

THE CONSUMERISM ISSUES OF THE NATIVE COMMUNITIES OF SABAH

Sarjit S. Gill, Ahmad Tarmizi Talib, Mohamad Fazli Sabri, Abdul Hakim Mohad, Puvaneswaran Kunasekaran, Ismi Arif Ismail
Fakulti Ekologi Manusia
Universiti Putra Malaysia

Introduction

Native communities are still lagging behind in many aspects of life. Their quality of life is still low as compared to other communities in Malaysia. Native life and the quality of life of the minority community who are not satisfied is why people are increasingly marginalized and oppressed by various challenges. Due to the existence of contacts with the outside community or other communities, native communities have experienced change in social interaction, trust, physical and their lifestyle. Native culture has accepted to include the culture of consumerism. In the context of native communities, they are also not excluded from participating in the mainstream of consumerism services and purchase of goods over time. The development has an impact on spending patterns and consumption in the purchase and service (Seiders *et al.*, 2006).

Consumerism in native communities provides an understanding of the cultural dynamics that underlie consumer behavior. Moreover, consumerism is a concept used to describe a situation when a person's joy is associated with the purchase and ownership of goods and services (Ma'rof & Sarjit, 2008). Men buy what he wanted to buy and justifications provided include "anything that bears consideration, trends, considered or decided to buy" (Sherry, 1986).

However, the current modernization to some extent, affects the lives of native peoples and exposes them to the consumer world. Rising standards of living lead to patterns of consumption and the expenditure of goods and services is starting to change with the times. However, during the process of collecting data, it was found that most studies on this manner of consumerism focused on the general public, i.e., modern society. This led to the findings of not being exhaustive and may only be applied to the general public. Furthermore, all individuals are consumers and have access to goods or services (Hawkins, Mothersbaugh & Best, 2007). This suggests minority communities, such as native peoples, are also consumers and should be given special attention at the same level with the public.

However, the extent of these changes are starting to creep in on native peoples, minorities and questions are asked as in whether they can accept these changes? Change in consumerism cannot be judged because there has been very limited research done on the phenomenon, especially in the context of native community. Native communities are generally different from modern society in terms of education level, and income level of their placement. Their knowledge about a product and service is also limited. Thus, it will indirectly influence the way they evaluate a product or service. Sometimes, the reason that influence consumers to not buying a product can be examined in terms of the level of knowledge or in other words, a lack of knowledge about the goods (Blackwell, Miniard & Engels, 2006).

In conclusion, natives and indigenous peoples may have already starting to change and are now able to receive goods and modern services. However, it depends on their acceptance into mainstream consumerism. Therefore, consumerism issues among native peoples that have to be considered are different from the mainstream society, because the minority ethnic community is still lagging in various aspects. This study aims to identify consumer behavior and knowledge among the native communities in Sabah. The spending pattern, financial problems and problem solving methods are the specific objectives that were highlighted in the study.

Literature Review

Knowledge of goods and services

Arguably, consumerism knowledge will influence the decision in making a choice. Knowledge of consumerism will allow users to be more efficient in assessing a product (Belen, Vazquez & Iglesias, 2001). This knowledge provides a set of understandings to make a response and evaluate products based on existing responses. This capability allows users to make a more accurate as compared to users who have no knowledge of consumerism.

Product knowledge

Product knowledge refers to information that exists in the memory of consumers about the product. Product knowledge can be divided into two categories, namely product knowledge and knowledge of the brand (Mark & Xavier, 2002). While ordinary consumers buy brands and not categories of products, knowledge of the product categories can be an important basis for creating demands in the market. For example, knowledge of the television set. Knowledge of product categories allows the individual to explain the product categories in all types of known brands.

Knowledge of the brand focuses on what is known by the user about a particular brand in a product category (Mark & Xavier, 2002). For example, the Singer brand in the product category for television. The important thing in science is brand and consumer awareness about the existence of the brand. The ability for users to repeat the brand name of a product, when asked about a product shows consumer awareness about the brand. The most remembered brand by consumers shows that the brand is in the top of mind awareness users (Aradhna, 1994).

Knowledge aquisition

This knowledge includes the price of the product, whether the product can be bought cheaper at certain times and where the product is available. Prices of goods becomes an important aspect in knowledge acquisition because it would lead to a purchase or not (Mark & Xavier, 2002). The perception of a reasonable price is not just about price, but is also related to the knowledge of the range of prices in this product category (Akshay & Wanda, 1992). Knowledge in relative prices refers to what is known by the user in comparing the price of one product with another. Ability to identify the relative price allows users to make purchasing decisions more efficiently without being exploited by the higher prices charged by the seller (Akshay & Humaira, 2003).

The time (when) which the user will buy is also a component of knowledge acquisition. Traditionally, consumers know that the rebates will be held at certain times and will only make purchases when the time comes (Aradhna, 1994). Knowledge of time also explains the decision of purchasing a new product. This is because most users will not buy a new product immediately because they will be assuming that prices will fall over time.

There are various channels on how a product can be owned (Akshay & Wanda, 1992). For example, cosmetic products can be purchased through the Internet, catalogues or even supermarkets. Decisions about where products are available for purchase, depending on the knowledge and judgement to make a purchase, will be hindered if the user does not have any awareness of the brand product (Akshay & Humaira, 2003). The existence of the Internet as a channel for making purchase has been the catalyst to increased sales in various product categories. However, not all products are convenient for consumers to purchase over the internet, such as medical products. Consumers prefer to purchase drugs through pharmacies or as prescribed by doctors. Based on previous studies, consumers have indicated a floor plan of a supermarket and asked to identify the location of several types of products (Akshay & Humaira, 2003).

Relatively higher sensitivity and attachment can be observed for a small store and causing consumers to be more loyal to the store (Akshay & Humaira, 2003). Knowledge of the location of the product in a store will affect consumers' behavior (Mark & Xavier, 2002). If users are not familiar with the store, they are more dependent on internal information and modeling to find a product. This will lead to an increase in internal stimulus activation in the shop and will further influence on the need or desire which was not identified previously i.e. unplanned purchases.

Method

This study was conducted from a deductive perspective where a quantitative approach was used. Questionnaire survey was chosen as the data collection technique. A total number of 300 respondents from four major communities in Sabah were chosen for the survey namely Bajau, Kadazan Dusun, Murut and Kedayan. Purposive sampling technique was used where 75 respondents from each community was chosen as sample. Data was analyzed using SPSS software version 21. Descriptive statistics was the type of analysis employed to feed the objectives of the study. The questionnaire consists of three main parts. The first part captures the items of financial planning, spending, saving and debt status. The second and third parts cover the financial issues faced by the communities and ways to solve the issues respectively.

Profile of respondents

In terms of demographic status, about 300 respondents comprising 170 male respondents (57.0%) and 130 female respondents (43.0%) were interviewed. The gender imbalance of respondents is caused by the higher number of male residents and the relative ignorance of female residents, to be interviewed. In terms of the age of respondents, an average of 33 years old was recorded.

In terms of religious belief, the majority of respondents are practicing Islam (52.6%). The majority of respondents (52.3%) are single, approximately 42.0% of them are married and the rest (5.7%) are widowed. In terms of levels of education, approximately (58.0%) of respondents were at the secondary school stage and below, and 12.0% respondents obtained no formal education.

A majority of respondents (79.3%) are working whereas the remaining 20.0% of them are either retired or not working. About 51.0% respondents earned less than RM500 a month and 30% of them earned RM500 to RM1000. Only 2.0% respondents managed to secure an income of more than

RM3000 with the highest income recorded as RM4600. The average income of the respondents is RM653.

Table 1: Income according to the Ethnicity

Average income	Murut	Kadazan Dusun	Bajau	Kedayan
RM	850	623	550	425

In terms of income according to the sub-ethics, the Kedayan community earns the lowest income of RM425 per month. The Murut community recorded an average of RM850 per month and are the highest earners.

Financial management

In order to measure the level of financial management, mean values are used through descriptive analysis. In terms of financial planning, the Murut seems to have proper planning and spending attitude as compared to the Kadazan Dusun, Bajau and Kedayan, as evident by the higher mean values recorded for most of the items. The Murut also agreed that they will only spend according to the money allocated earlier. However, only the Kadazan Dusun community strongly believe that they will only spend when they have money (mean 3.21).

Table 2: Financial Management

Planning & Budgeting	Murut	Kadazan Dusun	Bajau	Kedayan
Always plan	3.76	1.93	1.83	1.77
Follow plan	3.42	1.97	1.91	1.62
Always allocate	2.93	2.45	1.95	1.34
Follow allocation	2.76	1.98	1.83	1.77
Compare prices	2.21	2.34	3.33	3.34
Check my balance before purchase	2.31	2.34	3.67	2.98
Evaluate before purchase	2.93	3.00	1.95	1.34
Always pay bill on time	3.14	1.22	1.44	2.56
Spending				
Spend accordingly	2.76	1.97	1.91	1.62
Spend whenever got money	1.93	3.21	1.95	1.34
Expenses will not surpass saving	1.11	2.11	2.14	1.23

Table 2 (continued)

Planning & Budgeting	Murut	Kadazan Dusun	Bajau	Kedayan
Saving	2.76	1.93	1.83	1.77
Save money				
Saving is good	3.75	2.97	2.91	2.62
Saving is for family	3.93	2.00	2.15	2.34
No money to save	2.51	2.93	2.83	3.77
Can save	2.76	2.97	1.91	1.62
Save for emergency	1.23	1.29	1.33	1.78
Planning for yearly saving	3.11	1.56	2.34	2.76
Allocate money for saving	2.76	2.93	1.83	1.77
Debt	1.76	1.97	1.91	1.89
Debt				
Can settle monthly debt	2.76	2.93	1.83	1.99
Worried about debt	3.23	2.00	1.95	1.34

**** Note: Likert Scale 1 (strongly disagree) to 5 (strongly Agree)**

The Murut strongly agreed that savings are important for their family, for emergency purposes and for future uses. The community stated that they do not have any money to save, with the Kedayan strongly agreeing to this statement. The Murut (with higher mean values) agreed that they have good financial management skills as compared to the Bajau, Kadazan Dusun and Kedayan. In addition, the Murut agreed that they always pay bills on time as compared to the others.

Financial problems

In terms of purchasing financial issues, all of them agreed that they do not buy unnecessary things. The Murut and Kadazan Dusun were confident that they can settle their monthly debts. Basically, all the four communities disagreed that they will buy without planning in advance (mean values 1.34 to 2.00). The communities also agreed that they do not have money for medical expenses.

Table 3: Financial Problems

Financial Problems	Murut	Kadazan Dusun	Bajau	Kedayan
Small expenses ignored	1.71	1.44	1.89	1.77
Buying unnecessary things	1.76	1.93	1.83	1.67
Buy without plan	1.93	2.00	1.95	1.34
No money to buy things	2.76	2.93	1.83	1.98
Pawn (pajak)	1.76	1.27	1.91	1.62
No money for medical	3.13	2.14	3.23	3.11

**** Note: Likert Scale 1 (strongly disagree) to 5 (strongly Agree)**

Financial problem solving

The respondents of the four communities reflected a mixed reaction when asked if they are facing any financial problems. In case of any financial issues, the Murut community tends to borrow from their relatives and friends. None of them agreed that they have savings if they need money urgently (mean values ranging 1.22 to 1.93). The Kadazan Dusun, Bajau and Kedayan mentioned that they can pay their debt because they are working. The Murut are in a worrying state because they agreed that they usually borrow from moneylenders. None of them agreed that the government is helping them. They are also not irresponsible in managing their financial problems.

Table 4: Financial Problem Solving

Ways of financial problem solving	Murut	Kadazan Dusun	Bajau	Kedayan
Borrow from relatives and friends	3.76	2.97	2.91	2.62
Borrow from boss	1.93	2.00	1.91	1.31
Take from savings during urgency	1.76	1.93	1.22	1.79
Bring forward the debt to next month	1.76	1.97	2.22	2.62
Can pay debt because working	1.93	2.00	2.97	2.34
Borrow from money lenders	3.16	1.93	1.13	1.17
Charity and government agencies help	1.76	1.97	1.91	1.62
Don't care	1.93	2.00	1.96	1.14

**** Note: Likert Scale 1 (strongly disagree) to 5 (strongly Agree)**

Generally, all the four communities are not in a good situation, with the Murut community in only a slightly better position when compared to the Bajau, Kadazan Dususun and Kedayan communities. This is also evident by the average income earned by the community. Apart from that, all four native communities generally stated that they only purchase basic products for their household. The places of purchase are also very territorial according to the places of their residences. The Sabah communities generally agreed that their saving status is very poor; however they strongly believe that saving is important for emergency purposes and for the future of their kids.

Conclusion

Consumer organizations should be more active in helping and protecting consumers. In a study conducted by Zarinah and Maziaton (1999), it is found that many consumers feel that consumer associations are less active and hoped that the association engage in a more active manner because they believe that the consumer association will be able to provide a positive impact on their buying patterns. Consumer associations have also been active and focusing on minorities. This is because minorities are often marginalized in terms of consumerism. Thus, consumer associations should be more active in providing awareness and in the protection of minorities.

Lack of awareness among the native communities in the study area is evident by the data analyzed. Therefore, it is expected that consumer associations provide disclosure regarding the knowledge and science of consumerism to the aboriginal community so that they do not become the oppressed. In general, consumer associations, being movements of people, should be fighting for people's rights. It has grown from a value for money to the value of human beings, and has also picked up three more points to be pondered; the value for the environment, for democracy and the values of justice (Bishan, 2001). In conclusion, it can be said that consumer associations have a major role to determine that the market conditions which exist today can function properly and provide justice to the people of today and also the future.

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