

## **Formation of Skills and Consumer Values Domain and Indicators among Students in Institute of Higher Learning**

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**Abstract:** Consumer's skills and consumer's values are among the key components to cultivate consumers to have good consumers' practices. However, there is a lack of measuring tools to gauge consumer skills and consumer values. The objective of this study is to identify the domains and indicators of the consumer's skills and values among students in institute of higher learning. This study utilizes qualitative data methodology which adopts Nominal Group Technique (NGT) as a data collection technique. It comprises of two series of NGT among academicians, regulators, policymakers, members of consumer associations and higher education students. The results of the NGT show that there are ten identified consumer skills, namely the ability to speak, find information, compare prices, make choice, identify products, advocacy, differentiate needs and wants, finance, security, and the environment. As for the consumer's values, eleven values were derived, namely justice, humanity, security, environment, stability, moderation, knowledge, wisdom, money, honesty, and unity. These domains can be used as a foundation to develop consumer's skills and consumer's value index in Malaysia. The findings of this study also give important implication to researchers in the field of consumerism, especially instrument development and can be the basis for consumer education in general.

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### **I. INTRODUCTION**

The issues and challenges of consumers in today's borderless world have led to a wide range of consumer issues. This poses a number of concerns in consumerism that can indicate the weakness of a consumer as a buyer against unscrupulous traders (Afida, Elistina, & Syuhaily, 2014). For this reason, the Malaysian government has revised the National Consumer Policy (NCP) 2002 with the aim of finding solutions to protect consumers. The revised resulted in NCP 2010, which replaces the NCP 2002 with the objective of producing consumers who are capable of self-advocacy through the development of effective consumer movement. The NCP also focuses on the roles of three parties comprising of consumers, traders, and government in protecting consumers in the market by promoting a conducive environment for fair market and sustainable development. Consumer value is also a new element in the NCP 2010 which incorporated five consumer values introduced by Anwar and Bishan (1991). The values are money, humanity, democracy, justice, and environment. The government is encouraged to instill consumer values equally to consumers such as value for money so that consumers, especially young generations can manage their money wisely so as to avoid losing their income. Based on Anwar and Bishan (1991), the consumer values are able to influence consumer practices and decision making.

However, to produce smart consumers who can protect themselves requires a long time to change their attitude. As a primary measure, literacy, awareness of accountability as well as appreciation of consumer values is important to ensure that the best interests of consumers are well protected. Failure of the consumers in holding good consumer values, utilizing their skills, and carrying out their respective responsibilities can result in the failure bargaining power of consumers as stakeholders in the market. Legislation, enforcement agencies and the role of consumer associations alone are insufficient to ensure that the interests of consumers are fully protected without action and the execution of the responsibilities of the consumers themselves (Howells & Weatherill, 2005).

According to Schroder and McKinnon (2007), skills are very important and need to be emphasized by every consumer. These skills need to be practiced, so that they become familiar mostly with the buying process, such as reading labels, choosing items based on price, understand food ingredients and much more. The importance of skills can be seen when consumers are unable to make decisions wisely and often fall into traders' manipulation. Young people, including university students are not excluded in facing issues related to

consumerism, such as fraud cases, false investment schemes, and bankruptcy at a young age (Persatuan Pengguna Pulau Pinang, 2002; Siti Sarah, 2012). Based on the statistics from the Malaysian Department of Insolvency (2012), the number of bankruptcies increased by 40 per cent every five years and it is expected to reach 100,000 people by 2020. This number is very worrying and it is due to youth's lack of consumer skill, lack of literacy related to goods and services, and low awareness of responsibilities, even though Malaysia has a wide range of laws relating to consumer protection (Mohd. Hamdan, 1997, 2005; Agbonifoh & Edoreh, 2007).

However, there is no specific measurement for consumer skills as well as consumer values in the Malaysian or Asean context. Therefore, this article discusses the domains and indicators for consumer skills and values. This effort is expected to be a reference and facilitate researchers in the field of consumer education to conduct research related to the consumer skills and values in the future.

## II. DATA AND METHODS

**Study Method:** This study uses qualitative methods which are suitable for the objectives of the study. Qualitative method used is Nominal Group Technique (NGT). The purpose of this approach is to identify the domains and indicators of consumer skills and consumer values based on the discussions and consensus by all participants. According to Casey and Smith (1994), discussions should be conducted in a prudent and comfortable way, so that respondents can produce their ideas freely during the discussion. Participants from the first group were selected as they were experts in the field of consumerism, while the second group who were among university students were chosen because they represent the population in this study.

**Participants:** This method was conducted twice, first amongst the officials of the Ministry of Domestic Trade, Co-operatives and Consumerism (MDTCC), the consumer association representatives, and the academicians in the field of consumer science. Second NGT was conducted among the students in institute of higher learning. The first NGT comprised of eleven participants who were six members of consumer associations, three academicians and two MDTCC officials. The second NGT was comprised of ten students from higher education institutes of both public university and private Institution. The differences between these two institutions are in terms of the level of education offered to students, in which public universities offer education up to PhD levels and the majority is undergraduate level, while private institutions mostly offer certificate and diploma programs.

**Procedure:** The NGT session procedures were similar for both sessions. Firstly, the participants were expected to state five skills that must be possessed by a wise and resilient consumer. This session requires every participant to list down five skills and write them on the colored card that had been distributed earlier. Each participant was given 5 minutes to complete their responses before the discussion session was continued. The discussion goes on by asking each participant to paste the chosen skills on the whiteboard until all participants agreed on the list of skills. Next, the same procedure was conducted for the second question on consumer values. The results of both NGTs are discussed in the discussion section.

**Study Duration:** The first NGT was held on October 9, 2016, while the second NGT was held on May 5, 2017.

## III. RESULT AND DISCUSSION

### Consumer Skill

As a result of a 45-minutes discussion has reached a legitimate consensus. For consumer skills variables in the first NGT, there were six domains identified by the participants among the MDTCC officers, the representatives of consumer associations and the academicians. After each participant listed six of their respective skills, the participants were requested to classify the skills according to the same theme. The results show that there are six identified skills. Table 1.0 demonstrates the findings. There are 38 indicators under the six domains of consumer skills, namely finance (2 indicators), products (11 indicators), advocacy (6 indicators), safety (2 indicators), information seeking (4 indicators), and needs and wants (11 indicators). The results of these domains from the first NGT group are almost identical to the dimensions and items used in Nardo et al. (2011). Among them are the consumer basic skills such as reading logo and labels.

**Table 1.0: List of Domains and Indicators of Consumer Skills for First NGT**

Domain of Skill	No.	Indicators
Finance	1.	Proficient in managing finances.
	2.	Money management skills.
Product	1.	Know to differentiate foreign products
	2.	Quality
	3.	Price
	4.	Approval of MOH / Halal
	5.	Ingredients
	6.	Packaging
	7.	Expiry date

	8.	Reading labels
	9.	Make comparisons
	10.	Get information
	11.	How to get information
Advocacy	1.	Consumer involvement.
	2.	Know consumers' right
	3.	Know the terms and conditions in the contract.
	4.	Assessment skills.
	5.	Good in expressing opinions.
	6.	Know the basic consumer law.
Safety	1.	Concern about the surrounding circumstances
	2.	Security
Information-seeking	1.	Responsibility
	2.	Know the source of information
	3.	Understand every information presented
	4.	Know how to get better offer
Needs and wants	1.	Differentiate needs and wants
	2.	Assess the ability
	3.	Good in making wise choices.
	4.	Meet the basic needs
	5.	Powerful control of spending
	6.	Prioritizing according to resources
	7.	Know the benefit of a product
	8.	Product suitability
	9.	Make a selection
	10.	Be smart in choosing
	11.	Make price comparisons

Participants: 11 participants

For the second NGT which was among IPT students, it was found that there are six identifiable skills. Based on Table 1.1, 40 indicators were highlighted under six skill domains which are expression skills (8 indicators), information seeking skills (13 indicators), environmental skills (4 indicators), price skills (6 indicators), choice skills (10 indicators), and financial skills (7 indicators). This second NGT findings are comparable to Wan Jamaliah *et al.* (2001). Among the domains and indicators by Wan Jamaliah *et al.* (2001) are related to the cooling-off period, complaints, safety standards, claims, and expression methods.

**Table 1.1: List of Domains and Indicators of Consumer Skills for Second NGT**

Domain of Skill	No.	Indicators
Expression	1.	Seek compensation from traders for non-quality products and services.
	2.	Dare to speak up.
	3.	Wisely communication.
	4.	Make wise choices
	5.	Know to assess the quality of goods.
	6.	Acquire personal protection.
	7.	Voice out current issue.
	8.	Seek protection.
Information-seeking	1.	Getting accurate information.
	2.	Get information from the reliable sources.
	3.	Sensitive to current issue of the country.
	4.	Always make sure the information is correct.
	5.	Get the right information.
	6.	Getting consumer education.
	7.	Skills weighing products.
	8.	Identify the actual price.
	9.	Seek information for the current issue.
	10.	Reading the logos.

	11.	Know how to use technology.
	12.	Acquire knowledge about technology.
	13.	Know where to find information
Environment	1.	Identify eco-friendly products.
	2.	Choose a safe product.
	3.	Ensure safe environment.
	4.	Protect the environment.
Price	1.	Compare prices before buying items.
	2.	Save money.
	3.	Identify cheaper products online.
	4.	Identify promotional prices carefully.
	5.	Identify value for money products.
	6.	Differentiate price of local products as compared to imported ones.
Choice	1.	Diligent in reviewing items.
	2.	Get review from other consumers before buying.
	3.	Make observation.
	4.	Compare the quality of products.
	5.	Be wise in choosing.
	6.	Choose quality but cheap items.
	7.	Ensure good product.
	8.	Wisely select items at reasonable prices.
	9.	Getting the right source of information.
	10.	Make wise decisions.
Finance	1.	Financial management.
	2.	Saving money.
	3.	Working part time.
	4.	Thrifty.
	5.	Looking for financial resources in the free time.
	6.	Wisely manage finances.
	7.	Diligent saving money.

Participants: 10 participants

Overall, compared to both NGT discussions, the study found that only two of the skills were similar which finance and search information skills as Table 1.2. This suggests that these skills are strongly emphasized by both groups and it is in line with eight consumer rights enlisted by Consumer International which are the rights to be informed. However, after combining the skills from both NGTs, there are eight skills identified which are four from the first NGT (product, advocacy, safety, needs and wants skills) and another four from the second NGT (expression, environment, price, and finance skills). The difference in skills acquired from these two NGTs shows different perspectives from different groups which are from the experts and youth. Consequently, the combined consumer skills can be considered as general consumer skills that need to be possessed by consumers as the whole. The skills are information-seeking, finance, choices, products, advocacy, security, needs and wants, environment, price, and expression skills.

**Table 1.2: Comparison between First NGT and Second NGT for Consumer Skill**

No.	First NGT	No.	Second NGT
1.	Finance	1.	Finance
2.	Information-seeking	2.	Information-seeking
3.	Product	3.	Expression
4.	Advocacy	4.	Environment
5.	Safety	5.	Price
6.	Needs and wants	6.	Choice

The results of this study have similarities with the results obtained from the study of consumer empowerment indexes conducted by Nardo *et al.* (2011). From their research, the dimensions of consumer skills are only six indicators that are broken down into two domains namely basic skills, logos and labels. These two domains have similarities with the first and second NGT results - product skills and price skills. Similarly,

studies by Noor Syaizwanna *et al.* (2008), and Wan Jamaliah *et al.* (2001) have similarities with the NGT result which is the voice and safety skills.

Overall, the consumer skills acquired from these two NGT discussions are skills for consumers in general. A total of ten consumer skills have been identified to enable each consumer to have knowledge and skills on consumer issues so as not to be easily exploited in the market. Unlike previous studies, they focus more on certain aspects, such as Husniyah, *et al.* (2010) studies on skills in understanding housing loan agreements; Elistina and Naemah (2010) on legal skills in the vehicle industry; and Wook, *et al.* (2011), a study on claiming skills and forms of compensation. Therefore, this NGT discussion is conducted to identify a comprehensive list of consumer skills. Future research on these variables is essential to enable a consumer skill index to be developed and indirectly can enhance the level of consumer's skills.

**Consumer Values**

The identification of the domains and the indicators for consumer value are also derived from both NGTs. Each participant needs to list six consumer values, and all participants were required to classify those values according to the same theme. Based on the first NGT discussion, the result shows that there are nine consumer values and 33 indicators have been identified based on their consensus. The domains are the value for money (1 indicator), moderation (5 indicators), honesty (4 indicators), justice (1 indicator), humanity (3 indicators), stability (8 indicators), knowledgeable (7 indicators), safety (1 indicator), and environment (2 indicators) as presented in Table 1.3. This finding is similar to three consumer values introduced by Anwar and Bishan (1991) and Jariah *et al.* (2013a) which are value for money, justice, and environment. The results of this NGT are also supported by the study of Nurazlina *et al.* (2015) among the members of consumer associations in which the identifiable values are value for money and humanity.

**Table 1.3: List of Domains and Indicators for Values (First NGT)**

Domain of Values	No.	Indicators
Money	1.	Money
Moderation	1.	Thrifty
	2.	Do not like to waste
	3.	Save
	4.	Not extravagant
	5.	Avoid debt
Honest	1.	Honest
	2.	Trust
	3.	Know consumer right
	4.	Responsible to others
Justice	1.	Fair
Humanity	1.	Compromise
	2.	Peace
	3.	Tolerance
Stable	1.	Stable
	2.	Emotions
	3.	Be brave
	4.	Strictly
	5.	Rational
	6.	Give feedback
	7.	Not wrong
Knowledgeable	1.	Knowledgeable
	2.	Be smart
	3.	Adequate information
	4.	Not confused
	5.	Best choice
	6.	Assess
	7.	Concerned about how to make the products.
Safety	1.	Read the logo on electrical products
Environment	1.	Recycle
	2.	Togetherness

Participants: 11 participants

Based on the second NGT discussion, results show that there are six domains and 38 indicators of values as demonstrated in Table 1.4. Among the six identifiable consumer values domains are the value for justice (4 indicators), honest (4 indicators), unity (1 indicator), environment (6 indicators), wise (7 indicators), and moderation (7 indicators). The results of this second NGT also have two similarities with the consumer values introduced by Anwar and Bishan (1991) and Jariah *et al.* (2013a) which are value for justice and the environment.

**Table 1.4: List of Domains and Indicators for Values (Second NGT)**

Domain of Values	No.	Indicators
Justice	1.	Fair, unbiased.
	2.	Collaborate with each other.
	3.	Considerate.
	4.	Patience.
Honest	1.	Trust.
	2.	Honesty.
	3.	Responsible.
	4.	Observe time.
Unity	1.	Unity
Environment	1.	Be sensitive to environmental issues.
	2.	Loving the environment.
	3.	Sell unused items.
	4.	Protect the environment.
	5.	Support social responsibility.
Wise	1.	Purchase essentials first.
	2.	Be smart
	3.	Consider the need of the vulnerable group
	4.	Fair to traders
	5.	Smart in consumption.
	6.	Efficient consumption.
	7.	Take care of goods wisely.
Moderate	1.	Not waste.
	2.	Thrifty.
	3.	Save money.
	4.	Prudent spending.
	5.	Good in saving.
	6.	Simplicity.
	7.	Equality.

Participants: 10 participants

There are four similarities of consumer value domains with the first NGT results, which are honest, moderate, fair, and environmental values as Table 1.5 below. On top of that, seven consumer domains comprised of five values from the first NGTs (value for money, humanity, stability, knowledgeable, security), and two from the second NGT (value for unity and justice) are identified. The difference of results from both NGTs in consumer values may be due to different ways of thinking between two generations. Overall, there is a total of eleven consumer values combined from both NGTs are honest, moderate, fair, environmental, money, humanity, stability, knowledgeable, security, unity and wisely.

**Table 1.5: Comparison between First NGT and Second NGT for Consumer Values**

No.	First NGT	No.	Second NGT
1.	Moderate	1.	Moderate
2.	Honesty	2.	Honesty
3.	Justice	3.	Justice
4.	Environment	4.	Environment
5.	Knowledgeable	5.	Knowledgeable
6.	Humanity	6.	Unity
7.	Stable		
8.	Money		
9.	Safety		

The result of the combination of these consumer values for both NGT has a similarity with LOV value listed by Kahle and Kennedy (1988) and the study by McCarty and Shrum (1994), which is security value. Thus, from nine LOV consumer values, only one has the same as this study. It is because the value of a listed consumer value is more appropriate in marketing-related research and also different from Malaysia culture. Nevertheless, after scrutinizing further both the findings and LOV, it is extensive enough to instill good values in consumers as the whole. The identified values also are broader than values enlisted by Jariah *et al.* (2013a) in their study. Nevertheless, among the same consumer values identified are humanity values, justice, money, and the environment. Overall, the eleven of consumer values derived from the combination of these two NGT discussions are according to the culture of the population in Malaysia. In contrast to the list of LOV values introduced by Kahle and Kennedy (1988), preferably used by people in the western countries especially in marketing. Though Rokeach (1973) had come out with sets of individual values, the identification of consumer values specifically is really needed to understand consumers so that suitable consumer education programs can be developed for responsible, smart and resilient consumers. Previous studies conducted on consumer values are very few and more empirical studies are needed. The next step is to develop an instrument so that the identified values can be tested empirically in the future.

#### **IV. CONCLUSION**

Consumer skills and consumer values are important factors in consumerism field to create a good consumerism practices (McGregor, 2010; Megawati, Siti Aminah, Herien, & Pang, 2013). The results of both NGT discussions can help researchers in the field of consumerism increase the scope of their study empirically based on the consumer skills and values as there are more accurate instruments resulting from the establishment of domains and indicators. Based on the review of previous studies, consumer skills are specifically assessed on certain aspects but not in general, such as legislation skill (Elistina & Naemah, 2010; Zuroni, Husniyah, & Kanmani, 2011), security skills (Nelson & Drago, 2000; Nurul Syamimi, Elistina, & Syuhaily, 2015), and financial skills (Husniyah, Fazilah, & Norain, 2012; Tahira, Mohd Fazli, & CaziliaLoibl, 2015). Looking at the formation of an index formed by the European Union (EU), the indexes formed only touched too little on consumer skills and laws, which are just three items for basic skills and three items related to labeling, while legal literacy is laid down conscious components are measured through only three items. Whereas, the value of consumers is mostly only conceptually defined and lack of research on them (Anwar and Bishan, 1991; McGregor, 2010; Jariah, Fazli, & Syarifah, 2013b). Homer and Kahle (1988) have formulated a Value List (LOV) to measure the attitude and behavior of a person consisting of nine values derived from the Rokeach (1973) list. However, it focuses on personal values regarding the individual's daily lives in general and is widely used in advertising and marketing. It is therefore important to identify the value of consumerism to form consumer who has good values in discharging their responsibilities as a good consumer. However, studies on consumer value are still low and are only studied by some studies such as Jariah, et al. (2013b); and Nurazlina, Elistina, and Aini (2015) against consumers in Malaysia who are still using the list of consumer values outlined by Anwar and Bishan (1991). Additionally, the resulting domains and indicators can also be used to form an instrument for empirical study and create consumer skill and consumer value index in the future. Indirectly, the NGT results are expected to help consumers, especially the younger generation as future of leader in consumerism.

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