were Malay (72.4%) followed by Chinese (16.3%), Indian (8.3%) and others (3.1%) respectively. The status of marriage shows that only (2.3%) of the respondents were divorced/widowed and (57.9%) of the respondents were single. Besides, only a handful of respondents did not attend school with a percentage of (1.3%) and many of them had at least STPM/Certificate/Diploma. The economic status of the respondents, showing that one-fourth of the respondents were self-employed (24.5%) while almost half of the respondents worked in the private sector (45.7%), followed by (16.0%) in the

government sector while only (13.7%) were unemployed. Additionally, the data shows that most of the respondents earn RM2000 up to RM4000 per month (56.1%)

**Table 1: Respondents' Demographic Characteristic**

<b>Variable</b>	<b>Frequency (n)</b>	<b>Percentage (%)</b>
<b>Location</b>		
Urban	228	58.9
Rural	159	41.1
<b>Gender</b>		
Male	141	36.4
Female	246	63.6
<b>Age (year)</b>		
16-33	254	65.6
34-45	88	22.7
46-55	40	10.3
56-64	5	1.3
<b>Race</b>		
Malay	280	72.4
Chinese	63	16.3
Indian	32	8.3
<b>Marital Status</b>		
Single	224	57.9
Married	154	39.8
Divorced/widowed	9	2.3
<b>Level of Education</b>		
Never attended school	5	1.3
SRP/PMR/LCE	25	6.5
SPM/SPMV/MCE	75	19.4
STPM/Certificate/Diploma	148	38.2
Bachelor Degree	127	32.8
Master or PhD	5	1.3
Others	2	.5
<b>Job</b>		
Self-employment	95	24.5
Government Sector	62	16.0
Private Sector	177	45.7
Not working	53	13.7
<b>Gross Monthly Income</b>		
RM2000 below	65	16.8
RM2000-RM4000	217	56.1
RM4001<RM6500	60	15.5
RM6500<RM8500	12	3.1
RM8500 above	6	1.6

#### 4.2 Descriptive analysis for Intensity of Consumer Education

This study shows that the most frequent media which provide consumer education to respondents are internet media followed by electronic media with a mean score of 3.27 and 2.96 respectively. Also, direct education programs held by NGOs, private or governmental institutions recorded the lowest mean score of 2.28. Furthermore, the study also gains information regarding the clarity of the media in providing consumer education where the respondents found that the internet media was able to impart knowledge clearly when it recorded the highest mean score of 3.09. Similarly, the respondents also perceived that the internet media was effective (M=3.23) and they put trust in this media (M=3.11).

Overall, the total mean of intensity of consumer education in terms of media is on a scale of 2.62 to 2.93. Based on the minimum value of 1.00 and the maximum of 4.00, the level of intensity of the consumer education media was at the moderate level where the lowest mean score was for the frequency of media in giving consumer education. This clearly shows that, in Malaysia, the frequency of media in delivering consumer education to consumers was still low. Thus, the education delivered was also less understood when it records the second-lowest mean score on clarity. Table 2 shows the mean scores and the standard deviation for each item related to consumer media.

**Table 2: Consumer Education Media**

N	Media	Frequency		Clarity		Effectiveness		Trust	
		Mean	SD	Mean	SD	Mean	SD	Mean	SD
1.	Print media (e.g. newspaper, magazine)	2.51	0.83	2.65	0.88	2.87	0.75	2.87	0.75
2.	Electronic media (e.g. television, radio)	<b>2.96</b>	0.86	<b>2.86</b>	0.83	<b>3.16</b>	0.76	<b>3.09</b>	0.76
3.	Internet	<b>3.27</b>	0.88	<b>3.08</b>	0.83	<b>3.23</b>	0.76	<b>3.11</b>	0.74
4.	Bulletin	2.48	0.85	2.62	0.92	2.89	0.77	2.92	0.75
5.	Direct consumer education performed by NGO/private/government	2.28	0.96	2.39	1.08	2.76	0.88	2.82	0.81
6.	Consumerism activities on TV stations	2.30	0.92	2.40	1.08	2.77	0.82	2.77	0.77
7.	Product advertisement that educates consumers	2.54	0.84	2.56	0.91	2.79	0.86	2.75	0.82
8.	Others	2.27	1.08	1.83	1.33	2.21	0.92	2.37	0.94
<b>Total</b>		<b>2.62</b>	<b>0.55</b>	<b>2.65</b>	<b>0.59</b>	<b>2.93</b>	<b>0.51</b>	<b>2.90</b>	<b>0.49</b>

\* SD= standard deviation; minimum=1.00; maximum=4.00

Table 3 on the other hand, discusses the frequency and clarity of the consumer education materials according to the issues. From the findings, it shows that in the last 12 months, the most frequent education materials received by consumers were related to nutrition with a mean score of 2.83. These materials on nutrition also indicated the highest mean score in term of its clarity (M=2.77). Whereas, the materials about the ways to get compensation were the least received materials by the respondents in the last 12 months with a mean score of 2.31. Consistently, in term of clarity, these materials on the redress mechanism also indicated the lowest mean score (M=2.29) which shows that the information was not clear. In general, the total mean of consumer education material was at a moderate level when it showed only 2.59 and 2.57 total mean respectively. This may conclude that consumer education materials conveyed to consumers were limited to certain issues only such as nutrition and consumer rights.

**Table 3: Consumer Education Materials**

N	Material	Frequency		Clarity	
		Mean	SD	Mean	SD
1.	Consumers' responsibilities	2.71	0.752	2.73	0.839
2.	Ways to express satisfaction/dissatisfaction	2.47	0.751	2.50	0.883
3.	Consumers' rights	2.81	0.810	2.76	0.868
4.	Advertising and packaging	2.70	0.813	2.68	0.910
5.	Nutrition	<b>2.83</b>	0.811	<b>2.77</b>	0.864
6.	Food counterfeiting	2.50	0.874	2.51	0.926
7.	Harmful product	2.64	0.889	2.56	0.946
8.	Product labelling	2.57	0.868	2.55	0.921
9.	Relevant law	2.40	0.886	2.44	0.932
10.	Ways to get compensation	2.31	0.914	2.29	0.998
11.	Agency and organization for consumer protection	2.49	0.877	2.48	0.953
12.	Information on weight and size, price, quality and product availability	2.61	0.870	2.56	0.926
<b>Total</b>		<b>2.59</b>	<b>0.58</b>	<b>2.57</b>	<b>0.67</b>

\* SD= standard deviation; minimum=1.00; maximum=4.00

#### Descriptive Analysis for Consumer Empowerment

Table 4 illustrated the mean value for each domain that represents the consumer empowerment of the respondents. The items were measured using scales ranged from 1= "don't know" to 4= "know" for consumer skills and awareness. Results showed that respondents knew better in terms of basic arithmetic with mean value 3.53 compared to logos and labelling with a mean value of only 2.56. For consumer awareness,

respondents showed low knowledge of consumer legislation when the mean value for this domain was only 2.16. Meanwhile, the mean value for consumer engagement was 2.72 which showed that respondents moderately engaged in the market.

**Table 4: Domain of Consumer Empowerment**

<b>Variables</b>	<b>Mean (M)</b>	<b>Standard deviation (SD)</b>
Consumer skills	2.86	0.592
Basic arithmetic	3.53	0.797
Logos and labelling	2.56	0.778
Consumer Awareness	2.16	0.597
Consumer Engagement	2.72	0.474
<b>Mean</b>	<b>2.58</b>	<b>0.318</b>

The overall total mean score for consumer empowerment was 2.58 and SD=0.318 which indicated that the respondents had a positive level of empowerment but at a moderate level. According to Wright (2006), the consumers who are empowered, not only knowledgeable but need to be followed by physical actions that enable them to show their needs, demand and wants in decision making. Thus, this indicated that consumers in Malaysia were still in the 'conscious' level and not yet empowered.

#### Pearson Correlation Coefficient Analysis

Table 5 shows the relationship between the intensity of consumer education and consumer empowerment. The finding reveals that there was a significant relationship between frequency, clarity, effectiveness and trust in media and consumer empowerment with ( $r = .166^{**}$ ,  $.157^{**}$ ,  $.165^{**}$ ,  $.143^{**}$ ,  $p = .001$ ,  $.002$ ,  $.001$ ,  $.005$ ) respectively.

**Table 5: Pearson Correlation Analysis**

<b>Dependent Variable</b>	<b>Independent Variable</b>	<b>Sig (2-tailed)</b>	<b>Pearson Correlation</b>
Consumer Empowerment	Frequency of media	.001	.166**
	Clarity of media	.002	.157**
	Effectiveness of media	.001	.165**
	Trust of media	.005	.143**
	Frequency of education material	.001	.162**
	Clarity of education material	.004	.146**

\*\* Correlation is significant at .01 (2-tailed)

The result indicates that the higher the frequency, clarity, effectiveness, and trust of consumers towards the media, the higher was the level of consumer empowerment. Besides, the finding divulges that there is also a significant relationship between frequency and clarity of educational materials and consumer empowerment with ( $r=.162^{**}$ ,  $.146^{**}$ ,  $p=.001$ ,  $.004$ ) respectively. Thus, the hypothesis is accepted, though the strength of the relationship is relatively at a low level (Cohen, 1988).

#### Independent Sample t-test

Table 6 reflects the result of the independent sample t-test. Research shows that the level of empowerment between urban and rural consumer has no significant difference. Associated with that, the urban population recorded the value ( $P=56.02$ ,  $SP = 9.69$ ) and the rural population recorded the value ( $P = 57.10$ ,  $SP = 9.97$ ). Thus, the hypothesis is rejected.

**Table 6: Independent Sample T-test**

Location	N	Mean	Standard deviation	Significant Value (2-tailed)
Urban	228	56.02	9.69	.287
Rural	159	57.10	9.97	

#### Discussion

Referring to the descriptive analysis of the consumer education media, internet, and electronic media were the most frequent media in conveying consumer education in Malaysia. This is consistent with what has been pointed by Jamal (2016) that the new media technologies such as internet and social media platforms such as Facebook, YouTube, and Twitter are the common mediums used by consumers which can influence their behaviour. Besides, a study made by Zarella (2010), shows that several types of internet media are increasingly becoming a current trend such as Blog, Microblog (Twitter), Social Network (Facebook, LinkedIn), and Media Sharing (YouTube, Flickr). The use of this social media medium provides a lot of benefits to consumers such as saving consumers' time, providing better information, giving more reliable information, reducing the cost of informing and providing better communication between the companies and their clients (Zarella, 2010).

Due to that, the government, marketers, and NGOs should use this medium effectively to educate consumers. Furthermore, this study also found that both the

internet and electronic media can educate and create awareness among consumers since the respondents perceive them to be effective. This finding supports many other studies such as Mahmood (2013) and Hansen, Shneiderman & Smith (2010), that the percentage of users to this internet medium is high around the world. Also, the way of publishing and distributing the information through this media can capture a wider audience with greater speed and subsequently can be effective in educating the consumers.

In terms of educational materials, the most frequent materials received by consumers are related to nutrition. It is consistent with the present government effort to create awareness about food labelling (Fadillah & Aliff, 2015). The least frequent material is regarding the ways to make a complaint. It can be reflected with the findings demonstrated by Kulkarni & Mehta (2013) who found that the respondents are mostly aware and know about consumer rights but they hesitate to complain to the suppliers. This may indicate a lack of knowledge regarding the procedures to make complaints and the redress mechanism channels, which was due to the materials on this matter were still lacking.

Based on the results of consumer empowerment, the findings show a moderate empowerment level. This finding is consistent with the study by Laily et al. (2017) which also found that Malaysian consumers are still at a moderate level of empowerment. Compared with other countries, Malaysia's level of consumer empowerment is slightly lower than Norway consumers with a score of 61.63%. To note, Norway was placed at the first rank among the European countries (Nardo et al., 2011). Nevertheless, the study by Simanjuntak & Yuliati (2016) shows their consumer empowerment level only reached 39%. This makes the level of empowerment in Malaysian is not that alarming.

Next, this study also shows the relationship between the intensity of consumer education and consumer empowerment. All components in consumer education in term of its frequency, effectiveness, clarity, and trustworthiness have a positive relationship with consumer empowerment. This finding is consistent with Suja (2012); Commission Staff Working Paper Brussels (2011); Gholipour, Rahimian, Mirzamani & Zehtabi (2010); Chaudhry & Nosheen (2009); Collard, Mata, Frade, Kempson, Leskinen, Lopes, Moore, Nicolini, Noel, Raijas & Selosse (2006) which hold the view that, education affects the level of consumer empowerment. On top of that, Dasipah, Budiyo & Julaeni (2010) claimed that a consumer with high education prefers to buy products

with better quality. Raquib, Anantharaman, Eze & Murad (2010) stated that highly educated individuals have more knowledge, maturity, and proficiency and it can be reflected in their positive behaviour. This result is in line with previous studies conducted by Mazlan et al. (2014) and McGregor (2013). Similarly, according to Jarva (2011); Osei, Lawer & Aidoo (2012); Prinsloo, Merwe, Bosman, & Erasmus, (2012), effective consumer education needs to be strengthened to produce empowered consumers so that they can protect themselves.

Last but not least, this study shows that the empowerment level of urban and rural consumers does not demonstrate any difference. Thus, empowerment is not affected by geographical locations. This finding contradicts the study by Simanjuntak et al. (2014) which found that there are differences in the level of empowerment between urban and rural populations. Rural consumers are less empowered due to lack of literacy compared to urban consumers who have attained higher education level (Chandrasekhar, 2012). Likewise, Canada's Food & Agriculture Agency (2010) and Ekanem, Tegegne, Muhammad & Singh (2006) also clarified that consumer empowerment differs across geographical conditions due to difficulty in imparting information to rural areas. Nevertheless, studies by Makela & Peters (2004) on school students found that more rural students were able to identify consumers' rights more accurately than urban students. In Malaysia based on the finding in the present study, it is expected that the consumer education programs need to be conducted to all consumers irrespective either they are from rural or urban areas.

### **Conclusion and Recommendation**

This study clearly shows that consumer education affects consumer empowerment in Malaysia. Consumer education will help Malaysian consumers getting the information needed to meet today's complex market challenges. Consequently, consumer education needs to be focused on diverse consumer issues such as consumer rights, food counterfeiting, relevant laws, agencies and organizations for consumer protection, how to get compensation and so on. This is because; the findings of this study show that the materials of consumer education are limited and focus on nutrition information only. Therefore, consumer education materials disseminated to consumers should be reviewed by the government and the consumer associations in

particular. The modules for consumers' programs also need to be revised to incorporate more relevant information, especially about the redress mechanism.

The finding of this study also reveals that media is an important tool in giving consumer educations especially internet and electronic media which are widely used by consumers. On top of that, printed media as well as face to face education programs by NGOs and government agencies especially the Ministry of Domestic Trade and Consumer Affairs should be expanded to ensure that all consumers can access to consumer education. Thus, the findings of this study are important to assist government, especially MDTCA, to establish more active and effective consumer education among Malaysian consumers through various media channels either formal or informal education. The establishment of consumer clubs at schools and higher learning institutions should be expanded and the syllabus on consumerism should be revised to empower consumers starting from the young age. Moreover, seminars, conferences, and campaigns should be conducted consistently to help society to understand their role to be a conscious consumer.

Also, the result from the present study can be used by the consumer associations in Malaysia such as the Consumer Association of Penang and Persatuan Pengguna Islam Malaysia, PPIM to spread consumer education to consumers. Through the activities, members of the association can exchange information and knowledge among themselves as well as among the public. Various extension activities may also be held such as the publication of information on newspaper, bulletin, handbook, pamphlets and so on which benefit various parties. The outcome of this study is also expected to give information to consumers so that they will become more empowered consumers and can protect their affairs.

### **Acknowledgement**

This research was supported by the Universiti Putra Malaysia (UPM) through its Grant Research Fellowship (GRF) and also MOHE, Fundamental Research Grant Scheme "FRGS/1/2016/SS06/UPM/02/9, Developing alternative measures in protecting consumers relating to Halal Food industries". This research ethics has been approved by the Ethics Committee for Research Involving Human Subjects Universiti Putra Malaysia (JKEUPM-2018-038).

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