

# Personal and Environmental Determinants of Consumer Legal Literacy among Malaysian Consumers

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## Abstract

Legal literacy means whether the consumers have the knowledge and are able to apply the information when they make transactions, and thus more likely know how to seek redress. The objective of this article is to analyze the determining factors of consumer legal literacy among Malaysian consumers. A survey was conducted among 500 respondents who were chosen through systematic random sampling. Standard multiple linear regressions results show that only value, self-efficacy, and peer influence can explain thirteen point four percent (13.4%) variance and the most influencing factor was peer influence. This research holds significant implications for the government, educators, and consumer movements to emphasize effective consumer education programs to increase literacy among consumers. It is also necessary to establish more comprehensive programs, either through formal or informal education, especially in instilling good values among consumers. Self-efficacy and peer influence can be considered in consumer education programs such as those by the Ministry of Domestic Trade and Consumer Affairs, consumer movements, and consumer clubs in schools.

**Keywords:** consumer, legal literacy, peer, self-efficacy, value

## 1.0 Introduction

Consumers need to be aware of their rights to prevent becoming victims of unscrupulous traders especially in facing high cost of living. According to Belloc et al. (2018), the cost of living is higher in higher productivity locations and hence, real wages are lower. Furthermore, spending patterns differ across households as the patterns are primarily influenced by household income, demographic, family structure, and area of residence. For example, according to Goetz and Schmidt (2020), the spending patterns will be influenced by the area of residence because the residents will face similar constraints and

opportunities as they are situated in the same social space. Thus, these factors will force consumers to spend according to the area.

Due to this cost of living, consumers must empower themselves, irrespective of their income, in terms of knowledge especially relating to their rights and responsibilities under the law. Literacy deficiencies can result in behaviors that make consumers vulnerable to severe legal problems, especially in today's complicated market. Legal literacy means whether the consumers have the knowledge and are able to apply the information when they make transactions, and thus more likely know how to seek redress (Nasir et al., 2018). Osaulenko (2018) and Nam (2019) explained that consumer law emphasizes consumer rights in the supply of goods and services, the safety of goods and services, product liability, misleading conducts, deceptions, and consumer remedies. The importance of literacy is also in line with the fourth goal in Sustainable Developments Goals (SDG) which is to ensure that the quality of education is inclusive and equitable, and promote lifelong learning opportunities to all citizens (Sachs et al., 2019). It is hoped that if consumers are equipped with the knowledge, they may be able to face challenges posed by high cost of living. Thus, the objective of this article is to analyze the determining factors of consumer legal literacy among Malaysian consumers, which include personal and environmental factors.

Multiple regression analysis has been used to test the relationship between factors (value, self-efficacy, attitude, trust toward government, culture, education system, parents, and peer influences) and consumer legal literacy in Malaysia. Apart from that, ANOVA analysis was conducted to test whether there was a difference among income groups in relation to their literacy. This is because low-income groups will be more affected in facing the challenges of high cost of living such as food consumption. The low-income group will have a higher burden when consuming healthy food because of the higher price (Sassi et al., 2018).

## **2.0 Literature Review**

The Social Cognitive Theory has been adopted to explore the determinants of consumer legal literacy because Bandura (1983) explains that people learn through three aspects in their life, which are environment, behavior, and personal, through a triadic reciprocal relationship that will determine the learning process. However, only environmental and individual factors were explored in this article. There

were several components in the personal factors that were explored which were values, self-efficacy, attitude, and trust toward government. On the other hand, the environmental factors that affect consumer legal literacy in Malaysia that were explored were culture, education system, and influence of parents and peers. As a matter of fact, Bandura et al. (1999) divides individual and environmental factors in reviewing the structure of self-regulatory systems emphasizing on individual knowledge.

One of the personal factors explored was consumers' value, which is defined as a stable and desirable end-state that is developed through life experiences (Kahle, 1983). Thus, 'value' is a very important factor to be studied because Bandura (1977) states that in order to learn something, individuals must identify their own 'value' in developing the learning process within themselves (Bandura, 1977; Reid, 1998). Furthermore, 'value' is the personal determinant explored since it has been widely used in education research (Bandura, 1993; Eccles & Wigfield, 2002; Nurazlina, 2018; Vekiri & Chronaki, 2008).

Self-efficacy, on the other hand, is a form of trust in the process of self-regulation through the motivation of individuals and how the process will control individual behavior (Shahab et al., 2019; Wood & Bandura, 1989). In the education field, self-efficacy is one important factor to increase individual knowledge as it is part of an individual self-regulatory process (Bandura & Schunk, 1981; Brown & Inouyne, 1978; Margahana, 2019; Schunk, 1981; Weinberg et al., 1979). Neto et al. (2018) also explain that self-efficacy is individuals' trust in their ability to complete a task properly using the knowledge that they have acquired.

Bandura (2002) states that individual learning process also encompasses their attitudes. Lots of past research have found this factor as one of the determinants that influence consumers' perception, knowledge, as well as consumer behavior (Adawiyah, 2010; Savelli et al., 2019; Youssef et al., 2015). Thus, it appears that attitude plays an important role in determining consumer literacy (Savelli et al., 2019). Trust toward government is another individual factor studied. The question is how far does society trust the government and whether the trust will affect the consumer's literacy. Bandura (1986) and Han and Yan (2019) state that trust to government is important in the individual learning process. Han and Yan's (2019) study relating to the issue of food safety found that consumers who trust the government tend to

have better knowledge about food safety because they have faith in the information shared by the government.

Environmental factors on the other hand are related to culture, education system, parents, and peer influence. First of all, culture is an important aspect in increasing individual literacy because the surrounding culture will give a positive or negative impact on individual literacy (Bandura, 1986). According to Hussien et al. (2016), a research had been conducted on the organizational culture in the Malaysian Institute of Higher Education in determining an excellent academic achievement in the institute. The findings inferred that the culture of the learning center tends to help individuals to obtain good knowledge and subsequently increase their academic performance (Hussein et al., 2016). Thus, the research by Hussein et al. (2016) shows that culture will give an impact on individual and community level of literacy.

Meanwhile, there were a few research conducted regarding the education system as a variable which analyze the influence of education system toward the quality of students in terms of their academic achievement (Azer & Azer, 2016; Brezis & Hellier, 2018). Markina et al. (2019), in a research relating to entrepreneurship literacy, find that education system influences student literacy. Apart from that, parents are also important in improving children literacy especially during an early age (Bandura, 1997). Badri et al. (2019) suggest that parents play an important role in influencing literacy since their research found a relationship between parental influence and students' academic achievement.

Next, peers also play an important role, in line with Bandura's (1986) explanation that peers influence individuals in their learning process. Lots of past research such as Bouwer et al. (2018), De Smedt and Van Keer (2018), Graham et al. (2000), and Limpo and Alves (2013) explain that peers influence is an important determinant to be explored in literacy study. Furthermore, Smedt et al. (2018) also report that respondents with low level of knowledge prefer to learn something from their peers when making decisions.

### **3.0 Methodology**

A total of 500 respondents participated in the study. It is consistent with the determinations made by Sekaran (2003) which stated that for a population exceeding one million, the sample should be above 384. To illustrate, the probability of a 50/50 fraction in a population of 13,878,924 people, a sample size of 384 people is

needed to be 95 percent confident that the sample estimates are within  $\pm 5$  percent of the actual population value. In addition, to determine the number of respondents in each state, the probability technique corresponding to the population size was used. The calculation is demonstrated in Table 1.

Table 1 : Number of respondents according to states

States	Population (%)	Respondents (%)	Total
Perak	$2507800/18530500 = 0.1353$	$0.1353 \times 500$	67
Selangor	$6495400/18530500 = 0.3505$	$0.3505 \times 500$	175
Johor	$3753500/18530500 = 0.2025$	$0.2025 \times 500$	102
Kelantan	$1863700/18530500 = 0.1005$	$0.1005 \times 500$	51
Sabah	$3910100/18530500 = 0.2110$	$0.2110 \times 500$	105

The locations of the study were selected first using a multi-stage probability sampling, and then multi-stage random sampling was utilized to choose the respondents. First, the state was randomly selected; second was to choose the district; third was the *kampung/taman*; and last were the respondents. There were four zones consisting of the North, West, East, and South of Peninsular Malaysia and one state for each zone was randomly selected to represent Peninsular Malaysia. One state was randomly chosen to represent East Malaysia. The selected states were Perak to represent the North Zone, Johor to represent the South Zone, Kelantan to represent the East Zone, and Selangor to represent the West Zone. Lastly, Sabah was randomly chosen to represent East Malaysia. Then, the lists of malls featured on State Municipal Council website pages were used to randomly select a mall from each state.

The population of this study is consumers in Malaysia consisting of a population living in all the zones described earlier. In this study, the criteria set as the respondents are consumers aged 18 years and above and consumers are defined according to the Consumer Protection Act (1999) as a person who uses goods or services for personal or household use. Therefore, persons who acquire goods and services for business are excluded from the study. The respondents were chosen through systematic random sampling in which every fifth person who entered the main entrance would be chosen to avoid bias. The data collection through questionnaires was carried out from May to June 2019.

The questionnaire comprises of ten parts. The first part was designed to collect the respondents' demographic information such as gender, income, level of education, and marital status. Other parts were consumer legal literacy adopted from Norhafifah et al. (2018), self-efficacy (Schwarzer & Jerusalem, 1995), values (Nurazlina et al., 2018), trust toward government (Frewer et al., 1996; De Jonge et al., 2007), attitude (Bharadwaj et al., 1991), education system (Ezer et al., 2010), culture (Department for EU-Strategy and Economic Development, 2006), parents (Mascarenhas & Higby, 1993), and peers (Mascarenhas & Higby, 1993).

The instrument utilized in this study showed a satisfactory reliability with Cronbach's alpha coefficients of more than 0.60 where self- efficacy ( $\alpha = 0.84$ ), value ( $\alpha = 0.96$ ), parent ( $\alpha = 0.88$ ), peers ( $\alpha = 0.91$ ), trust to government ( $\alpha = 0.87$ ), education system ( $\alpha = 0.91$ ), attitude ( $\alpha = 0.87$ ) and culture ( $\alpha = 0.93$ ). According to Nunnally et al. (1967), the value of more than 0.07 indicates that the measurements are reliable.

#### **4.0 Findings**

A survey was conducted among 500 respondents aged 18 and above. The findings showed that 292 respondents were female and the rest male, which represented the percentages of 58.8 and 41.6 percent respectively. In terms of race, this survey consisted of 252 (50.7%) Malay, 114 (22.9%) Chinese, and 103 (20.7%) Indian respondents. Most of the respondents have a Diploma which was 222 (44.5%), whereas the smallest group, with only six (1.2%) respondents, was those with Master and PhD. 138 (27.7%) of the respondents have SPM qualification. Meanwhile, 111 (22.2%) of the respondents obtained a Degree and nine (1.8%) did not attend school. With regards to the monthly income groups, one-third of the respondents, which was 137 (34.4%), had a monthly income of less than RM1,000 whereas 103 (25.9%) of the respondents earned RM2,001 to RM3,000. In addition, 99 (24.9%) of the respondents had an income ranging from RM1,001 to RM2,000 while the others earned more than RM2,000. Through this, it can be seen that most respondents in this survey had a low monthly income and this will impose more challenges to them in facing the high cost of living. The score for all the literacy items was computed and the total scores were categorized into two groups based on the percentile. A mean score of lower than 24 falls under the low category and 24 and

above was in the high category, and Table 2 presents the findings. Thus, the majority of the respondents were of high level of literacy.

Table 2 : Consumer legal literacy level

Mean score	Categories	Total Respondents
< 24	Low	71 (16.5%)
≥24	High	360 (83.5%)

Furthermore, a one-way ANOVA was conducted to compare scores on the consumer legal literacy with income less than RM5,000, less than RM10,000 and more than RM10,000. There was no significant difference among income groups,  $F(2,343)=1.116$ ,  $p > 0.329$ .

Table 3 : Consumer legal literacy with income

Income	n	Mean	Standard Deviation
Less than RM5,000	218	27.35	3.72
RM 5,000 – RM 10,000	116	27.31	4.43
More than RM10,000	12	29.08	3.70

Next, the results show that only 'value', self-efficacy, and peer influences can explain the 13.4 percent variance in consumer legal literacy. Table 4 shows the model correlation of consumer legal literacy determinants. According to Table 4, the Adjusted R Square was relatively low with a value of 0.134. Nevertheless, it is predictable since this is an exploratory study and not much research has been carried out especially in determining the factors that lead to literacy.

Table 4 : Model significance of consumer legal literacy factor

Model	R	R Square	Adjusted R Square	df	F	Sig.
1	0.385	0.148	0.134	499	10.653**	0.000

\*\*Significant (two-tailed) in  $p \leq .01$

On this matter, 'value' ( $\beta = 0.159$ ,  $p=0.000$ ) becomes the main determining factor due to the highest beta value, followed by self-efficacy ( $\beta = 0.101$ ,  $p=0.042$ ), and peer influence ( $\beta = 0.173$ ,  $p=0.000$ ). This is consistent with Ait et al. (2015), Abali and Sahin (2015), Lukie et al. (2014), and Hamzah et al. (2013) where 'value', self-efficacy, and

peer influence are found to contribute to the educational level of students. However, parental influence ( $\beta = 0.085$ ,  $p=0.072$ ), trust toward government ( $\beta = 0.070$ ,  $p=0.181$ ), attitude ( $\beta = 0.025$ ,  $p=0.657$ ), education system ( $\beta = 0.058$ ,  $p=0.292$ ), and culture ( $\beta = 0.065$ ,  $p=0.250$ ) did not significantly influence consumer legal literacy in Malaysia. Table 5 demonstrates the result of this research.

Table 5 : Consumer Legal Literacy Factors

Variables	Unstandardized Coefficients (B)	Standardized Coefficients (Beta)	t	Sig.
(Constant)	19.710		11.918	0.000
Value	0.018	0.159	3.036	0.003**
Self-efficacy	0.091	0.101	2.042	0.042*
Parental Influence	0.075	0.085	1.805	0.072
Peer Influence	0.106	0.173	3.511	0.000**
Trust toward government	0.067	0.070	1.341	0.181
Attitude	0.009	0.025	0.444	0.657
Education system	0.048	0.058	1.055	0.292
Culture	0.036	0.065	1.510	0.250

R=0.385; R<sup>2</sup>=0.148; Adjusted R<sup>2</sup>= 0.134; F=10.653; Sig F=.000, \* $p \leq 0.05$ ; \*\* $p \leq 0.01$

## 5.0 Conclusion and Recommendations

This research holds significant implications for the government, educators, and consumer movements that effective consumer education programs should be emphasized to increase literacy among consumers especially after determining the factors that can increase legal literacy such as value, self-efficacy, and peer influence. It is also necessary to establish more comprehensive programs, either through formal or informal education, especially in instilling good values among consumers. For example, consumer legal literacy is important as it allows consumers to find out whether an offer from a marketer has a positive or negative impact on them. Consumers must make good decisions so that their income will be spent wisely.

In Malaysia, the cost of living is high and consumers spend a huge amount of income they acquire to fulfil their basic needs. Consumers should protect themselves from being victims of unethical traders and with knowledge, they can take early prevention such as to avoid contracts that are unfair. More importantly, they should be able

to bargain for the best deal and if there is any problem they know where they can go to get a redress. Through comprehensive programs, consumers will have the right information regarding their rights and it will give them an advantage. On top of that, 'value', self-efficacy and peers influence plays an important role in nurturing consumers' literacy. Therefore, this study has implications for understanding how 'value', self-efficacy and peer influence can be used in consumer education programs such as those by the Ministry of Domestic Trade and Consumer Affairs, consumer movements, and Consumer Clubs in schools.

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