

THE RELATIONSHIP BETWEEN SELF-EFFICACY, AWARENESS AND SUBJECTIVE NORMS WITH ONLINE SHOPPING SELF-PROTECTION PRACTICES AMONG CHINESE CONSUMERS IN SEREMBAN, NEGERI SEMBILAN

Tham Jing Yi¹
Afida Mastura Muhammad Arif¹

Abstract

This research seeks to identify the relationship between self-efficacy, awareness and subjective norms with online shopping self-protection practices among the Chinese consumers in Seremban, Negeri Sembilan. There were 200 Chinese respondents from Seremban who participated in this research through the systematic sampling method. Data were collected through a self-administrative survey questionnaire. A five-point Likert scale was used to measure the independent variables and dependent variables of this research. The findings revealed a positive and significant relationship between consumer awareness ($r=0.468$, $p=0.000$), subjective norm ($r=0.192$; $p=0.007$) and online shopping self-protection practices. However, consumer self-efficacy did not have a significant relationship with online shopping self-protection practices. In order to enhance awareness and subjective norms among consumers, the consumer associations and government agencies may organize more online shopping self-protection programs such as awareness campaigns for the consumers. As online shopping has become a new norm of acquiring goods and services, future research may explore more possible factors contributing to online shopping self-protection practices among consumers.

Keywords: Awareness; Consumer; Self-efficacy; Self-protection practices; Subjective norms

Abstrak

Kajian ini bertujuan untuk mengenal pasti perkaitan antara efikasi diri, kesedaran dan norma subjektif dengan amalan perlindungan diri membeli-belah dalam talian dalam kalangan pengguna berbangsa Cina di Seremban, Negeri Sembilan. Seramai 200 responden pengguna Cina dari Seremban dipilih untuk menyertai kajian ini melalui kaedah pensampelan sistematik. Data dikumpul melalui kaedah soal selidik sendiri. Skala Likert lima mata digunakan untuk mengukur pemboleh ubah bebas dan pemboleh ubah bersandar dalam kajian ini. Hasil kajian menunjukkan terdapat hubungan yang positif dan signifikan antara kesedaran pengguna ($r=0.468$ $p=0.000$),

¹ Department of Resource Management and Consumer Studies, Faculty of Human Ecology, Universiti Putra Malaysia

norma subjektif ($r=0.192$, $p=0.007$) dan amalan perlindungan sendiri membeli-belah dalam talian. Walau bagaimanapun, efikasi diri pengguna tidak mempunyai hubungan yang signifikan dengan amalan perlindungan sendiri. Untuk menggalakkan kesedaran dan norma subjektif dalam kalangan pengguna, persatuan pengguna dan agensi kerajaan boleh menganjurkan lebih banyak program perlindungan diri membeli-belah seperti kempen kesedaran kepada para pengguna. Oleh kerana pembelian dalam talian telah menjadi satu norma baharu untuk memperoleh barangan dan perkhidmatan, kajian akan datang disyorkan untuk meneroka lebih banyak faktor yang menyumbang kepada amalan perlindungan sendiri membeli-belah dalam talian.

Kata kunci: Kesedaran; Pengguna; Efikasi diri; Amalan perlindungan sendiri; Norma subjektif

Introduction

The COVID-19 pandemic has changed the norms worldwide in unforeseen ways, causing the traditional manner of doing things to change dramatically. The world has adopted a new norm, and online shopping has taken over the traditional way of buying goods and services. Despite the convenience of online shopping, the self-protection of consumers is very important in nowadays market. However, there are many mediums, organizations, laws and policies that protect the rights of consumers.

Self-protection is how a person defends himself, his property, and his well-being against any harm (Afida Mastura *et al.*, 2014). Several laws protect consumers from unethical online markets, including the Consumer Protection Act 1999 (CPA), Personal Data Protection Act 2010 (PDPA) and Electronics Commerce Act 2006. These laws seek to protect consumers in the sale of goods and services, but they are far from enough to protect consumers from being cheated online (Nurul Atikaf *et al.*, 2020). It is, therefore, appropriate to empower consumers to shop online by enhancing self-protection. Consumer empowerment is also in line with the National Consumer Policy (NCP), which states that empowered consumers can protect themselves and are aware of every decision they make when engaging with the market (Afida Mastura *et al.*, 2014). The NCP in Malaysia concentrates on a culture of self-protection that consumers should practise, self-regulation by the traders and accomplish a comprehensive level of consumer protection by the government to provide a conducive environment for creating a fair and sustainable market by economic advancement.

Several platforms help consumers make complaints or seek redress against the sellers if they are not happy with buying goods and services. These platforms include the nine channels of complaints by the Ministry of Domestic Trade and Consumer Affairs, NGOs such as the Federation of Malaysian Consumers Association (FOMCA),

and complaints to the Tribunal for Consumer Claims. However, the number of consumer complaints regarding online goods and services keeps increasing during the COVID-19 pandemic (Nathan, 2021). During the Movement Control Order period, online shopping frauds were common; many consumers have been duped by deceptive and fraudulent marketing activities (Chiam, 2021). The Ministry of Domestic Trade and Consumer Affairs reported 11,511 complaints on online transactions in 2020, compared to 5,416 complaints in 2019 (The Star, 2021). The most common sort of complaint was not obtaining a product or service from a trader, followed by items ordered not meeting expectations or the advertised prices that were misleading (The Star, 2020). Delivery issues were a problem where the seller failed to live up to their promises to customers, and the delivery time was much longer than the estimated time (The Asean Post, 2021). Goods received not meeting expectations were related to the quality of goods, such as the goods received by the consumers were damaged or were not the same as advertised (Aman, 2019). Examples of complaints regarding misleading advertised prices include price manipulations and also fake discounts, which usually took place during the highly anticipated 11.11, Black Friday and 12.12 nationwide sales (Nathan, 2021).

The risks and challenges for online consumers in online transactions are more significant than those of conventional transactions because consumers are more vulnerable to manipulation. (OECD, 2018). While the government encourages the growth of e-commerce, it is a double-edged sword because fraud, scams, and other cyber-crimes have surged in direct proportion to digital business success (Chiam, 2021). Online scammers were always looking for new ways to defraud consumers, taking advantage of consumers' ignorance of their rights and responsibilities. Therefore, consumers must practice self-protection in the current market. Consumers should not solely rely on the government, but they also have to protect themselves. For example, consumers should always double-check the details of the goods and services and the seller's background before committing to any transaction or disclosing personal information to sellers. Therefore, this study investigates whether consumers' self-efficacy, subjective norms, and attitudes are essential in protecting consumers from unfair online trade practices.

Literature Review

Although there are many research studies on online purchasing, those supporting online shopping self-protection practices remain limited (Nurul Atikaf *et al.*, 2020). Consumer protection practices were explored in this study using the Social Cognitive Theory (SCT) established by psychologist Albert Bandura (1986). This theory describes human behaviour using a three-way reciprocal model. The three determinants identified by Bandura (1986) in the SCT are personal factors, behavioural factors and environmental factors. These determinants significantly influence a particular individual in making a decision or taking action. Three variables

were chosen to represent the SCT framework in this study: self-efficacy and awareness for personal factors, whereas subjective norm for environmental factors. Meanwhile, the dependent variable is the behavioural aspect, which is self-protection practices.

According to Nabavi (2012), self-efficacy is a belief that affects people's behavioural outcomes through cognitive, motivational, emotional, and decisional processes. Self-efficacy also can be known as a type of trust or belief based on a person's ability to believe in performing an action or making a decision (Utami, 2017). A prior study found that self-efficacy positively influenced respondents' behavioural intentions in self-protection (Cho & Lee, 2015). Furthermore, in the recent study by Nurul Atikaf *et al.* (2020), self-efficacy was found to correlate with self-protection practices in online shopping significantly.

According to Reinhardt, Mletzko, Sloep, and Drachsler (2012), awareness is defined as an individual's understanding of a particular context of an activity. Awareness also refers to the public or common knowledge or understanding of people on particular objects such as social and scientific issues (Gafoor, 2012). For instance, people with greater awareness will have more excellent knowledge of a particular issue. According to a European Commission (2015) study, consumers' awareness of their online rights influenced their decision to conduct an online transaction. However, in quite a recent study, the awareness of online buyers regarding self-protection was found to be unsatisfactory (Yuhanza *et al.*, 2017). Nevertheless, the findings by Silvia and Philips (2013) suggested that an individual's self-awareness has a positive effect on self-regulation, which also may apply to an individual's self-protection.

Next, the subjective norm is defined and linked to the effect of social influences or pressure on an individual to take or refrain from taking a specific action (Al-Swidi *et al.*, 2014). It refers to a person's perception of how other people view them when they do or do not do certain actions. Family members, relatives, friends and colleagues are common sources of such influence. Studies by Alharbi, Kang, and Hawryszkiewicz (2015) and Shin and Hancer (2016) showed that subjective norm influences behavioural intention. Most of the existing research has demonstrated that subjective norm has a significant and direct influence on purchase and online shopping (Hasbullah *et al.*, 2016; Nurul Aqila *et al.*, 2016). However, the findings by Wen *et al.* (2020) revealed that intention to shop online is not influenced by subjective norms, in contrast to most of the previous findings.

Consumer self-protection is emphasized clearly in the Malaysian National Consumer Policy (NCP), along with trader self-regulation and government consumer protection, to create an environment conducive to establishing a fair market. Self-protection is how a person defends himself, his property, and his well-being against any harm (Afida Mastura *et al.*, 2014). A consumer who practices self-protection is an

empowered individual who has access to knowledge, is capable of protecting themselves and is aware of every decision made while engaging with the market (National Consumer Policy, 2010). Nevertheless, research findings revealed that Malaysian consumers were generally vulnerable and had not reached the level of empowered consumers in terms of self-protection (Laily *et al.*, 2017). A study conducted by Nurul Nadiyah, Elistina, Afida Mastura, Saodah, and Zuroni (2019) supported the finding, which discovered that the level of Malaysian consumer empowerment was moderate. Furthermore, Boateng *et al.* (2016) highlighted the importance of effective self-regulatory measures and strategies in online shopping. Therefore, it is critical to developing self-protection practices to improve consumer protection in online shopping and realize that safeguarding oneself is the greatest and most effective protection.

Methodology

The Chinese consumers in Seremban were the target population for this study. The area of Lobak in Seremban was chosen as the research location because six out of ten schools in the area of Lobak were Chinese schools, and it showed that the Chinese population in the Lobak area was high. Data collection was conducted by distributing survey questionnaires through systematic random sampling. A total of 200 respondents were selected for this study. The survey questionnaire was distributed to every fifth customer who used Boost, one of the e-wallet platforms, as a billing method in a Chinese food court located at Lobak, Seremban.

All questions in the questionnaire were designed in a closed-ended form. The items for the instrument were developed based on previous literature and classified into four sections. In section A, the respondents were asked about their background, while section B comprised questions regarding self-efficacy and contained ten items adopted from Schwarzer and Jerusalem (1995). The items were measured using a scale ranging from 1 = "very untrue" to 5 = "very true". Section C consisted of eight items on awareness as adopted from Nardo, Loi, and Manca (2011). Next, section D comprises five subjective norm items adopted from Nurul Atikaf *et al.* (2020). Sections C and D were measured using a scale ranging from 1 = "strongly disagree" to 5 = "strongly agree". Meanwhile, eighteen items on self-protection practices in section E were adopted from Nurul Atikaf *et al.* (2020). Items in section E were measured using a scale ranging from 1 = "never" to 5 = "always".

A pre-test can assist the researchers by identifying issue areas, measurement errors, whether the respondents understand the questions correctly or whether the answers by the respondents are affected by the sequences of the questions. A total number of 30 respondents participated in this study's pre-test to assess the validity and suitability of the proposed questionnaires, resulting in a Cronbach's alpha value

above 0.7, which has exceeded the minimum requirement by Nunnally (1978). The results are shown in Table 1.

Table 1: Cronbach Alpha for Pre-test of Respondents (n=30)

Variables	Cronbach Alpha Pretest
Self-efficacy	0.721
Awareness	0.944
Subjective norm	0.896
Online shopping self-protection practices	0.828

Data were analyzed using Statistical Packages for Social Science (SPSS) to test the research hypotheses. In addition, Pearson Correlation Coefficient was used to determine the relationship between consumer’s self-efficacy, awareness and subjective norm with online shopping self-protection practices.

Results and Discussion

Demographic profile of respondents

Table 2 shows the frequency distribution of the demographic profile data such as gender, age, marital status, current educational level and employment status of respondents in Seremban, Negeri Sembilan. In addition, the background information of all 200 Chinese respondents in this study is shown in Table 2. Based on the findings, the gender of respondents was equally distributed while the majority of respondents were aged between 19 to 24 years old (64.0%), followed by those between 25-30 years (14.5%). In addition, most respondents were single (80.5%), while 18 per cent were married and 1.5 per cent were either divorced or widowed. Concerning education status, the findings revealed that more than three-quarters of respondents were pursuing a degree (78.5%), followed by secondary and high school students (15.5%). Furthermore, around 54.0 per cent respondents were students, followed by private employment (25.5%), self-employed (7.0%), others (5.5%), the government employed (5.0%) and housewives (3%).

Table 2: Demographic Profile of Respondents (n=200)

Demographic variables	Frequency (n)	Percentage (%)
Gender		
Male	100	50.0
Female	100	50.0
Age (years old)		
13 – 18	11	5.5
19 – 24	128	64.0
25 – 30	29	14.5
31 – 36	17	8.5
37 – 42	3	1.5
43 – 48	7	3.5
49 and above	5	2.5
Marital status		
Single	161	80.5
Married	36	18.0
Divorced	2	1.0
Widowed	1	0.5
Educational level		
Secondary school	18	9.0
High school	13	6.5
Diploma	8	4.0
Degree	157	78.5
Master	4	2.0
Employment status		
Self-employed	14	7.0
Government employed	10	5.0
Private employed	51	25.5
Housewife	6	3.0
Student	108	54.0
Others	11	5.5

Pearson’s correlation analysis

The major aim of this study was to determine whether there was any relationship between self-efficacy, awareness and subjective norm with online shopping self-protection practices. The Pearson correlation analysis was employed to achieve this objective.

Table 3: Result of Correlation Analysis

Variable	R-value	p-value
Self-efficacy	0.089	0.210
Awareness	0.468**	0.000
Subjective Norm	0.192**	0.007

Note: **- Correlation is significant at the 0.01 level

The findings of Table 3 demonstrated that only awareness ($r=0.468$; $p=0.000$) and subjective norm ($r=0.192$; $p=0.007$) have a significant relationship with online shopping self-protection practices. The moderate and positive relationship between awareness and online shopping self-protection practices was consistent with the findings of Silvia and Philips (2013). They suggested that an individual's awareness has a favourable impact on self-regulation as well as self-protection. Furthermore, subjective norms revealed a weak but significant relationship with self-protection practices. This finding is in support of several earlier studies which demonstrated such a positive relationship between subjective norm and the intention in online shopping and actual purchase behaviour (Nurul Aqila *et al.*, 2016; Singh & Srivastava (2018) and Nurul Atikaf *et al.* (2020).

On the other hand, there was not enough evidence to prove a relationship between self-efficacy and online shopping self-protection practices. The findings contrast with the studies by Nurul Atikaf *et al.* (2020) and Cho and Lee (2015), where the researchers found that self-efficacy had positively influence respondents' practices in self-protection. The research outcomes, therefore, differed from the previous studies.

Conclusion

This research gives insights into the online shopping self-protection practices among Chinese consumers in Seremban, Negeri Sembilan. Based on the findings of Pearson correlation analysis, the variable of awareness and subjective norm were found to have a significant correlation with the dependent variable, which is online shopping self-protection practices. Since awareness was found to have the strongest R-value, consumers' awareness of online shopping self-protection practices can be strengthened by promoting it through social media and advertisement. Consumers may become aware of the importance of online shopping self-protection practices through these platforms; besides, spreading awareness on online shopping self-protection practices among children since school age was also important. Thus, consumers will recognize the significance of online shopping self-protection practices from a young age to avoid becoming victims of online shopping fraud. Furthermore, consumer associations and government agencies should organize more online shopping self-protection programs, such as awareness campaigns, to raise consumer awareness and participation. By joining in such programs, consumers' awareness of online shopping self-protection practices would be increased.

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