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ATTITUDE, SUBJECTIVE NORMS, AND PERCEIVED BEHAVIORAL CONTROL TOWARDS FAST FASHION BUYING BEHAVIOR AMONG ADULTS IN KLANG VALLEY

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Abstract

The primary purpose of this study was to determine the correlation between attitude, subjective norms, and perceived behavioral control towards fast fashion buying behavior among adults in Klang Valley, Malaysia. Two hundred eleven adults participated in this study, and volunteers administered the participants. The data were collected through a set of self-administered questionnaires. The finding demonstrated that there is a significant relationship was found between attitude ($r=.872$, $p=.000$), subjective norms ($r=.771$, $p=.000$), and perceived behavioral control (PBC) ($r=.766$, $p=.000$) towards fast fashion buying behavior. Findings from this study suggest that personal factors like attitude, subjective norms, and PBC can significantly correlate with fast fashion buying behavior. Therefore, policymakers, activists, and consumers should collaborate to raise awareness and initiatives towards fast fashion buying behavior and its adverse impacts on our economy and environment. It is recommended for future research to consider other predictive variables that can influence fast fashion buying behavior.

Keywords: Fast fashion, Attitude, Subjective norms, Perceived behavioral control, behavior.

Abstrak

Tujuan utama kajian ini adalah untuk menentukan perkaitan antara sikap, norma subjektif dan kawalan tingkah laku terhadap tingkah laku pembelian fesyen pantas dalam kalangan orang dewasa di Lembah Klang. Terdapat seramai 211 orang dewasa telah mengambil bahagian dalam kajian ini di mana peserta menyertai secara sukarela. Data dikumpul melalui satu set soalselidik yang ditadbir sendiri. Dapatan kajian menunjukkan bahawa terdapat hubungan yang signifikan antara sikap ($r=.872$, $p=.000$), norma subjektif ($r=.771$, $p=.000$) dan kawalan tingkah laku yang ditanggapi (PBC) ($r=.766$, $p=.000$) terhadap tingkah laku pembelian fesyen pantas. Dapatan kajian ini menunjukkan bahawa faktor peribadi seperti sikap, norma

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subjektif dan PBC boleh mempengaruhi orang dewasa ke arah tingkah laku pembelian fesyen pantas. Oleh itu, penjawat kerajaan, aktivis dan pengguna harus bekerjasama dalam meningkatkan kesedaran dan inisiatif ke arah keburukan tingkah laku pembelian fesyen pantas dan kesan negatifnya terhadap ekonomi dan alam sekitar kita. Selain itu, adalah disyorkan untuk penyelidikan masa depan untuk mempertimbangkan pembolehubah lain yang boleh mempengaruhi tingkah laku pembelian fesyen pantas.

Kata kunci : *Fesyen pantas, Sikap, norma subjektif, Kawalan tingkah laku, Tingkah laku*

Introduction

The fashion business is volatile, and some variables, including international sourcing to take advantage of lower labor costs, have fuelled this transformation (Kilduff, 2005). The fashion industry can no longer compete just on price, so it faces stiff competition from nations with low labor costs (Jones, 2002). Decisions must be made rapidly in fast fashion, and the innovation pushed into the shop complicates sourcing and purchasing decisions. Fashion consumers anticipate and thrive on continual change. Thus, new goods must be introduced regularly. This quick turnaround is done through recruiting new vendors with diverse interests and services, besides maintaining relationships with existing vendors who recognize the need for change and have the capacity to provide it. Buying activities play a critical part in fast fashion through supplier selection and product decision-making, and buying is shifting from merely operational to considerably more strategic.

The fashion retail market may be divided into three categories: luxury, high street, and supermarket/out-of-town discounter. The entry of supermarkets into the garment business has boosted competition and altered how consumers shop for clothing. Clients shop for apparel, with time-pressed customers able to make low-cost purchases. Instead of going to the high street, they buy attractive dresses for their weekly shopping. Indeed, quick fashion is becoming more popular in Malaysia, especially in the Klang Valley.

Fast fashion's beginnings are difficult to trace, but it gained popularity in the late 1900s and early 2000s, particularly in European nations. Fast fashion, which is thought to be distinct from the traditional fashion sector, has recently attracted the attention of researchers. According to Wang (2010), the fast fashion sector is relatively new, has been expanding into additional regions, and has seen a few major fashion brands dominate the marketing, making it challenging for newcomers and smaller brands to get into the market. Since the 1800s, there has been a revolution in quick-changing fashion. This is because consumers, particularly the younger generation, are switching from old, traditional clothing to new, affordable

clothing that has exploded in the fashion sector. Osorno (2014) stated that consumers want affordable and fashionable garments, so the demand for fast fashion has skyrocketed. This has prompted fashion firms to devise strategies for growing consumer demand for affordable apparel; fast fashion is commonly regarded as having started with brands such as Zara and H&M, to name a few (Idacavage, 2016). H&M, Zara, and Primark, to mention a few, began as modest boutiques but have expanded significantly over the years.

Fast fashion problems are not new but have been exacerbated by technological innovation and globalization. Meanwhile, Qaisar (2020) expressed that the Malaysian public needs better awareness of fast fashion and its effects on our environment and society. Besides, Carvalho et al. (2022) are also concerned that fast fashion easily persuades consumers to purchase their clothing garments, even if they are not suitable for the environment, solely to stay on trend in the fashion industry. Most fast fashion consumers are women, most inventory is female clothing, and generally, women's fashion is a bigger market than men's. However, male fast fashion consumers are also prevalent, creating demand for a new target market with these companies. According to Rachel (2022), men's fast fashion is a new opportunity for more production, sales, and money. In addition, a study by Papadopoulou et al. (2022) concluded that different household incomes contribute to the fast fashion industry differently. From vast readings, the researcher has realized that little research has been conducted on the factors influencing fast fashion buying behavior, as much attention has always been given to the ordinary fashion industry. Having noted a gap, he thought it would be interesting to take up this topic and research the factors influencing fast fashion buying behavior with a concentration on different genders and household income, attitudes, subjective norms, and perceived behavioral control as factors.

Hence, the objective of this study was to determine the significant correlation between attitude, subjective norms, and perceived behavioral control towards fast fashion buying behavior among adults in Klang Valley.

Literature Review

Fast Fashion

Fast fashion has taken over the business, with more clothing accessible at lower prices than ever. According to Gabrielli et al. (2013), the rate at which fast fashion apparel is going would be impossible to manage since more and more individuals are purchasing items that they think to be inexpensive and up to date with current trends. He says that fast fashion shops would do whatever to reduce the time their products remain in the store because they care more about customer preferences than any ideology. Watson and Ruoh-Nan (2013) investigate the variations in

decision-making between fast and slow fashion customers, noting that one of the distinctions is how the clothing is made. Price influences fast fashion, particularly among females. According to Wang (2010), fast fashion is distinguished by low production costs, resulting in low pricing and a short lead time for fashion-conscious buyers. Customers will respond to fashion based on product pricing, which is why some fast fashion businesses are more popular than others since price significantly affects how consumers purchase things (Rahmiati, 2016).

According to Saricam and Erdumlu (2016), the need for novelty has led many customers to acquire fast fashion apparel, demonstrating their conformance to a group of individuals and their originality through social or status image and distinctiveness. Meraviglia (2014), on the other hand, says that the recession that impacted most European nations resulted in a decrease in real income, which resulted in a decrease in consumer expenditure. This has increased customer desire for quick fashion apparel since they are trendy, of acceptable quality, and affordable. As more fashion information becomes available, customers become more autonomous, demanding, and fashion-conscious. This is owing to societal developments such as cultural and social changes, mainly due to the widespread use of the internet, media, and advertising. As a result, buyers want fashionable apparel that is also reasonably priced (Bhardwaj & Fairhurst, 2010). Fast fashion is impacted by elements such as time, pricing, and the fashion buying cycle, according to Barnes and Lea-Greenwood (2006). Fast fashion is impacted by the speed with which sourcing and purchasing choices are made, which fosters creativity and innovation, which is then integrated into retail outlets to attract customers. Consumers demand and thrive on keeping up with the newest trends. Therefore, retailers must guarantee they have fresh products on hand regularly. Fast fashion clothes have captured the attention of predominantly young girls from various socioeconomic backgrounds, and it may be claimed that technology has played a part in fast fashion customer behavior and merchant loyalty (Linden, 2016).

Buying Behavior

Buying behavior refers to a consumer's preferences, intentions, attitudes, and decisions while purchasing a product or service. According to Solomon and Lowrey (2017), consumer behavior is "the processes involved when people or groups select, acquire, utilize, or dispose of products, services, ideas, or experiences to meet wants and desires." Many factors influence consumer purchase behavior, and these elements are thought to influence consumer purchasing decisions (Dudovskiy, 2013). Every day, customers make purchasing decisions based on the amount of engagement in the purchase, i.e., high or low.

The distinction between the two is that high-involvement customers spend their time purchasing the product/service since a significant risk is associated with the

transaction. In contrast, low-involvement people purchase quickly and without much thought (Ozeum et al., 2017). Fast fashion apparel is classified as a low-involvement purchase with minimal perceived risk since the buyer spends little time and effort deciding to buy the garments (Radder & Huang, 2008).

Attitude

The attitude of consumers is composed of a consumer's beliefs, feelings, and behavioral intentions towards a product or a service. These are interdependent and will influence how a consumer reacts to a product or service. Because of attitudes, consumers can choose a brand or retail shop over that of the competition (Onodugo et al., 2017). Although consumer attitudes towards fashion have been studied, few studies have covered the fast fashion industry, which is growing fast. A belief is a consumer's vision towards a product or a service that is ignited by past experience. A consumer can have either a positive or negative belief about a product or service (Nakalinda, 2018). For example, coffee tastes good, or coffee easily stains clothes. At other times, beliefs can be neutral, like Tea is black. Sometimes, consumers' beliefs may differ depending on their situation and experience; for example, a consumer may buy fast fashion clothes because of price but may opt to buy ordinary fashion clothes because of quality and durability (Rossiter, 2014). Additionally, family or friends may influence consumers' beliefs and, coupled with learning, will eventually lead to consumer buying behavior. Yinyin (2010) also mentioned that attitude is helpful for marketers in many ways, such as using campaigns to positively impact attitudes, even without influencing sales positively, and using attitudes to segment markets and choose target segments because the attitude will help the consumers to shape their final purchase behavior.

H₀1: There is no significant relationship between attitude and fast fashion buying behavior among adults in Klang Valley.

Subjective Norms

Subjective norms are the influence of external circumstances on consumer intentions, where beliefs play crucial roles in developing such intentions (Miller, 2005). Subjective norms are the "perceived social force" to do a specific behavior (Ajzen, 1991). According to Ajzen and Fishbein (1977), subjective norms are beliefs that people accept or disapprove of specific behaviors while assuming and carrying out the same. As previously stated, individuals not only execute behavior under social pressure rather than subjective rules and information concerning the acceptability of a proposed behavior (Jager et al., 2000). Subjective norms are said to impact autonomous purchasing intentions. (Robinson and Smith, 2002). For example, it would be prudent to define subjective norm dimensions such as descriptive norms and moral norms to improve the predictability of this construct inside the TPB (Theory of Planned

Behavior) model (Armitage & Conner, 2001; Donald & Cooper, 2001).

According to pragmatic studies, descriptive norms have put into the estimation of intention in competition with subjective norms (Tuu et al., 2008); as a result, the underlying concept of subjective norms emphasizes the possibility of gaining approval or disapproval from significant others for one's intentions and actions, whereas descriptive norms refer to perceptions of other people's behavior in the domain (Sheeran & Orbell, 1999). From Döffelmeyer's study (2012), it has been assumed that peer pressure and subjective norms strongly influence young consumers' purchasing behavior towards fast fashion.

H₀2: There is no significant relationship between subjective norms and fast fashion buying behavior among adults in Klang Valley.

Perceived Behavioral Control

Perceived Behavioral Control (PBC) refers to an individual's belief in his or her capacity to do a specific behavior. It is determined by thoughts about circumstances that may support or hinder behavior performance (Ajzen, 2006). Control beliefs are defined in this context as the presence of situations that might either help or hinder someone from doing behavior. Perceived behavioral control (PBC) highlights an individual's perspective on the ease or difficulty of doing a behavior (Ajzen, 1991, Olsen, 2004; Pawlak & Malinauskas, 2008). If a person is assumed to have more excellent resources and opportunities, it is assumed that he or she has substantial influence over his or her behavior (Olsen, 2004). In other words, control beliefs are the third set of salient beliefs that respond to behavioral control (Ajzen, 1991, 2001; Pawlak & Malinauskas, 2008). Many studies have examined this well-run consumer behavior process in various social and situational contexts (Ajzen, 2011).

However, it is infrequent that studies investigate and emphasize the antecedents and triggers that shape and establish consumers' attitudes, subjective norms, and perceived behavioral control (Choudhury et al., 2006), which is related to specific achievements, referred to as perceived behavioral control. In Negm's (2019) study, the empirical evidence documented that attitude toward the behavior, subjective norms, and perceived behavioral control have a significant, positive, and strong relationship with fast fashion purchasing intention.

H₀3: There is no significant relationship between perceived behavioral control and fast fashion buying behavior among adults in Klang Valley.

Theory of Planned Behavior

Theory of Planned Behavior (TPB) states that personal attitudes, subjective norms,

and perceived behavioral control will together determine individual behavioral intentions and behaviors (Ajzen, 1985). TPB (Figure 1.1) extends the Theory of Reasoned Action. The theory is designed to predict and explain human behavior in specific contexts, as the original Theory of Reasoned Action failed to deal with behaviors over which people have incomplete volitional control.

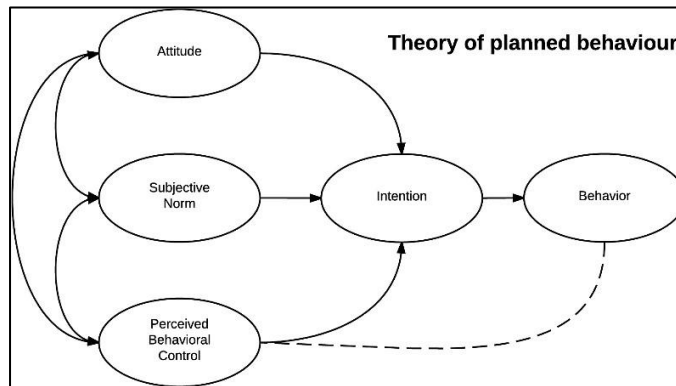


Figure 1.1: Theory of Planned Behavior Model (TPB)

The theory existed as many researchers argued that behavior intention cannot be the exclusive determinant of a behavior. This is especially true in cases where circumstances limit the actual behavior, i.e., Behaviors over which people have incomplete volitional control. As with the original Theory of Reasoned Action, the central factor in the Theory of Planned Behavior is the individual's intention to perform a given behavior. Meanwhile, intentions indicate how hard people are willing to try or how much effort they plan to exert to perform the behavior. It is assumed to capture the motivational factors that influence a behavior. Generally, the stronger the intention, the more likely the behavior will be performed. However, a behavior's performance can only occur if the behavior in question is under volitional control; that is, the person can decide at will whether to perform the behavior or not. This condition poses a problem as not all behaviors fulfill this requirement. The existence of non-motivational factors, such as the availability of requisite opportunities and resources such as time, money, skills, and cooperation of others, will also affect behavior. All the factors collectively represent a person's actual control over the behavior. In the Theory of Planned Behavior, perceived behavioral control is acknowledged as more important than actual control.

This added concept forms the Theory of Planned Behavior from the original Theory of Reasoned Action, which has only attitudes and subjective norms. Perceived behavioral control refers to the person's perception of the ease or difficulty of performing the behavior of interest. It can differ across situations and actions. According to the Theory of Planned Behavior, perceived behavioral control, together

with behavioral intention, can be used to predict the achievement of a behavior.

Methodology

Research Design

According to Krbová & Pavelek (2015), doing any study necessitates selecting the appropriate design technique, which is critical in accurate data collection and analysis. He adds that there are three primary factors for selecting the correct design in research:

- a. It does not only explain what research was performed, but also, research design justifies all the significant choices the researcher made throughout the writing process.
- b. Secondly, it is straightforward for a thesis to gain or lose marks as the research design is the backbone and shows the depth of the thesis the researcher has undertaken.
- c. Thirdly, research design is arguably the most challenging chapter of the thesis to get to grips with and write clearly and consistently.

Choosing a research strategy is mainly dictated by the researcher's research paradigm and the study he or she is attempting to undertake. Defining the research approach means determining whether to utilize primary data, secondary data, or both to reach findings on a particular issue. The research method employed in this field is the quantitative research method. The quantitative research method has benefits and disadvantages depending on the nature of the study and what the researcher hopes to accomplish after the investigation. The approach is detailed in-depth further down.

Research Location

The early development of what is now known as the "Klang Valley" was near the Klang River. The late-nineteenth-century development of tin mining towns would become known as the 'Klang Valley,' clustered along the river. Because of its proximity to development, the Klang River gave the valley its name. From the 19th century onward, the area developed quickly, expanding in east (Gombak) and westerly (Port Klang) directions, with urban areas growing towards the north (Rawang) and south (Negeri Sembilan). Today, Klang Valley hosts the tallest twin buildings in the world, the fourth tallest hotel, multiple shopping malls and complexes, office buildings, and several hotels. Therefore, being the center of multiple mega-developments and the heaven on earth for shopping malls, Klang Valley is the best choice for the research location.

Sampling Method

According to Sim et al. (2018), sampling is an approach that allows a researcher to decrease the quantity of data to be collected by only evaluating data from a subset rather than all potential cases or elements. With this knowledge, the researcher used a non-probability, voluntary response sampling method considering Saunders' description. In non-probability purposive sampling, the researcher will have a complete list of all the cases in the population from which the sample will be drawn. The target population for this study was adults who resided in Klang Valley for at least six months or more. All participants needed to be at least 21 years old to be qualified for the survey, and those who were not adults were disqualified. The population was 211 male and female respondents based in Klang Valley.

Instrument

The researcher used survey questionnaires to collect data for this topic. The justification for using this technique has already been discussed above. The researcher used an Internet survey and physically distributed questionnaires to the participants. The researcher used Google Forms to create the questionnaires, which were self-administered. The questionnaire was created to address the knowledge gaps mentioned in the literature review and the document, especially in the fast fashion industry. This instrument was implemented as the cost was low and covered a large population besides being less biased as all the respondents completed the questionnaires themselves. The questionnaire was written in English only, and a link was sent on Facebook posts, Instagram stories, LinkedIn messages, WhatsApp groups, or in person. The questions in the questionnaire consisted of three sections. Section A was the screening section for eligible participants with demographic profile questions (age, gender, ethnicity, household income, and employment status); these demographics are helpful in the analysis as they give the researcher an idea of, for instance, the most age group that participated in the survey and also the occupation of majority of participants, etc. Section B consisted of 10 questions adopted from previous research papers based on fast fashion buying behavior. In comparison, Section C consisted of 8 questions based on the independent variables such as attitude, subjective norms, and perceived behavioral control, respectively. The researcher in this study used a five-point Likert scale to measure the variables, and the scale was from 1 (Strongly disagree) to 5 (Strongly agree) for independent and dependent variables.

Data Collection

Data were collected by surveying Google Forms. The survey was performed using self-administered questionnaires answered by the respondents themselves. The survey items were rated on a 5-point Likert scale, and multiple-choice question type

was used. The data collected physically and from Google Forms was helpful as it created tables, pie charts, and other analyses immediately after the respondent submitted an answer. The data was collected over four weeks, from the 10th of October 2022 to the 6th of November 2022.

Data Analysis

This research used SPSS (Statistical Package for Social Sciences) to check the statistical analysis of the data collected. The data was also analyzed by the hypothesis drawn from the beginning using the SPSS application to come up with concrete conclusions on the findings. The researcher used Pearson Correlation analysis to determine the relationship between the independent variables (attitude, subjective norms, and perceived behavioral control) and the dependent variable (fast fashion buying behavior). Besides, Multiple Linear Regression (MLR) analysis was also used to explore the potential association between the independent variables (attitude, subjective norms, and perceived behavioral control) and the dependent variable (fast fashion buying behavior).

Results and Discussion

Demographic Profile of Respondents

In this section, the questionnaire presents data based on the demographic profile of the respondents, such as the respondent's age, gender, ethnicity, employment status, and household income. The frequency distribution was used to understand the demographic information of the respondents in this study. The respondents are classified into four groups, aged 21 to over 50. The respondents aged between 21 and 30 are the majority, with 149 respondents constituting a total of 70.6%. There are 32 respondents aged 31-40, which represents a total of 15.2%. Next, the group of respondents aged between 41 and 50 has the least respondents, representing 6.6% of the total respondents. Lastly, 16 respondents were above 50, making up 7.6% of the total respondents. Females took a more significant part of the respondents, which summed up to 111 respondents, representing 52.6% of the overall respondents. Males come after females, with 100 respondents representing 47.4% of the total respondents.

There are four categories of respondents' ethnicity; most respondents are Chinese, with 101 representing 47.9%, followed by Malay, with a total of 69 respondents (47.9%). Besides, 38 respondents (18%) are Indian ethnic, and the least goes to Iban, with a total number of three constituting 1.4% of the total respondents only.

Most of the respondents are students, which makes up a total number of 75 (35.5%). Next, full-time employees made up a total number of sixty-four, representing 30.3% of the total respondents. Freelancers had a total number of 22 (10.4%). Besides, business owners and unemployed were represented by the same number of respondents, 18 (8.5%). Lastly, the least of the respondents are self-employed, comprised of fourteen respondents, representing 6.6% of the total respondents.

The respondents are classified based on their household income and divided into three categories, namely, B40, M40, and T20. There was a total of ninety-two respondents who are B40, making up the majority, with 43.6% of the total respondents. M40 came second and comprised 40.3% of the total respondents, with several 85 respondents. The least is T20, which only comprises 16.1% of the total respondents, with thirty-four respondents.

Descriptive Analysis

Attitude

Table 1 shows the mean and standard deviation for all attributes of attitude. The statement "In my opinion, fashion is pleasant" has the highest mean value with 4.1232 (SD=.84739). This indicates that the respondents agreed the most with the statement compared to the others. Meanwhile, "I could talk about fashion for hours" recorded the lowest mean value with 3.7014 (SD=1.12163).

Table 1: Descriptive Analysis: Attitude

Statements	Mean	SD
1. In my opinion, fashion is pleasant.	4.1232	.84739
2. Proper education is needed to have fashion knowledge.	3.8199	1.03085
3. I choose to be fashionable over plain wearable.	3.9005	1.03028
4. Fashion makes me dream.	3.9526	.93992
5. Fashion products make my life more wonderful.	3.9479	.93204
6. I could talk about fashion for hours.	3.7014	1.12163
7. I always shop at fashion outlets.	3.7915	1.06642
8. Today, everyone should have access to fashion.	3.9384	.91078

Subjective Norms

Table 2 shows the mean and standard deviation for subjective norms. For subjective norms, the highest attribute is "I like the attention given to me when I am fashionable," with a mean value of 3.9289 (SD=.89956). This indicates that the respondents agreed the most with the statement compared to the others. However, the statement "I feel

under social pressure to be fashionable” only recorded a mean value of 3.5355 (SD=1.18016), the least agreed upon among the other attributes.

Table 2: Descriptive Analysis: Subjective Norms

Statements	Mean	SD
1. I feel like I will not fit in if I do not know about fashion.	3.7062	1.15837
2. I like the attention given to me when I am fashionable.	3.9289	.89956
3. Most people who are important to me think it will be a good idea to be fashionable.	3.7393	.94784
4. My group of friends is always fashionable.	3.7299	.99905
5. My friends would want me to be fashionable.	3.7630	1.05142
6. Everyone around me knows how to dress themselves nicely.	3.8483	.91845
7. I feel like everyone will always watch how I dress myself.	3.8531	.97699
8. I feel under social pressure to be fashionable.	3.5355	1.18016

Perceived Behavioral Control (PBC)

Table 3 shows the mean and standard deviation for perceived behavioral control (PBC). For PBC, the highest attribute is “I feel confident when I dress nicely,” with a mean value of 4.1327 (SD=.90049). This indicates that the respondents agreed the most with the statement compared to the others. However, the statement “I know how to be fashionable” only recorded a mean value of 3.8768 (SD=1.05288), the least agreed upon among the other attributes.

Table 3: Descriptive Analysis: Perceived Behavioral Control (PBC)

Statements	Mean	SD
1. I think I should look good in fashion	4.0284	.86142
2. It is up to me to be fashionable or not	4.1137	.90835
3. I feel confident when I dress myself nicely	4.1327	.90049
4. I find it easy to buy fashion products	3.8815	.96619
5. I feel comfortable talking about fashion products to my friends	3.9242	.92784
6. I buy fashion products when I like	3.9242	.95316
7. I will buy fashion products to look good	3.8957	1.02749
8. I know how to be fashionable	3.8768	1.05288

Fast Fashion Buying Behavior

Table 4 shows the mean and standard deviation for fast fashion buying behavior. The highest attribute for fast fashion buying behavior was “Being fashionable makes me confident,” with a mean value of 4.0095 and a standard deviation of .86735. This

indicates that the respondents agreed the most with the statement compared to the others. However, the statement “I spend much time on fashion-related activities” only got a mean value of 3.6161 and a standard deviation of 1.02331, which is the least agreed statement among the other attributes.

Table 4: Descriptive Analysis: Fast Fashion Buying Behavior

Statements	Mean	SD
1. Fashion is important to me	3.8957	.91471
2. I am aware of fashion trends	3.8673	.90049
3. I spend much money on fashion	3.6777	1.05579
4. I spend much time on fashion-related activities	3.6161	1.02331
5. I always have the urge to buy the latest fashion products	3.6493	1.12979
6. Being fashionable makes me confident	4.0095	.86735
7. Clothes are one of the most important tools to express my personality	3.9242	.86956
8. Because of my active lifestyle, I need a wide variety of clothes	3.7393	.96279
9. I spend a lot of money on fashion	3.9194	.91971
10. I spend a lot of time on fashion-related activities	3.7915	1.09289

Pearson Correlation Coefficient

This section aimed to determine if there is a significant relationship between the independent variables and dependent variables by using Pearson correlation analysis. Pearson correlation is a technique for assessing a possible two-way linear association between two continuous variables.

Correlation is a technique of assessing a possible two-way linear association between two continuous variables. In this research, the correlation coefficient developed by Karl Pearson is being used to measure the association between two variables. The correlation coefficient ranges between -1 and one and is labeled as ‘r.’ When the two variables have a perfect linear relationship, the correlation coefficient will be one or -1. However, no linear relationship between variables is reported when the correlation coefficient shows zero. Other than that, there is a positive linear relationship if the values are more significant than zero. A negative linear relationship exists if the correlation value is less than 0. Table 5 shows the relationship range between variables.

Table 5: Relationship Range between Variables

Value (range)	Association (Strength)
<0.2	Negligible
0.2 ~ 0.4	Low

Table 5 (continues)

Value (range)	Association (Strength)
0.4 ~ 0.7	Moderate
0.7 ~ 0.9	High
>0.9	Very High

Ho1: There is no significant relationship between attitude and fast fashion buying behavior.

Table 6 indicates that the correlation between attitude and fast fashion behavior is .872. Thus, it is deduced that attitude has a highly positive relationship with fast fashion buying behavior. The significant value is .000, indicating a statistically significant correlation between attitude and fast fashion buying behavior. Therefore, Ho3 is rejected.

Ho2: No significant relationship exists between subjective norms and fast fashion buying behavior.

Table 6 indicates that the correlation between subjective norms and fast fashion behavior is .771. Thus, it is deduced that subjective norms have a highly positive relationship with fast fashion buying behavior. The significant value is .000, indicating a statistically significant correlation between subjective norms and fast fashion buying behavior. Therefore, Ho4 is rejected.

Ho3: No significant relationship exists between perceived behavioral control (PBC) and fast fashion buying behavior.

Table 6 indicates that the correlation between perceived behavioral control (PBC) and fast fashion behavior is .766. Thus, it is deduced that PBC has a highly positive relationship with fast fashion buying behavior. The significant value is .000, indicating a statistically significant correlation between PBC and fast fashion buying behavior. Therefore, Ho5 is rejected.

Table 6: Pearson's Correlation Analysis

Variables	S	M	SD	1	2	3	4
1. Attitude	211	3.8969	.8583	-			
2. Subjective Norms	211	3.7630	.8757	.834**	-		
3. Perceived Behavioral Control (PBC)	211	3.9721	.8278	.761**	.763**	-	
4. Fast Fashion Buying Behavior	211	3.8090	.8432	.872**	.771**	.766**	-

** . Correlation is significant at the level 0.01 level (2-tailed).

Discussion

This section discusses findings that have been attained from the analysis of the study.

There is A Significant and Positive Relationship between Attitude and Fast Fashion Buying Behavior

Based on this study's Pearson correlation analysis results, the correlation between attitude and fast fashion behavior is .872. Thus, the researcher deduced that attitude positively correlates with fast fashion buying behavior. Besides, the significant value is .000, indicating a statistically significant correlation between attitude and fast fashion buying behavior. Therefore, Ho3 is rejected. The result of this study further proves what Yinyin (2010) mentioned in her study that attitude is helpful for marketers in many ways, such as using campaigns to positively impact attitudes, even without influencing sales positively, and using attitude to segment markets and choose target segments. This is due to attitude, which will help the consumers to shape their final purchase behavior.

There is a Significant and Positive Relationship between Subjective Norms and Fast Fashion Buying Behavior

Based on this study's Pearson correlation analysis results, the correlation between subjective norms and fast fashion behavior is .771. Thus, the researcher deduced that subjective norms positively correlate with fast fashion buying behavior. Besides, the significant value is .000, indicating a statistically significant correlation between subjective norms and fast fashion buying behavior. Therefore, Ho4 is rejected. The result of the study further proves what Döffelmeyer (2012) mentioned in his study: peer pressure, therefore the subjective norm, strongly influences young consumers' purchasing behavior towards fast fashion.

A significant and positive relationship exists between perceived behavioral control (PBC) and fast fashion buying behavior.

Based on this study's Pearson correlation analysis results, the correlation between perceived behavioral control (PBC) and fast fashion behavior is .766. Thus, the researcher deduced that PBC positively correlates with fast fashion buying behavior. Besides, the significant value is .000, indicating a statistically significant correlation between PBC and fast fashion buying behavior. Therefore, Ho5 is rejected. The result of the study is supported by a study from Negm (2019) that perceived behavioral control has a significant, positive, and strong relationship with fast fashion purchasing intentions.

Conclusion

The primary purpose of this study was to determine the significant correlation factors towards fast fashion buying behavior among adults in Klang Valley. A total of 211 adults participated in this study, and the participants volunteered themselves for the study. The data were collected through a set of self-administered questionnaires. The questions were presented as statements on a 5-point Likert Scale Likert (1932). The finding demonstrated significant relationships between attitude, subjective norms, and perceived behavioral control (PBC) towards fast fashion buying behavior. This study is essential as the result of the data collected may help policymakers determine the need to develop policies or programs based on the factors studied. Understanding these aspects will aid policymakers in developing dynamic policies to educate consumers on the source of fast fashion buying behavior and its negative economic and environmental impacts. Besides, this study can also provide practical implications for the apparel industry by using the module's content to benefit their products. In addition, this study could also serve as a guideline to raise awareness among consumers in the context of how different factors correlate with their buying behavior towards fast fashion.

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KEMAMPUAN GOLONGAN DEWASA MEMBELI RUMAH ANTARA BANDAR DAN LUAR BANDAR DI NEGERI PERAK

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Abstrak

Pemilikan rumah adalah penting untuk setiap individu menyediakan keselesaan kepada penghuni rumah dan menjalankan aktiviti bersama ahli keluarga. Namun, peningkatan kos sara hidup mendorong kos pembinaan rumah semakin meningkat dan seterusnya menyebabkan individu tidak mampu memiliki rumah. Kajian ini dijalankan bagi mengenalpasti faktor mempengaruhi kemampuan membeli rumah di Perak dalam kalangan golongan dewasa. Seramai 100 orang dewasa bandar dan luar bandar telah dipilih secara rawak untuk menjawab soal selidik yang disediakan. Data telah dianalisis dengan menggunakan perisian SPSS dan Microsoft Excel. Hasil kajian mendapati faktor utama mempengaruhi golongan dewasa tidak mampu memiliki rumah adalah faktor pendapatan. Kajian ini mencadangkan beberapa strategi bagi masyarakat untuk mampu memiliki rumah, antaranya ialah golongan dewasa boleh mencari pekerjaan sampingan bagi menampung kemampuan membeli rumah. Implikasinya, kajian mencadangkan pihak berkepentingan perlu memberi pendedahan awal dan pengetahuan tentang penggunaan wang dan tabiat menabung sejak kecil lagi supaya mereka belanja dengan bijak dan menabung untuk melabur dan pembelian rumah bila dewasa.

Kata kunci: Golongan dewasa, Aset rumah, Bandar, Luar bandar, Perak

Abstract

Home ownership is important for everyone to provide comfort to the residents of the house and carry out activities with family members. However, the increase in the cost of living drives the cost of house construction to increase and causes individuals not to be able to own a house. This study was conducted to identify the factors affecting the ability to buy a house in Perak among adults. Total of 100 respondents from urban and rural adults were randomly selected to answer the prepared questionnaire. Data was analysed using SPSS and Microsoft Excel software. The results of the study showed that the main factor influencing adults to not being able to own a house is the income factor. This study suggests several strategies for the community to be able to own a house, among which is that adults can find side jobs to cover the ability to buy

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a house. The implication for the study suggests that stakeholders need to be given early exposure and knowledge about spending wisely and develop saving habits from a young age so that they spend wisely and save for investing and buying a house when they are adults.

Keywords: *Adults, Home assets, Urban, Rural, Perak*

Pengenalan

Isu kenaikan harga rumah merupakan satu isu yang dihadapi bukan sahaja di negara membangun malahan juga di negara maju. Sebagai contoh, harga rumah negara Hong Kong adalah paling mahal di dunia sejak dulu lagi sehingga tahun 2021. Malahan, menurut Indeks Kebolehan Capaian Rumah APAC (2023), harga rumah penengah di negara Singapura menjadi termahal antara rantau Asia-Pasifik telah melangkaui negara Hong Kong. Harga penengah rumah Singapura ialah AS\$1.2 juta (RM5.54 juta) berbanding AS\$1.16 juta (RM5.34 juta) di Hong Kong, iaitu menurun 15% berbanding tahun lalu.

Harga rumah yang tinggi adalah disebabkan oleh peningkatan kos sara hidup. Hal ini secara tidak langsung meningkatkan kos keperluan asas seperti kos pengangkutan, tenaga, tempat tinggal di Malaysia. Inflasi juga merupakan faktor kepada peningkatan harga rumah yang memaksa penjual menaikkan harga bagi menanggung kos pelaburan hartanah yang tinggi yang mengakibatkan pembeli perlu membelanjakan kos yang tinggi bagi membeli barang yang sama. Dengan mengawal kadar inflasi, pengangguran di Malaysia, dasar kerajaan seperti peningkatan kadar dasar semalaman (OPR) mendorong pembeli menanggung kadar faedah tinggi di mana pembeli perlu membayar lebih bagi membeli sebuah rumah.

Sementara itu, memiliki rumah sendiri adalah impian semua individu. Menurut Aimi Raihana (2016), rumah dijadikan impian kerana penghuni menjadikan hiasan rumah dalaman dan luaran rumah yang baik atau yang disukai dapat mempengaruhi emosi seseorang individu. Hal ini kerana rumah yang selesa mendorong penghuni rasa selesa untuk menjalankan sebarang aktiviti di dalam rumah bersama ahli keluarga. Namun, menurut Mohd Kauthar Rozmal (2019), rumah sepatutnya menjadi keperluan kerana ia merupakan tempat tinggal yang selesa tetapi bukan bermaksud individu perlu membeli rumah sendiri tetapi boleh mencari jalan alternatif bagi meneruskan kehidupan seharian dengan menyewa rumah. Rumah juga merupakan satu aset dalam jangka masa panjang yang dapat meningkat nilai iaitu kalis inflasi.

Kajian ini dilihat bertepatan pada masanya, di mana objektif kajian ini adalah untuk mengenalpasti faktor yang mempengaruhi kemampuan membeli aset dalam kalangan dewasa di bandar dan luar bandar, serta mengenalpasti strategi yang boleh dipraktikkan oleh masyarakat untuk mampu membeli aset rumah.

Perumahan di Malaysia

Malaysia secara tidak langsung juga turut menghadapi masalah kenaikan harga rumah menengah yang tinggi. Menurut Sri Ayu (2022), bandar raya Kuala Lumpur kini menjadi lokasi ke-167 termahal di dunia pada tahun 2022 berbanding dengan tahun 2017 menduduki tangga ke-96. Hal ini disebabkan oleh kos sara hidup di Malaysia semakin meningkat, di ikuti oleh peningkatan kadar inflasi, harga makanan, dan harga petrol yang juga meningkat lebih 50% telah menyumbang kepada kenaikan harga rumah.

Selain itu, pemilikan rumah kian menjadi satu isu yang sering dibincangkan terutama dalam kalangan golongan dewasa. Hal ini kerana harga rumah bagi setiap jenis rumah semakin meningkat disebabkan oleh kos buruh, kos bahan mentah dan pelbagai kos yang lain meningkat. Pernyataan ini dapat disokong oleh Pusat Informasi Hartanah Negara (NAPIC), harga rumah di Malaysia meningkat hampir 100% dari tahun 2010 hingga 2020. Selain itu, pendapatan bagi individu terutama golongan penengah meningkat tetapi pada kadar yang sedikit iaitu sebanyak 5.5% bagi menghadapi kos sara hidup yang tinggi yang disokong oleh Pusat Informasi Hartanah Negara (2021). Secara ringkasnya peningkatan harga rumah secara mendadak tidak selaras dengan peningkatan pendapatan menyebabkan ketidakmampuan pembelian rumah.

Jadual 1: Indeks harga rumah dari tahun 2010 hingga 2020

Tahun	Indeks harga rumah (2010=100)	Peratus peningkatan (%)
2010	100	5.5
2011	111	10.9
2012	126	13.9
2013	140	11.2
2014	153	9.4
2015	165	7.4
2016	176	7.1
2017	188	6.5
2018	194	3.3
2019	198	2.2
2020	199	0.6

Sumber: Pusat Informasi Hartanah Malaysia (2021)

Berdasarkan Jadual 1, indeks harga rumah menunjukkan peningkatan dari 100 pada tahun 2010 kepada 199 pada tahun 2020. Secara perbandingannya, terdapat peningkatan harga rumah sebanyak 99% dari tahun 2010 hingga tahun 2020. Menurut Presiden Persatuan Pemaju Hartanah dan Perumahan Malaysia, Datuk NK Tong (2023), peningkatan kos pematuhan, buruh, bahan binaan dan inflasi

merupakan punca utama menyumbang kepada kenaikan harga rumah dan ianya merupakan perkara yang sukar dihalang oleh kerajaan.

Namun, golongan dewasa terpaksa mencari alternatif lain dengan berkata memiliki rumah bukan sesuatu yang wajib tetapi perlu melihat kewangan yang mencukupi untuk membeli rumah pertama supaya tidak menjejaskan corak kehidupan apabila membuat keputusan untuk membeli rumah. Kesilapan dalam membuat keputusan menyebabkan pembeli terpaksa menanggung beban kewangan kerana ia melibatkan jumlah pembayaran yang besar termasuk kadar faedah yang tinggi. Perkara ini membawa masalah untuk membayar balik hutang mendorong kes rumah dilelong meningkat. Berdasarkan Mohd Nazari (2017), jumlah rumah yang dilelong di seluruh negara pada tiga bulan pertama tahun 2023 adalah sebanyak 6,225 buah dengan nilai RM1.8 billion, peningkatan sebanyak 14 peratus berbanding pada tempoh sama tahun lalu.

Jadual 2: Bilangan dan Nilai Pindah Milik Harta Tanah Bagi Subsektor Kediaman Dari Tahun 2010 Hingga 2021

Tahun	Jumlah Pindah Milik	Nilai (RM billion)
2010	223,874	50,654.20
2011	269,789	61,831.60
2012	272,669	67,762.20
2013	246,225	72,060.40
2014	247,251	82,059.60
2015	235,967	73,469.90
2016	203,064	65,574.43
2017	194,684	68,463.23
2018	197,385	68,748.26
2019	209,295	72,421.19
2020	191,354	65,873.70
2021	198,812	76,901.86

Sumber: Pusat Maklumat Harta Tanah Negara (2021)

Berdasarkan data Jadual 2 yang diperoleh melalui Pusat Maklumat Harta Tanah Negara, jumlah kediaman dipindah milih naik dari 223,874 pada tahun 2010 hingga 272,669 tahun 2012. Nilai kediaman meningkat dari RM 50,654.20 billion pada tahun 2010 kepada 67,762.20 billion. Walau bagaimanapun, jumlah kediaman dipindah milik menunjukkan penurunan kepada 246,225 pada tahun 2013 tetapi nilai yang dipindah pilih menunjukkan peningkatan kepada RM 72,060.40 billion. Dari tahun 2014 hingga tahun 2021, jumlah kediaman dipindah milik dan nilai kediaman menunjukkan turun naik.

Golongan dewasa mengalihkan tumpuan kepada menyewa rumah sebagai cara untuk memenuhi keperluan asas manusia. Hal ini kerana iklim ekonomi yang mencabar termasuk kenaikan kadar faedah dan kos sara hidup yang semakin meningkat. Hal ini dapat dibuktikan dengan menurut Sheldon Fernandez (pengurus Negara PropertyGuru Malaysia) berkata, carian untuk hartanah sewa di iProperty meningkat sebanyak 34 peratus pada separuh pertama 2022. Hal ini menunjukkan menyewa rumah adalah pilihan yang sesuai untuk pengguna kerana mereka menganggap ianya lebih bebas dan memberi fleksibiliti serta kelebihan dari segi kewangan. Terdapat juga individu yang memilih untuk tinggal bersama ibu bapa bagi mengurangkan beban kewangan diri.

Jadual 3: Gaji Penengah Pekerja di Malaysia Dari Tahun 2010 Hingga 2020

Tahun	Gaji tahunan (RM)
2010	1500
2011	1500
2012	1566
2013	1700
2014	1800
2015	1942
2016	2000
2017	2160
2018	2308
2019	2442
2020	2062

Sumber: Jabatan Perangkaan Malaysia (2021)

Berdasarkan Jadual 3, gaji bagi golongan penengah menunjukkan peningkatan dari tahun 2010 hingga tahun 2020 iaitu dari RM 1500 kepada RM 2062. Secara perbandingan, peningkatan ini adalah sedikit sahaja iaitu sebanyak 5.5%.

Walau bagaimanapun, kerajaan banyak melaksanakan inisiatif bagi membantu golongan masyarakat mampu membeli rumah. Antaranya ialah Pembiayaan Perumahan Malaysia (i-Biaya), Skim Jaminan Kredit Perumahan (SJKP) bagi memastikan harga rumah terkawal. Selain itu, Dasar Kerajaan iaitu Dasar Rumah Mampu Milik (DRMM) kian dilaksanakan setiap tahun di pelbagai negeri tetapi permintaan isi rumah bagi rumah mampu milik semakin meningkat sehingga tidak dapat menampung.

Kajian Literatur

Isu kenaikan kos rumah merupakan isu global yang cuba diatasi oleh banyak negara. Faktor yang mempengaruhi kemampuan dalam membeli aset rumah dalam golongan dewasa di bandar dan luar bandar boleh dilihat seperti berikut:

Ketidaksepadanan pendapatan dengan harga rumah

Isu ketidaksetaraan pendapatan dengan harga rumah menyebabkan ramai isi rumah sukar memiliki aset rumah. Berdasarkan Pusat Informasi Hartanah Negara (NAPIC) (2021), harga rumah meningkat hampir 2 kali ganda pada tahun 2020 (RM295 000) berbanding 2010 (RM 158 000). Bagi aspek pendapatan pula, purata gaji meningkat sebanyak 4% - 9% dari tahun 2012 kepada tahun 2019 kemudian menurun sebanyak 9% pada tahun 2020. Menurut Noor Rosly (2022), pandemik COVID-19 menjadi punca kepada penurunan purata pendapatan sehingga 50 peratus menyebabkan pendapatan dan harga rumah mempunyai jurang besar. Pada masa yang sama inflasi negara mencatat 2.0% dan harga barang terutama barang keperluan asas meningkat secara mendadak. Dengan pendapatan yang sama, pendapatan benar isi rumah menurun akibat inflasi berlaku. Maka isi rumah perlu menggunakan lebih nilai wang bagi membeli satu barang tertentu. Dengan ini, kenaikan purata pendapatan tidak setara dengan peningkatan harga rumah yang disokong oleh Sharifah Nur Syarifqah (2022).

Halangan dalam pinjaman

Berdasarkan Bank Negara Malaysia (BNM) bahagian Housing Watch (2019), kadar keseluruhan kelulusan pinjaman perumahan di Malaysia menunjukkan penurunan dari 76% pada tahun 2014 hingga tahun 2018 kepada 74.6% pada tahun 2019. Berdasarkan laporan yang sama, faktor yang menghalang isi rumah mendapat kelulusan pinjaman adalah peminjam memiliki kadar hutang tinggi, memiliki lebih pendapatan terlalu sedikit selepas mengambil pelbagai kos kehidupan seperti kos perbelanjaan bulanan serta peminjam mempunyai skor kredit yang rendah. Hal ini kerana pihak bank akan melihat kemampuan peminjam membayar balik pinjaman dengan membanding profil bank akaun. Selain itu, peminjam juga bijak dalam membuat keputusan dengan memiliki jenis hartanah yang mahu beli dengan simpanan dan gaji yang sedia ada supaya pihak bank meluluskan pinjaman dengan mudah. Hal ini demikian kerana margin pembiayaan maksimum di Malaysia bagi pinjaman perumahan adalah 90% daripada harga rumah yang dibeli. Maka peminjam akan menghadapi masalah dalam memiliki rumah jika tiada simpanan sebanyak 10% daripada harga rumah bagi membayar bayaran muka kepada pihak bank. Berdasarkan Jabatan Insolvensi Malaysia (2023) sebanyak 1829 kes kebangkrutan direkodkan antara sebabnya ialah tidak mampu membayar hutang rumah menyebabkan pihak bank meluluskan pinjaman lebih tegas bagi mengelak ketidakmampuan membayar balik pinjaman.

Peningkatan kos sara hidup

Menurut Akhsan (2016), kemudahan kewangan yang diperoleh adalah berdasarkan kelayakan dan kemampuan individu itu sendiri melalui pengurusan kewangan yang

betul bagi menyimpan pendapatan lebihan. Setiap individu perlu membelanja pada elemen yang penting bagi kehidupan tetapi selebihnya perlu belanja secara berdisiplin. Menurut Noor Azlan (2022), isi rumah perlu membelanja dalam tiga komponen utama iaitu perumahan (23.8%), makanan (29.5%) dan pengangkutan (14.6%) tanpa mengira susunan pendapatan masyarakat. Komponen makanan merekodkan peningkatan 7.0% dalam Indeks Harga Pengguna (IHP). Ketiga-tiga komponen adalah tanggungjawab isi rumah yang perlu dipertimbangkan bagi menyara kehidupan. Hal ini menimbulkan masalah kepada masyarakat, terutama golongan B40, untuk menyediakan peruntukan bagi komponen lain seperti menyimpan untuk pendidikan, kesihatan, simpanan kecemasan dan lain-lain. Perbelanjaan bagi ketiga-tiga komponen ini menyebabkan isi rumah di Malaysia terpaksa mempunyai hutang yang tinggi bagi menampung keperluan lain. Hal ini secara tidak langsung menyebabkan isi rumah perlu memenuhi keperluan asas terlebih dahulu sebelum menyimpan simpanan bagi membeli aset rumah.

Kesimpulannya, kemampuan membeli rumah dipengaruhi oleh faktor dalam kawalan individu dan luar kawalan individu walaupun pemilikan rumah adalah impian individu. Selain itu, kerajaan mengalakkan individu memiliki rumah sendiri bagi kehidupan lebih selesa dan telah melaksanakan tanggungjawab kerajaan bagi rakyat membeli rumah. Namun, majoriti dewasa masih tidak mampu membeli rumah. Walau bagaimanapun, melalui kajian ini ianya boleh ditambah lagi bagi mendapatkan hasil kerja yang sempurna dan jitu.

Metodologi

Kajian ini dilakukan melalui kaedah kuantitatif dan kualitatif. Kajian kuantitatif didapati melalui pendekatan data primer iaitu pengedaran borang soal selidik secara dalam talian melalui 'Google Form' yang mudah disebar dengan menyeluruh melalui media sosial seperti Whatsapp dan Telegram. Borang soal selidik diedarkan kepada 100 responden dari kawasan bandar dan luar bandar di negeri Perak. Kaedah ini digunakan bagi memudahkan mendapat maklum balas responden dan masa bagi responden menjawab soal selidik juga adalah fleksibel. Menurut Mohd Aqmin et al. (2018), teknik persampelan rawak adalah salah satu kaedah kuantitatif bagi mendapatkan bilangan responden yang mewakili taburan populasi sebenar penduduk di negeri Perak mengikut, kaum, jantina dan kumpulan pendapatan bagi mengimbangi kajian. Selain itu, persampelan rawak digunakan bagi setiap individu mempunyai peluang yang sama mewakili populasi. Oleh itu, teknik persampelan rawak merupakan teknik yang banyak digunakan dalam kajian primer terutamanya di Malaysia (Abdullah et al. 2016; Asri et al. 2014; Ismail et al 2010; Kamaludin et al. 2017; Osman & Shahiri 2014; Shahiri & Osman 2017).

Borang soal selidik mengandungi tiga bahagian utama. Yang pertama ialah bahagian A, iaitu mengenai sosio-demografi responden, yang kedua ialah bahagian B iaitu

faktor yang mempengaruhi kemampuan dalam membeli aset rumah dan yang terakhir ialah bahagian C iaitu strategi yang boleh dipraktikkan kepada masyarakat yang mampu membeli aset. Soalan yang disediakan terdiri daripada soalan berbentuk terbuka dan soalan berskala Likert.

Seramai 100 orang responden yang terdiri daripada golongan dewasa dalam lingkungan umur 25 tahun sehingga 60 tahun, tahap pendidikan rendah hingga PhD, kawasan tempat tinggal dan kemampuan pemilikan rumah. Jenis analisis data yang akan dibuat ialah analisis deskriptif. Analisis deskriptif dipilih memberi gambaran data seperti purata, sisihan piawai, kekerapan dan Cronbach's alpha bagi menilai kebolehpercayaan pilihan para responden. Medium analisis data adalah dengan menggunakan Excel dan SPSS.

Keputusan dan Perbincangan

Jadual 4: Interpretasi Skor Purata

Skor min	Interpretasi skor purata
1.00 hingga 2.00	Rendah
2.01 hingga 3.00	Sederhana rendah
3.01 hingga 4.00	Sederhana tinggi
4.01 hingga 5.00	Tinggi

Sumber: Nunnally dan Bernstein 1994)

Jadual 5: Sosio Demografi Responden

Sosio Demografi	Kekerapan	Peratus (%)
Jantina		
Lelaki	43	43%
Perempuan	57	57%
Bangsa		
Melayu	26	26%
Cina	47	47%
India	27	26%
Lain-lain	0	0%
Umur		
25-30	48	48%
31-35	15	15%
36-40	8	8%
41-45	9	9%
46-50	8	8%
51-60	12	12%

Jadual 5 (sambungan)

Sosio Demografi	Kekerapan	Peratus (%)
Status perkahwinan		
Bujang	52	52%
Kahwin	42	42%
Cerai	6	6%
Kematian pasangan	0	0%
Tahap pendidikan		
PMR/PT3	0	0%
SPM	52	52%
STPM/Diploma	14	14%
Sarjana Muda	21	21%
Master	10	10%
PhD	3	3%
Tempat tinggal		
Bandar	51	51%
Luar bandar	49	49%
Sebab memilih tempat tinggal sekarang:		
Tempat asal keluarga	50	50%
Lahir di sini	15	15%
Bekerja di bandar	17	17%
Mengikut pasangan	9	9%
Banyak kemudahan asas	5	5%
Iklim tempat tinggal yang baik	4	4%
Pemilikan rumah		
Sewa	14	14%
Tinggal bersama ibu bapa	48	48%
Rumah sendiri	38	38%
Kerjaan utama		
Kerja kerajaan	14	14%
Kerja swasta	60	60%
Kerja sendiri	17	17%
Tidak bekerja	9	9%
Lain-lain	0	0%
Pendapatan		
RM15041 dan ke atas	10	10%
RM10971-RM15040	1	1%
RM8701-RM10970	2	2%
RM7101-RM8700	5	5%
RM5881-RM7100	4	4%
RM4851-RM5880	11	11%
RM3971-RM4850	7	7%
RM3171-RM3970	16	16%
RM2501-RM3170	18	18%
Kurang RM2500	26	26%

N=100 (Sumber: Soal selidik) Hasil kajian yang ditunjukkan dalam Jadual 5 adalah berkaitan sosio demografi responden. Seramai 100 orang responden telah disoal dalam kajian yang meliputi 43 orang lelaki dan 57 orang perempuan di mana seramai 51 orang responden tinggal di bandar dan 49 orang responden tinggal di luar bandar. Seramai 50 orang responden memilih tempat tinggal sekarang disebabkan berbanding tempat asal keluarga mereka, kedua tertinggi adalah 17 orang responden bekerja di bandar, seramai 15 orang tinggal di tempat itu disebabkan lahir di tempatnya, seramai sembilan orang responden mengikut pasangan untuk menetap di tempatnya, dan selebihnya masing-masing disebabkan oleh iklim tempat tinggal yang baik dan banyak kemudahan asas. Daripada mereka memilih tempat tinggal mereka, seramai 48 orang responden tinggal bersama ibu bapa, 38 orang responden mempunyai rumah sendiri dan 14 orang memilih menyewa rumah. Secara majoritinya responden adalah berumur lingkungan 25 tahun hingga 30 tahun dan kedua tertinggi bagi lingkungan 51 tahun hingga 60 tahun. Dengan faktor sasaran pengedaran soal selidik di negeri Perak, bilangan responden yang paling tinggi adalah 47 orang responden berbangsa Cina, manakala kedua tertinggi adalah 27 orang responden berbangsa India dan ketiga tinggi adalah 26 orang berbangsa Melayu. Kebanyakan responden adalah berpendidikan SPM iaitu seramai 52 orang responden, 21 orang responden mempunyai pendidikan Sarjana Muda, 14 orang responden mempunyai pendidikan STPM atau Diploma, 10 orang responden mempunyai pendidikan Master dan selebihnya iaitu tiga orang responden mempunyai pendidikan PhD. Antara responden yang dicari, seramai 60 orang responden kerja swasta, 17 orang responden kerja sendiri, 14 orang responden kerja kerajaan dan sembilan orang responden tidak bekerja. Daripada pekerjaan yang dipilih, seramai 26 orang responden mempunyai pendapatan kurang daripada RM2500, 18 orang responden mempunyai pendapatan RM2501-RM3170, 16 orang responden dari kategori pendapatan RM3171- RM3970.

Bahagian B: Faktor yang dihadapi oleh golongan dewasa bagi bandar dan luar bandar yang mempengaruhi kemampuan dalam membeli aset

Faktor 1: Pendapatan

Jadual 6: Faktor Pendapatan

Faktor	Ya	Tidak
Adakah anda pernah berfikir rumah sasaran anda sejajar dengan pendapatan?	68(68%)	32(32%)
Adakah anda tahu kos rumah telah meliputi kos tersembunyi seperti yuran guaman, komisen ejen rumah dan cukai duti setem yang telah dikecuali kepada pembeli rumah baru pertama?	66(66%)	34(34%)
Adakah anda sanggup tinggal di kawasan lebih jauh dari bandar dengan harga lebih murah?	58(58%)	42(42%)

Jadual 6 (sambungan)

Faktor	Ya	Tidak
Adakah anda mempunyai tabiat tabung setiap bulan	77(77%)	23(23%)
Kenaikan harga rumah menyebabkan responden mengubah pekerjaan atau bekerja lebih masa	41(41%)	59(59%)
Bagi anda, adakah memiliki rumah sendiri merupakan perkara wajib di kehidupan anda?	87(87%)	13(13%)

Jadual 6 menunjukkan bahawa majoriti responden seramai 68 orang responden sanggup membeli rumah yang selaras dengan pendapatan mereka yang sedia ada. Namun, terdapat 32 orang responden lebih berminat membeli rumah mengikut cita rasa tanpa mengambil kira tanggungan kos rumah itu. Maka wujudnya, terdapat 58 orang responden sanggup membeli rumah lebih murah walaupun di luar bandar berbanding dengan 42 orang responden tidak minat rumah yang murah di luar bandar kerana mereka bekerja dibandar. Hal ini kerana penduduk Malaysia terutama golongan muda iaitu bawah 40 tahun cenderung berada di bahagian kurang dalam pasaran perumahan kerana golongan muda mempunyai had kewangan. Berdasarkan data di atas, sembilan orang daripada 12 orang responden berumur antara 51-60 tahun tinggal cenderung tinggal di bandar berbanding dengan tiga orang lagi responden tinggal di luar bandar. Hal ini dapat disokong oleh orang ramai termasuk warga tua berhijrah ke bandar untuk mencari keadaan hidup yang lebih baik, seperti akses yang lebih baik kepada perkhidmatan kesihatan, peluang pendidikan yang lebih baik serta mendapatkan pekerjaan yang lebih baik (Dufлот, 2012).

Selain itu, seramai 87 orang responden bersetuju bahawa memiliki rumah sendiri merupakan perkara wajib dalam kehidupan mereka dan 13 orang responden tidak setuju dengan pernyataan ini kerana mereka mempunyai peluang untuk mevariasi harta ibu bapa mereka dan mereka sanggup tinggal bersama ibu bapa untuk mengurangkan tanggungan beban pinjaman mereka. Menurut Mohd Yusof Abdul Rahman (2018), golongan dewasa membeli rumah hanya menunggu pendapatan mereka meningkat. Dengan ini golongan muda mengamalkan gaya hidup mewah, pembelian barang berjenama dan hiburan mendorong beban kewangan mereka tinggi. Kerajaan juga memupuk masyarakat membeli rumah sendiri dengan melaksanakan dasar bagi membantu masyarakat seperti Menteri Perumahan dan Kerajaan Tempatan Datuk Abdul Rahman Dahlan (Bernama, 2014) berkata kerajaan Malaysia telah membawa cadangan 'Bandar Belia' di Malaysia pada untuk memberi manfaat kepada rakyat Malaysia di bawah umur empat puluh (40) untuk membeli rumah yang lebih murah dan mampu milik. Seramai 77 orang responden mempunyai tabiat membuat tabungan setiap bulan dan 23 orang responden tiada tabungan disebabkan peningkatan kos sara hidup menyebabkan mereka terpaksa membelanjakan semua pendapatan. Walau bagaimanapun, majoriti responden iaitu 59 orang tidak akan mengubah pekerjaan atau kerja lebih masa untuk membeli

rumah sendiri dan sebaliknya 41 orang responden sanggup kerja lebih masa atau mengubah pekerjaan lebih baik bagi membeli rumah sendiri. Terdapat 66 orang responden mengetahui bahawa kerajaan telah mengecualikan kos rumah telah meliputi kos tersembunyi seperti yuran guaman, komisen ejen rumah dan cukai duti setem untuk pembeli rumah baru pertama.

Jadual 7: Faktor Pendapatan

Faktor	N				Purata	Sisihan Piawaian	Tahap
	STS	TS	S	SS			
Adakah anda memilih rumah melihat bajet sendiri daripada melihat kesukaan bentuk rumah?	26	24	29	21	2.45	1.09	Sederhana
kenaikan harga rumah mendorong mereka mengubah corak perbelanjaan	41	12	10	37	2.43	1.35	Sederhana

STS:sangat tidak setuju,TS:tidak setuju,S:setuju, SS: sangat setuju

Berdasarkan Jadual 7, responden mempunyai tahap persetujuan yang sederhana terhadap responden lebih memilih rumah melihat bajet sendiri berbanding melihat cita rasa diri terhadap rumahnya. Menurut PropertyGuru Malaysia (2020), masyarakat mengutamakan cita rasa diri untuk memilih seperti susun atur rumah luas dan lebih banyak lif di semua tingkat menyebabkan pemaju terpaksa mencari tempat yang lebih luas untuk memenuhi permintaan pelanggan.

Selain itu, responden juga menunjukkan tahap persetujuan yang sederhana terhadap kenaikan harga rumah mendorong mereka mengubah corak perbelanjaan. Hal ini kerana disebabkan peningkatan kos sara hidup terutama barang keperluan asas mendorong mereka tidak dapat mengurangkan perbelanjaan mereka terhadap barang keperluan. Maka mereka memilih untuk berbelanja terlebih dahulu. Mengikut soalan terbuka daripada responden lebih mengutamakan kerajaan dalam mengawal harga barang daripada mengawal harga rumah kerana pendapatan mereka majoriti dibelanjakan dalam keperluan asas. Hal ini dapat disokong oleh Kosmo (2014), semua rakyat perlu mempunyai pendapatan sekitar RM12,000 sebulan bagi memiliki sebuah rumah teres bagi menampung kemungkinan kenaikan harga rumah teres pada masa akan datang (2020).

Faktor 2: Halangan dalam memperoleh pinjaman perumahan

Jadual 8: Faktor Halangan dalam Memperoleh Pinjaman Perumahan

Faktor	Ya	Tidak
Adakah anda pernah bertanya kepada pihak profesional seperti pihak bank berapa pinjaman boleh dapat berdasarkan pendapatan sekarang anda?	25(25%)	75(75%)
Pernahkah anda memohon pinjaman	53(53%)	47(47%)
Jika Ya , adakah permohonan pinjaman lulus	51(96.2%)	2(3.8%)
Adakah anda mengambil Langkah untuk meningkat skor kredit sebelum memohon pinjaman daripada pihak bank	72(72%)	28(28%)
Adakah anda tahu setiap bank menawarkan kadarfaedah pinjaman yang berbeza?	45(45%)	55(55%)
Adakah anda berpengetahuan pelbagai pinjaman perumahan yang ditawarkan?	66(66%)	34(34%)

Hasil kajian daripada Jadual 8, majoriti responden iaitu 53 orang pernah memohon pinjaman dari pihak bank tetapi terdapat 51 orang responden berjaya ditawarkan pinjaman dari pihak bank dan selebihnya dua orang gagal mendapat pinjaman disebabkan rekod simpanan mereka tidak menyakinkan pihak bank. Baki 47 orang responden tidak pernah memohon pinjaman bank. Hal ini mungkin disebabkan oleh pendapatan yang tidak mencukupi disebabkan terpaksa menanggung liabiliti dan hutang mempengaruhi trend perbelanjaan golongan muda sehingga mendorong mereka menggunakan kad kredit. Seramai 72 orang responden mengetahui setiap bank menawarkan kadar pinjaman yang berbeza dan 28 orang responden tidak mengetahui pernyataan ini. Dengan ini, majoriti responden iaitu seramai 55 orang tidak mengambil langkah untuk meningkat skor kredit sebelum memohon pinjaman dan 45 orang responden telah mengambil langkah untuk meningkat skor kredit supaya pihak bank meluluskan pinjamannya. Walau bagaimanapun, 66 orang responden mengetahui jenis pinjaman perumahan yang ditawarkan seperti pinjaman berjangka asas, pinjaman semi-flexi, pinjaman flexi penuh, pinjaman islam dan pinjaman kadar tetap dan 34 orang responden tidak mengetahui jenis pinjaman perumahan yang lebih mendalam.

Jadual 9: Faktor Halangan Dalam Memperoleh Pinjaman Perumahan

Faktor	Betul	Salah	Tidak tahu
Hutang tertunggak yang menjejaskan keupayaan anda layak mendapat pinjaman	83(83%)	4(4%)	13(13%)
Adakah simpanan anda mampu membayar bayaran muka?	43(43%)	31(31%)	26(26%)

Hasil dapatan kajian Jadual 9, majoriti responden iaitu seramai 83 orang bersetuju dengan hutang tertanggung akan menjejaskan keupayaan pihak bank meluluskan pinjaman kepada peminjam. Pihak bank akan melihat sejarah pembayaran kredit daripada peminjam kepada bank sebelum meluluskan peminjam. Terdapat empat orang responden mengatakan salah terhadap pernyataan ini dan 13 orang responden tidak tahu terdapat prosedur yang sepatutnya yang diikuti oleh pihak bank sebelum meluluskan pinjaman.

Segelintir responden iaitu seramai 43 orang responden hanya mampu menggunakan simpanan untuk membayar bayaran muka. Hal ini kerana mereka mempunyai tabiat simpanan walaupun nilainya tidak banyak bagi setiap bulan. 31 orang responden tidak mempunyai simpanan bagi membayar bayaran muka kerana mereka tidak mempunyai simpanan dan mereka mengatakan peningkatan kos sara hidup menyebabkan mereka mengutamakan perbelanjaan keperluan asas. Terdapat 26 orang responden tidak tahu bahawa simpanan mereka mampu membayar bayaran muka bagi pinjaman. Berdasarkan Desiree Nair (2023), sebenarnya pemilikan akaun simpanan dan simpanan tetap atau memiliki aset lain seperti harta, saham dan bon yang sihat akan menunjukkan bahawa peminjam mempunyai cara untuk membayar balik bakal pemberi pinjaman anda. Dengan ini, pihak bank akan mudah meluluskan pinjaman kepada peminjam.

Jadual 10: Soalan Dalam Bentuk Persetujuan Bagi Faktor Halangan Dalam Memperoleh Pinjaman Perumahan

Faktor	N				Min	Sisihan piawaian	Tahap
	STS	TS	S	SS			
Pencarian penjamin dapat mengukuhkan permohonan pinjaman anda permohonan pinjaman anda	10	4	19	67	3.43	0.97	Sederhana tinggi
Kenaikan harga rumah menyebabkan responden mengubah corak perbelanjaan	41	12	10	37	2.21	1.32	Sederhana tinggi

STS:sangat tidak setuju, T:tidak setuju, S:setuju SS:sangat setuju

Berdasarkan Jadual 10, responden mempunyai tahap persetujuan yang sederhana tinggi terhadap salah satu cara mengukuhkan pinjaman adalah mencari penjamin. Hal ini kerana tujuan penjamin adalah memberi perkhidmatan kepada peminjam untuk memberi jaminan kepada bank atau institusi kewangan bahawa peminjam akan membayar balik pinjaman. Dengan ini, peminjam gagal membayar pinjaman dan bermula dengan bank menghantar surat tuntutan kepada penjamin, secara rasmi meminta pembayaran. Pihak bank mempunyai kuasa untuk menuntut pembayaran balik daripada peminjam dan penjamin secara serentak. Walau bagaimanapun, bank

umumnya menunjukkan usaha mereka untuk mendapatkan semula pinjaman daripada peminjam terlebih dahulu sebelum menyasarkan penjamin. Selain itu, responden mempunyai tahap persetujuan sederhana tinggi terhadap responden mengubah pekerjaan atau kerja lebih masa disebabkan kenaikan harga rumah. Hal ini kerana masyarakat sekarang amat menekankan “*work life balance*” iaitu masa yang digunakan untuk bekerja dan masa untuk menenangkan diri adalah seimbang. Ia menunjukkan kebanyakan orang boleh menggunakan masa untuk bersama ahli keluarga, menjalan aktiviti yang disukai. Pada masa yang sama individu akan mencari alternatif untuk menggantikan pembelian rumah daripada mereka terpaksa mengorbankan masa rehat mereka untuk bekerja.

Faktor 3:Peningkatan kos sara hidup

Jadual 11: Faktor peningkatan kos sara hidup

Faktor	N				Min	Sisihan Piawaian	Tahap
	STS	TS	S	SS			
Kenaikan rumah mendorong saya berjimat cermat dalam perbelanjaan	50	7	15	28	2.21	1.32	Sederhana
Adakah anda merasa peningkatan kos sara hidup menghalang anda memiliki rumah?	22	7	31	40	2.89	1.16	Sederhana

STS:sangat tidak setuju, T:tidak setuju, S:setuju SS:sangat setuju

Berdasarkan hasil dapatan kajian Jadual 11, responden menunjukkan tahap sederhana iaitu sebanyak 2.21 terhadap pernyataan kenaikan rumah mendorong saya berjimat cermat dalam perbelanjaan. Hal ini kerana mereka mengatakan bahawa harga barang keperluan asas semakin meningkat menyebabkan mereka juga perlu belanja terhadap barang keperluan walaupun harga itu sangat mahal kepada mereka. Walau bagaimanapun, terdapat responden yang bijak kerana mereka akan membuat perbandingan harga antara dua barang sebelum membuat pembelian supaya mereka dapat menampung harga barang itu. Terdapat beberapa responden mengatakan bahawa mereka hanya membelanja wang mereka terhadap barang perlu sahaja dan tidak membelanja terhadap barang mewah atau barang tidak perlu supaya mereka boleh membuat simpanan.

Seterusnya, responden juga menunjukkan tahap sederhana iaitu sebanyak 2.89 terhadap pernyataan peningkatan kos sara hidup menghalang responden memiliki rumah. Hal ini kerana minoriti responden masih tidak mempunyai niat ingin membeli rumah kerana mereka tinggal bersama ibu bapa dengan mengurangkan beban tanggungan pinjaman yang agak berat. Terdapat juga responden mengatakan mereka perlu hidup pada keadaan sekarang bermaksud mereka lebih mengutamakan

kehidupan sekarang dengan membelanjakan pendapatan terhadap barang keperluan asas dan barang yang disukai.

Bahagian C: Strategi yang boleh praktikan kepada masyarakat bagi mampu membeli aset.

Strategi 1: Kerja sampingan (pelan B)

Jadual 12: Strategi Kerja Sampingan (Pelan B)

Strategi	Ya	Tidak
Adakah anda merasa kerja sampingan dapat mencari pendapatan bagi membeli rumah	80(80%)	20(20%)
Kenaikan harga rumah mendorong saya membuat pelaburan	40(40%)	60(60%)

Berdasarkan hasil daripada Jadual 12, majoriti responden iaitu seramai 80 orang bersetuju dengan kerja sampingan boleh mencari pendapatan bagi membeli rumah. Menurut Nurul Husna (2018) dokumen 'penguat' atau sokongan untuk mendapatkan kelulusan pembiayaan rumah boleh melalui maklumat sumber pendapatan sampingan dengan melakukan pekerjaan sambilan boleh digunakan. Selain itu, 20 orang tidak setuju dengan pernyataan ini. Hal ini dapat disokong oleh Kluwgant (2019), kerja sampingan mungkin boleh merapatkan jurangantara kewangan dalam kehidupan orang ramai tetapi mereka juga mempunyai keupayaan untuk mewujudkan lebih banyak jurang dan menolak mereka ke arah gaya hidup yang tidak seimbang. Antaranya, pengurusan masa tidak baik, menggunakan semua keupayaan tenaga yang ada, tidak dapat menikmati tanggungjawab bersama keluarga, kesihatan, pekerjaan. Hal ini menyebabkan terdapat individu tidak menyusahkan diri dalam menjalankan kerja sampingan.

Jadual 13: Strategi Kerja Sampingan (Pelan B)

Strategi	N				Min	Sisihan piawaian	Tahap
	STS	TS	S	SS			
Kerja Sampingan bertindih dengan kerja utama menyukar mencari lebih pendapatan	20	5	11	64	3.19	1.21	Sederhana tinggi
Kerja sampingan menjadi bebanan	20	24	38	18	2.54	1.01	Sederhana

(STS:sangat tidak setuju, T:tidak setuju, S:setuju, SS:sangat setuju)

Berdasarkan hasil dapatan Jadual 13, responden menunjukkan tahap yang sederhana tinggi terhadap kerja sampingan bertindih dengan kerja utama menyukar

mencari lebih pendapatan. Hal ini kerana wujud dilema bagi semua individu tanpa mengira status. Kebiasaannya, masa kerja adalah hampir sama kepada semua individu iaitu dari pukul 9 hingga pukul 5. Dengan mencari pekerjaan selepas waktu kerja utama, mereka akan terbeban dengan hal rumah seperti membersihkan rumah, memasak, membawa anak balik ke rumah bersosial dengan keluarga atau aktiviti lain. Semua hal-hal ini menjadi dilema kepada individu sama ada mencari kerja sampingan atau tinggal di rumah selepas waktu kerja. Selain itu, responden jugamengatakan bahawa kerja sampingan juga mempunyai ketetapan masa kerja maka wujud pertindihan masa kecuali mencari pekerjaan secara talian.

Seterusnya, responden menunjukkan tahap sederhana terhadap pernyataan kerja sampingan menjadi bebanan. Pernyataan ini sebenarnya adalah mengikut prinsip diri sendiri. Sebagai contoh menurut Zainal (2016), kerja sampingan memerlukan disiplin yang tinggi, fokus dan komitmen supaya pembahagian masa antara masa kerja sampingan dan masa bersama ahli keluarga adalah seimbang. Bagi beliau, kerja sampingan hidup lebih selesa dan meringankan beban seperti dapat menanggung kos pendidikan anak.

Strategi 2:Bantuan kerajaan

Jadual 14: Strategi Bantuan Kerajaan

Strategi	Ya	Tidak
Adakah anda menerima bantuan kerajaan bagi membeli rumah	11(11%)	89(89%)

Berdasarkan hasil dapatan kajian Jadual 14, majoriti seramai 89 orang responden tidak menerima bantuan kerajaan untuk membeli rumah dan 11 orang responden telah menerima bantuan daripada kerajaan. Berdasarkan pandangan seorang responden, beliau mengatakan bahawa bantuan kerajaan seperti rumah mampu milik adalah murah iaitu sebanyak RM124 sebulan di Taman RelaKamunting, Perak. Beliau juga mengatakan pemilihan kerajaan dalam memiliki rumah mampu beli tidak jelas atau tidak tahu. Walau bagaimanapun, kerajaan juga tawarkan bantuan dengan membantu membina rumah di tanah nenek moyang yang kosong jika berlaku ketidakmampuan. (Sumber: temu bual responden).

Jadual 15: Soalan Dalam Bentuk Persetujuan Bagi Strategi Bantuan Kerajaan

Strategi	N				Min	Sisihan piawaian	Tahap
	STS	TS	S	SS			
Kerajaan bekerjasama dengan agensi lain bagi menyediakan rumah mampu milik.	17	17	23	43	2.92	1.13	Sederhana

STS:sangat tidak setuju, T:tidak setuju, S:setuju, SS:sangat setuju

Berdasarkan hasil kajian Jadual 15, responden menunjukkan tahap sederhana terhadap kerajaan bekerjasama dengan agensi lain bagi menyediakan rumah mampu milik. Hal ini disebabkan oleh kerajaan bukan hanya perlu bekerjasama dengan agensi kerajaan lain tetapi perlu bekerjasama dengan agensi swasta lain bagi melancarkan pembinaan rumah mampu milik. (Norzila 2018) Menurut Norzila (2018), disebabkan pasaran perumahan awam tidak tersusun mendorong agensi seterusnya melaksanakan projek tidak cekap. Untuk menyelesaikan masalah ini sektor perumahan mampu milik mengambil langkah untuk bekerjasama dengan agensi kerajaan dan swasta bagi melaksanakan projek lebih berkesan dan memberi manfaat kepada semua orang.

Strategi 3: Kawalan kerajaan

Jadual 16: Strategi Kawalan Kerajaan

Strategi	Betul	Salah	Tidak Tahu
Kebanyakan bahan mentah diimport sukar dikawal oleh Kerajaan	40(40%)	45(45%)	15(15%)
Kos pengangkutan, kos tenaga, kos professional seperti guaman, perancangan, mereka bentuk merupakan kos yang ditentukan oleh pasaran, iaitu bukan ditetap oleh kerajaan	59(59%)	11(11%)	30(30%)

Hasil kajian daripada Jadual 16, 45 orang responden mengatakan salah bagi pernyataan kebanyakan bahan mentah di import sukar di kawal oleh kerajaan. Hal ini kerana menurut Hilmi Malik (2022), ianya akibat kekurangan pekerja yang menyebabkan kontraktor pembinaan tempatan dihipit kos yang tinggi dan sukar menyiapkan kerja projek. Menurut Muhammad Najieb (2023), global telah mempengaruhi Malaysia disebabkan peningkatan indeks harga besi adalah seiring dengan trend peningkatan harga bijih besi dan besi.

Seterusnya, 59 orang responden bersetuju dengan pernyataan kos pengangkutan, kos tenaga, kos professional seperti guaman, perancangan, mereka bentuk merupakan kos yang ditentukan oleh pasaran, iaitu bukan ditetap oleh kerajaan. Berdasarkan temu bual seorang responden yang menjalankan perniagaan menjual dan membeli pasir, beliau mengatakan bahawa, negeri Perak dengan batu kapur, pasir akan diangkut ke negeri Pulau Penang jika mempunyai projek pembinaan di sana. Maka dengan ini, kos pengangkutan pasir dari negeri Perak ke Pulau penang dipengaruhi oleh pelbagai faktor antaranya, lokasi, jalan, caj tol. Ini merupakan faktor yang diambil bagi berbincang harga pengangkutan bagi kedua-dua pihak bukan disebabkan oleh penentuan kerajaan. Beliau juga mengatakan bahawa jika penentuan harga oleh kerajaan akan timbul masalah seperti tidak dapat menampung kos seperti kos penyelenggaraan semakin meningkat, kos tenaga dan sebagainya. (Sumber: temu bual) Terdapat 11 orang mengatakan salah bagi pernyataan dan 30

orang responden tidak mengetahui perkara tersebut bukan disebabkan mereka tidak mengkaji lebih mendalam dan membawa kerumitan kepada mereka.

Jadual 17: Strategi Kawalan Kerajaan

Strategi	N				Min	Sisihan piawaian	Tahap
	STS	TS	S	SS			
Peranan kerajaan dalam meletakan harga siling terhadap bahan mentah pembinaan rumah penting bagi mengawal harga rumah	26	6	16	52	2.94	1.28	Sederhana

(Sumber:soal selidik 2023) STS:sangat tidak setuju , T:tidak setuju, S:setuju SS:sangat setuju

Berdasarkan hasil kajian Jadual 17, responden menunjukkan tahap sederhana terhadap peranan kerajaan dalam meletakan harga siling terhadap bahan mentah pembinaan rumah penting bagi mengawal harga rumah. Perkara ini sebenar diharap oleh pelbagai pihak supaya kerajaan melaksanakan penetapan harga siling bahan mentah pembinaan supaya harga lebih stabil. Penetapan harga siling juga merupakan satu cara bagi mengelakkan pihak mengambil peluang untuk meningkat harga bahan mentah sesuka hati (Abd Gapar, 2022). Sebagai contoh, kartel akan meningkatkan harga mentah semasa projek ditawarkan pada waktu rancak dan harga akan stabil pada waktu kurang projek ditawarkan. Selain itu, menurut Abd Gapar Lambak (2022), kewujudan kartel yang berleluasa untuk memonopoli pasaran bahan mentah telah mempengaruhi hargarumah mendorong peranan kerajaan sukar campur tangan dalam kilang bahan mentah yang berkaitan. Kilang-kilang bahan mentah juga terpaksa menanggung kos yang tinggi disebabkan tidak dapat memaksimumkan pengeluaran.

Nilai kebolehpercayaan iaitu Cronbach alpha bagi Jadual 2,5,6,8,10,12 adalah 0.521. Nilai yang dicatatkan adalah sederhana daripada 9 item yang dikaji. Nombor ini mentafsirkan sebagai 52% ujian boleh dipercayai dan 48% ujian tidak dapat dipercayai. Justifikasi ini dapat disokong oleh Auckland (2006) bahawa nilai yang rendah tidak menunjukkan penilaian soalan tidak dibina dengan betul tetapi ia membayangkan item yang diuji dalam kajian ini mungkin telah memasukkan soalan yang tidak berkaitan.

Implikasi Kajian

Rumusan kajian ini adalah harga rumah adalah mahal dan tidak semua mampu membiayai untuk memiliki rumah sendiri. Strategi yang boleh dipraktikkan kepada masyarakat bagi mampu membeli aset dinyatakan seperti berikut:

Kerja sampingan (pelan B)

Menurut Nurul Husna (2021), pendapatan memainkan peranan dalam sokong pembiayaan. Pihak bank melihat rekod kewangan seperti jumlah gaji bersih sekurang-kurangnya satu pertiga selepas ditolak dengan perbelanjaan bulanan bagi meluluskan pinjaman. Maka dengan bekerja sampingan untuk dapat pendapatan dapat mengukuhkan lagi pihak bank meluluskan pinjaman. Walaupun, kerja pertama sudah memberi beban yang amat tinggi di tempat kerja, individu perlu bijak memilih kerja sampingan yang baik. Menurut Mohd Zainudin (2019), individu perlu mempertimbangkan elemen seperti kos, masa dan memberi pulangan yang setimpal dengan penat supaya tidak menjejaskan prestasi diri di tempat kerja.

Kawalan kerajaan terhadap pemaju perumahan

Menurut Tong (2023), naik turun harga rumah sukar dikawal oleh kerajaan dan ia bergantung kepada keupayaan pemaju menyerap sebarang kos. Punca peningkatan harga kos berpunca daripada faktor dalaman dan luaran. Antara faktor dalaman ialah berat sebelah (bias), penyampaian atau kaedah perolehan, perubahan jadual perancangan projek, proses kejuruteraan dan pembinaan yang kompleks, skop yang berubah-ubah, jangkaan yang rapuh, skop yang bergerak dengan perlahan dan penambahan kepada perubahan yang tidak konsisten dan kontrak yang tidak jelas. Manakala faktor luaran ialah kebimbangan dan keperluan masyarakat, kesan inflasi, perubahan skop, jangkaan yang rapuh, situasi pasaran, ketidak jangkaan situasi. (Shane, et al. 2009). Selain itu, kos pembinaan termasuk kos bahan binaan, kos tenaga buruh, kos perkhidmatan profesional dan bukan profesional seperti perkhidmatan perundangan iaitu penulisan kontrak, kaunseling perundangan dan lain serta kos jentera (Seng 2006). Menurut syarikat ABC, kos kenaikan bahan mentah pembinaan seperti simen, besi, pasir dan cerucuk tidak dapat dijangka sejak tahun 2008. Menurut Seng (2006), kos bahan binaan adalah ditentukan oleh pasaran semasa. Ini berpunca kerajaan tidak menyenaraikan harga bahan mentah binaan dalam senarai harga kawalan. Perkara ini telah kerajaan mengetahui bahawa terdapat pemaju perumahan tidak menyiapkan projek mengikut jadual mendorong kerajaan memperkenalkan konsep baru iaitu bina dan jual. Kaedah ini bertujuan melindungi hak pengguna iaitu pembeli hanya membayar 10% daripada harga rumah terlebih dahulu dan selebih 90% akan dibayar selepas rumah siap dibina.

Bantuan kerajaan

Dasar perumahan yang dibangunkan oleh kerajaan Malaysia sepanjang tahun telah menjadi rancangan pembangunan negara. Menurut Mohammad Mujaheed et al. (2021), Rancangan Negara ke-11 Malaysia terdiri daripada enam teras strategik dan antaranya ialah meningkatkan kesejahteraan rakyat. Kerajaan telah menekankan beberapa inisiatif bagi merealisasikan perkara ini, antaranya kerjasama antara

kerajaan negeri dan sektor swasta antaranya, menerusi program PR1MA, Perumahan Penjawat Awam 1Malaysia, Projek Perumahan Rakyat dan Rumah Mesra Rakyat 1 Malaysia dan mengubah wajah rumah-rumah di kampung dan luar bandar bagi menyediakan tempat tinggal yang selesa (Rancangan Malaysia Kesebelas 2016-2020). Menurut Nga Kor Ming, kerajaan iaitu Kementerian Pembangunan Kerajaan Tempatan (KPKT) melalui PR1MA dan Syarikat Perumahan (SPNB) menyediakan rumah mampu beli yang telah siap masing-masing dengan jumlah 28,583 unit dan 35,454 unit. Unit rumah mampu milik akan tambah kerana masih dalam proses pembinaan dan perancangan. Selain itu, kerajaan juga bekerjasama dengan institusi kewangan bagi menyediakan pakej pembiayaan perumahan yang mampan bagi individu supaya tanggungan hutang pada tahap minimum.

Kesimpulan

Sebagai kesimpulan, dapat dikatakan bahawa faktor yang mempengaruhi kemampuan golongan dewasa membeli aset rumah antara bandar dan luar bandar adalah kompleks. Secara ringkas, kawasan bandar sering ditawarkan harga hartanah yang lebih tinggi disebabkan peluang pekerjaan lebih banyak, kemudahan yang baik, taraf hidup lebih baik. Hal ini membawa kepada golongan dewasa mempunyai cabaran untuk memperoleh aset rumah di bandar seperti kos sara hidup tinggi menyebabkan sumber kewangan terhad. Individu juga tidak mahu mengubah corak perbelanjaan bagi menyimpan tabungan. Sebaliknya, kawasan luar bandar menawarkan harga hartanah rendah daripada bandar juga membawa beban kepada golongan dewasa dengan peningkatan kos sara hidup meningkat menjadi punca utama kepada responden. Berdasarkan hasil kajian, responden mengetahui tanggungjawab atau beban kerajaan besar dalam mengawal kestabilan ekonomi negara. Dengan ini, responden mengharap pihak kerajaan memainkan peranan yang besar bagi mengawal peningkatan harga barang supaya kos perbelanjaan keperluan asas dikawal. Mereka juga boleh mendapat tabungan banyak untuk mampu membeli rumah. Tambahan pula, campur tangan kerajaan terhadap bahan mentah pembinaan rumah merupakan aspek yang diharap oleh responden.

Pengakuan

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PENGARUH SIKAP DAN PENGETAHUAN TERHADAP PEMBELIAN PRODUK DALAM TALIAN: PENGALAMAN PENGGUNA PERNAH DITIPU

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Abstrak

Kajian yang berbentuk empirikal ini bertujuan untuk menentukan pengaruh sikap dan pengetahuan terhadap tingkahlaku pengguna yang pernah mempunyai pengalaman ditipu dalam konteks pembelian dalam talian. Seramai 400 orang pengguna B40 terlibat di mana pemilihan sampel dibuat secara persampelan mudah mewakili pengguna B40 di Johor. Dari segi pengalaman ditipu, terdapat tiga pengalaman yang mempunyai peratusan tertinggi iaitu barangan tidak seperti yang diiklankan (58.5%), kualiti barangan sangat teruk (37.3%) dan barangan rosak (29.8%). Satu perempat (25.0%) responden melaporkan bahawa jumlah kerugian yang mereka alami adalah kurang dari RM100, namun masih terdapat sebahagian kecil (3.8%) yang mengalami kerugian melebihi RM500. Analisis korelasi Pearson menunjukkan bahawa kedua-dua faktor pengetahuan ($r=0.633$; $p<0.001$) dan sikap ($r=0.680$; $p<0.001$) mempunyai pengaruh yang signifikan manakala analisis regresi berganda pula mendapati bahawa sikap menunjukkan pengaruh yang paling dominan ($\beta=0.464$; $p<0.001$) terhadap tingkahlaku pembelian dalam talian. Namun begitu, langkah perlu diambil untuk meningkatkan pengetahuan di mana faktor ini dilihat mampu membentuk sikap yang lebih wajar agar pengguna mampu mengamalkan tingkahlaku pembelian dalam talian secara lebih bijak.

Kata kunci: Sikap; Pengetahuan; Tingkahlaku pembelian dalam talian; Pengalaman ditipu dalam talian; Pengguna B40

Abstract

This empirical study aims to determine the influence of attitudes and knowledge on the behaviour of consumers who have experienced being cheated in the context of online purchases. A total of 400 B40 consumers were involved in which the sample selection was done by convenience sampling to represent all B40 consumers in Johor. In terms of the experience of being cheated, three experiences have the

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highest percentage, which are goods not as advertised (58.5%), inferior quality goods (37.3%), and damaged goods (29.8%). A quarter (25.0%) of the respondents reported that the total loss they suffered was less than RM100, but a small portion (3.8%) suffered a loss of more than RM500. Pearson's correlation analysis shows that both knowledge factors ($r=0.633$; $p<0.001$) and attitude ($r=0.680$; $p<0.001$) have a significant influence while multiple regression analysis finds that attitude has the most dominant influence ($\beta= 0.464$; $p<0.001$) on online purchasing behaviour. Nevertheless, steps need to be taken to increase knowledge where this factor is seen to be able to form a more appropriate attitude so that consumers are able to practice online purchasing behaviour more wisely.

Keywords: Attitude; Knowledge; Online purchasing behaviour; Experience being cheated online; B40 consumers

Pengenalan

Dalam dunia yang moden dan kompleks pada masa kini, seiring dengan kemajuan teknologi, pengguna terdedah dengan pelbagai produk dan perkhidmatan, taktik dan strategi pemasaran. Ditambah pula dengan persekitaran media yang sentiasa berubah, pengguna kini menghadapi lebih banyak cabaran berbanding sebelumnya. Selari dengan hasrat untuk menghadapi kemajuan dan perubahan yang dibawa oleh Revolusi Industri 4.0 (IR4.0), agenda "Society 5.0" perlu turut diwujudkan dalam kalangan pengguna di Malaysia termasuklah dalam aspek penggunaan teknologi masa kini yang banyak melibatkan internet dan penggunaan media sosial. Lanjutan dari persekitaran teknologi ini, masyarakat pengguna kini telah banyak beralih kepada pembelian berbentuk secara dalam talian. Hal ini dilihat selari dengan beberapa matlamat pembangunan lestari (Sustainable Development Goals - SDG) seperti SDG ke-3 iaitu untuk memastikan gaya hidup yang sihat dan mempromosikan kesejahteraan hidup pada setiap peringkat umur, SDG ke-9 yang berkaitan dengan inovasi, SDG ke-11 yang berkisar kepada pembentukan komuniti yang lestari dan SDG ke-12 iaitu untuk mencapai penggunaan dan pengeluaran yang bertanggungjawab.

Antara SDG yang disenaraikan ini, SDG ke-9 dan SDG ke-11 dilihat paling relevan dengan konteks kajian. Secara khususnya, merujuk kepada SDG ke-9, pembelian dalam talian ini merupakan satu bentuk inovasi yang masih perlu difahami dan dihayati oleh pengguna dari pelbagai sudut seperti pencarian produk dan maklumat yang sesuai dan bertepatan dengan keperluan pengguna, teknik atau taktik jualan, taktik pujukan dan kemungkinan termasuk juga taktik yang mendorong kepada penipuan yang sentiasa diperbaharui sesuai dengan kemajuan semasa dan sebagainya. Begitu juga, bukan semua pengguna mampu menjayakan pembelian dalam talian dengan baik dan memperoleh barangan seperti yang mereka jangkakan. Malah terdapat pengguna yang boleh dikategorikan sebagai pembeli dalam talian

yang mahir dan ada juga yang masih di peringkat amatir atau mungkin baru ingin mencuba membuat pembelian dalam talian di mana bagi pengguna dalam kategori ini, pasaran dalam talian masih merupakan satu bentuk inovasi baru yang perlu mereka terokai. Sementara itu, kajian ini juga sangat relevan dengan pencapaian SDG ke-11 dalam konteks di mana untuk mengelak atau mengurangkan risiko ditipu semasa membeli dalam talian, pengguna perlu mempunyai perlindungan sendiri. Antaranya adalah dengan menjalankan tanggungjawab terhadap diri sendiri demi menjaga hak pengguna masing-masing seperti mengambil tahu isu semasa yang berlaku di pasaran dan memahami proses dan teknik/taktik pembelian dan penipuan dalam talian termasuklah bertanggungjawab dari segi membuat pembelian yang berdasarkan keperluan dan bukan hanya berdasarkan kehendak semata-mata.

Pembelian dalam talian ini tentunya tidak terkecuali melibatkan golongan pengguna berpendapatan rendah B40. Menurut data daripada Laporan Survei Pendapatan Isi Rumah dan Perbelanjaan Isi Rumah 2022 oleh Jabatan Perangkaan Malaysia (DOSM), jumlah pendapatan B40 bagi 3.16 juta isi rumah di Malaysia ialah sebanyak RM5,249 sebulan. Gaya hidup pembelian secara dalam talian juga turut membabitkan golongan pengguna ini berikutan perubahan gaya hidup termasuklah yang disebabkan oleh pandemik COVID-19 yang telah berlaku sebelum ini. Pelaksanaan kadar gaji minimum baharu RM1,500 yang berkuatkuasa 1 Julai 2023 juga dijangka meningkatkan kuasa membeli dalam kalangan pengguna terutamanya golongan B40. Namun, limitasi data dan kajian mengenai tingkah laku pembelian golongan B40 ini mengekang kepada perbincangan lanjut mengenainya termasuklah implikasi dari segi pelaksanaan program dan sebagainya yang boleh dibuat bagi membantu pengguna B40 ini untuk mencapai kesejahteraan hidup walaupun dalam keadaan kekangan pendapatan dan kenaikan kos sara hidup. Kajian tentang B40 lebih ditumpukan kepada B40 sebagai usahawan (Abd. Hadi et al., 2020) dan personaliti B40 (Burhan et al., 2022). Oleh itu, kajian ini diharapkan dapat memberi gambaran yang lebih jelas mengenai tingkah laku pembelian dalam talian yang melibatkan pengguna B40 terutamanya dalam konteks pengalaman mereka yang pernah ditipu.

Tinjauan Literatur

Perdagangan elektronik (e-dagang) membolehkan pengguna membeli barangan dan perkhidmatan terus dari peruncit dalam talian melalui internet. Teknologi e-dagang membantu syarikat mengembangkan pasaran mereka dengan membolehkan mereka dengan cepat, mudah dan cekap mencari bukan sahaja lebih banyak pelanggan tetapi juga pembekal terbaik dan rakan perniagaan yang paling sesuai di peringkat kebangsaan dan antarabangsa (Chaffey, 2015). Di sisi lain, ia meningkatkan produktiviti pembeli dengan membolehkan mereka menjalankan transaksi dalam talian secara telus, mudah, dan harga yang telus. Penerapan e-dagang dilihat turut meningkatkan taraf hidup pengguna di kawasan luar bandar dengan membolehkan

mereka mendapatkan produk dan perkhidmatan yang tidak tersedia di lokasi mereka pada satu-satu masa tertentu. Dalam hal ini, golongan B40 tidak terkecuali dalam turut sama terlibat dalam transaksi e-dagang ini.

Penipuan pembelian dalam talian

Terdapat beberapa literatur yang pernah membincangkan mengenai aspek penipuan internet yang melibatkan mangsa yang terdiri daripada pengguna. Kes penipuan dalam talian yang dilaporkan dari semasa ke semasa dinyatakan telah meningkat sebanyak 23 peratus pada tahun 2023 yang melibatkan kerugian sebanyak RM687 juta (Berita Harian Online, November 2023). Laporan ini merujuk kepada statistik yang telah dikeluarkan oleh Jabatan Siasatan Jenayah Komersial (JSJK), Polis Diraja Malaysia (PDRM) dengan membuat perbandingan bagi tempoh yang sama bagi tahun 2023 dan 2022. Jumlah kes yang dikatakan terus meningkat saban tahun ini adalah hasil dari kreativiti mereka yang ingin memerangkap mangsa dengan ditambah pemangkin dari peningkatan penggunaan media sosial yang makin memudahkan penipuan berlaku (Mokhsin et al., 2018). Antara penipuan yang biasa berlaku adalah pengguna/pembeli tidak menerima produk yang telah mereka bayar, produk diterima lewat, produk diterima tidak asli dan tidak seperti yang diiklankan serta peniaga gagal memberikan terma dan syarat tentang produk dan jualan (Malaysian Digest, 2015).

Terdapat juga banyak kajian segmentasi (Ballestar, Grau-Carles, & Sainz, 2018; Brengman, Geuens, & Weijters, 2005; Huseynov & Yildirim, 2017; Ladhari, Gonthier, & Lajante, 2019; Liu, Li, Peng, Lv, & Zhang, 2015; Nakano & Kondo, 2018; Pandey, Chawla, & Venkatesh, 2015; Swinyard & Smith, 2003; Ye, Li, & Gu, 2011) yang memfokuskan kepada kumpulan pengguna yang berbeza berdasarkan ciri psikografi dan tingkah laku yang berlainan. Namun begitu, tiada lagi kajian yang dibuat mengenai penipuan dalam talian dalam kalangan pengguna B40 yang memfokuskan kepada mereka yang pernah mempunyai pengalaman ditipu secara dalam talian. Kajian lepas yang pernah dibuat adalah melihat kepada meramalkan kemungkinan pengguna ditipu secara lebih umum dan tidak menjurus kepada pembelian dalam talian (Viglia et al., 2019). Manakala kajian dalam konteks pembelian dalam talian yang dilakukan oleh Dong dan Toaha (2014) juga hanya memfokuskan kemungkinan untuk pengguna ditipu.

Kajian ini melibatkan pengguna B40 atas kepercayaan bahawa golongan ini tidak ketinggalan menggunakan internet dan turut melakukan pembelian dalam talian yang secara amnya, ramai pengguna secara keseluruhannya menyimpulkan bahawa pembelian dalam talian ini adalah lebih murah dan mudah. Kenaikan kos sara hidup yang memberi kesan secara langsung kepada pengguna B40 tentunya akan menarik perhatian mereka memperoleh faedah pembelian dalam talian atas dasar harga yang lebih murah dan memudahkan urusan pembelian. Namun, di sebalik keterujaan ini

juga, golongan ini kemungkinannya akan lebih banyak terdedah dengan penipuan pembelian dalam talian berbanding golongan pengguna yang dalam kategori pendapatan yang lebih tinggi disebabkan oleh faktor untuk mengurangkan kos sara hidup. Misalnya, mereka mungkin membeli secara dalam talian kerana ingin menjimatkan kos pengangkutan, mendapatkan produk dengan harga yang lebih murah di internet terutamanya pada musim jualan murah seperti “Lazada Sale”, “Shopee Sale” dan sebagainya. Hal ini selari dengan peningkatan pengguna e-dagang kepada 78.3% pada tahun 2022 (Suruhanjaya Komunikasi dan Multimedia Malaysia, November 2023) dan disebabkan kos sara hidup yang semakin tinggi, pengguna mencari inisiatif berbelanja melalui dalam talian kerana pengguna mempunyai insentif yang tinggi untuk mendapatkan sumber produk yang lebih murah (seperti jualan dalam talian) di samping penembusan internet dan telefon pintar yang tinggi pada 85.7 peratus dan 70 peratus, masing-masing (Katrina & Benedict, 2019).

Faktor-faktor penipuan dalam talian

Telah banyak kajian telah dilakukan untuk mengenalpasti faktor pengaruh terhadap tingkahlaku pembelian dalam talian sejak kemunculan era pembelian dalam talian secara umumnya di peringkat global pada sekitar tahun 1991 dan secara khususnya di Malaysia pada sekitar tahun 2012 (Arumugam et al., 2022). Kebelakangan ini kajian turut dilakukan tentang penipuan internet seperti emel penipuan perniagaan (Chiluwa et al., 2017), pelbagai bentuk penipuan internet seperti penipuan berkaitan perubatan, keadilan jenayah, perjalanan atau cinta (Cross, 2018), termasuklah penipuan pembelian dalam talian yang dikaji secara kualitatif dengan merujuk kepada maklumbalas dan ulasan yang dibuat oleh pembeli (Arumugam et al., 2022),

Dari segi faktor yang dikaji, banyak kajian lepas (Ariffin, Mohan, & Goh, 2018; Changchit, Cutshall, Lonkani, Pholwan, & Pongwiritthon, 2018; Chiu, Wang, Fang, & Huang, 2014; Davis, Lang, & Diego, 2014; Dwivedi, Rana, Jeyaraj, Clement, & Williams, 2017; Fortes & Rita, 2016; Huseynov & Yildirim, 2016a; Lim, Osman, Salahuddin, Romle, & Abdullah, 2016; Pappas, Kourouthanassis, Giannakos, & Chrissikopoulos, 2017; Pelaez, Chen, & Chen, 2019, Smith et al, 2013, Wang & Somogyi, 2018) telah dijalankan untuk mengenal pasti faktor kritikal yang mempengaruhi penggunaan teknologi pengguna e-dagang.

Dari konteks kajian mengenai penipuan internet termasuklah penipuan dalam talian dan kebarangkalian ditipu, antara faktor yang diketengahkan adalah faktor teknologi, kualiti virtual laman web, undang-undang e-dagang, dan masa yang digunakan untuk aktiviti dalam talian (Chau et al., 2022), risiko dan keselamatan (Arumugam et al., 2022), tanggapan terhadap kemudahan penggunaan, tanggapan terhadap risiko, tanggapan terhadap kepercayaan (Cheng et al., 2022) serta lokasi, kekerapan membeli, dan ciri personaliti (Mokhsin et al., 2018). Namun begitu, kajian empirikal ini mengandaikan bahawa terdapat faktor asas dalam diri pengguna yang masih perlu

diberi perhatian iaitu pengetahuan dan sikap pengguna yang dilihat menjadi elemen penting bagi membantu pengguna untuk lebih berdaya upaya dalam melindungi diri dari ditipu. Berdasarkan kajian yang dibuat oleh Bangug et al. (2022), pengguna seharusnya mempunyai sikap berwaspada, menambahkan pengetahuan dengan cara membaca maklumbalas dan ulasan pengguna lain sebelum membuat keputusan pembelian sebagai langkah keselamatan.

Oleh itu, berdasarkan perbincangan di atas, kajian ini mengemukakan hipotesis berikut:

- H₁: Pengetahuan mempunyai perkaitan yang signifikan dengan tingkahlaku pembelian dalam talian.
 Sikap mempunyai perkaitan yang signifikan dengan tingkahlaku pembelian dalam talian.
 Pengetahuan atau sikap mempunyai pengaruh yang paling dominan terhadap tingkahlaku pembelian dalam talian.

Metodologi

Reka bentuk kajian keratan rentas menggunakan kaedah tinjauan telah diaplikasikan dalam kajian ini untuk menentukan pengaruh terhadap tingkahlaku pengguna B40 yang pernah mempunyai pengalaman ditipu pembelian dalam talian berdasarkan faktor pengetahuan dan sikap mereka. Pengguna B40 yang dikaji terdiri daripada jantina yang berbeza dan pelbagai peringkat umur serta latarbelakang lain seperti kaum, pekerjaan, pendidikan, stratum dan sebagainya. Formula Smith (2010) yang mengambilkira tahap keyakinan, skor Z, sisihan piawai, dan margin ralat, digunakan untuk menganggarkan sampel yang dikehendaki dalam kajian ini (Persamaan 1). Persamaan ini digunakan kerana ia adalah untuk saiz populasi yang tidak diketahui. Oleh kerana responden sasaran untuk kajian semasa ini adalah pengguna B40 yang pernah membeli dalam talian dan mempunyai pengalaman pernah ditipu yang secara geografi tidak terhad dalam satu kawasan kerana sukar untuk mengenal pasti secara dalam talian, saiz populasi adalah tidak diketahui.

Persamaan 1: Formula untuk menganggarkan saiz sampel yang dikehendaki

$$\text{Saiz Sampel yang Perlu} = (Z\text{-skor})^2 (\text{StdDev}) (1\text{-StdDev}) / (\text{margin of error})^2$$

(Sumber: Smith, 2013)

Kajian ini menggunakan ketepatan “split” 50/50 di mana separuh daripada populasi dijangka menjawab secara positif dan separuh lagi adalah sebaliknya. Selain itu, dengan mengambil kira tahap keyakinan dan ralat margin, kajian ini juga mengambil tahap keyakinan 95% dan ralat margin $\pm 5\%$ dalam pengiraan yang sama seperti yang dilakukan dengan kebanyakan kajian sains sosial. Melalui aplikasi penggunaan “split” 50/50 dalam populasi, saiz sampel seramai 384 adalah dikehendaki untuk

mendapatkan 95% keyakinan dan anggaran sampel berada dalam $\pm 5\%$ daripada nilai populasi sebenar. Penggunaan formula ditunjukkan dalam Persamaan 2 di bawah.

Persamaan 2: Penggunaan formula oleh Smith (2013) dalam kajian ini

$$\text{Saiz sampel yang diperlukan} = (1.96)^2 (0.5) (1-0.5) / (0.05)^2 = 384$$

Namun begitu, untuk mengurangkan risiko responden tidak menjawab atau soal selidik yang tidak lengkap, saiz sampel ditambah dengan lebih kurang 5% lagi (Habib et al., 2014). Oleh itu, jumlah sampel akhir adalah seramai 400 orang. Pemilihan sampel dilakukan secara persampelan mudah. Populasi kajian mewakili semua pengguna di Semenanjung Malaysia di mana satu zon dan bandar dipilih secara rawak mudah yang akhirnya Zon Selatan dan Johor Bahru telah terpilih sebagai negeri dan bandar bagi pengumpulan data. Sebanyak empat daerah seterusnya telah dipilih secara rawak mudah di mana seramai 100 orang responden dilibatkan bagi mewakili setiap daerah. Responden akhir kajian ini terdiri daripada penduduk di satu kawasan perumahan yang telah dikenalpasti di setiap daerah yang terpilih. Pengumpulan data pada awalnya dibuat secara konvensional iaitu dengan memberikan borang soal selidik secara fizikal kepada responden. Namun begitu, disebabkan kes COVID-19 yang masih banyak berlaku pada masa pengumpulan data dibuat (akhir tahun 2021 sehingga awal tahun 2022), pengedaran borang secara dalam talian menggunakan borang Google (*Google form*) terpaksa dijalankan. Responden dikenalpasti terlebih dahulu berdasarkan maklumat awal tentang pengalaman mereka membuat pembelian dalam talian dan kemungkinan mereka mempunyai pengalaman pernah ditipu. Aspek “kemungkinan” ini turut dilibatkan kerana kesukaran untuk pengguna berterus terang mengakui bahawa mereka mempunyai pengalaman negatif ini. Maklumat lanjut berkaitan prosedur persampelan adalah seperti yang ditunjukkan dalam Jadual 1 di bawah.

Jadual 1: Taburan persampelan

Zon Selatan (Johor Bahru)	Lelaki	Perempuan
Pasir Gudang	50	50
Johor Bahru	50	50
Skudai	50	50
Gelang Patah	50	50

Instrumen penyelidikan iaitu borang soal selidik telah dibentuk untuk menjawab kesemua persoalan kajian. Pengukuran angkuabah dibuat berpanduan literatur yang berkaitan yang mana seterusnya diuji dalam prauji kajian terlebih dahulu sebelum ditentukan kesesuaiannya untuk pengumpulan data akhir kajian ini. Sumber bagi pengukuran angkuabah pengetahuan diperoleh dari Kariapper (2021), Aziz dan Wahid (2018), dan Song and Zahedi (2005), pengukuran angkuabah sikap diperoleh dari Lim

and Dubinsky (2005) dan Mohd Shoki et al. (2014), dan pengukuran angkuabah diadaptasi dari sumber Easley (2016).

Data yang dikumpulkan melalui soal selidik dibahagikan kepada empat bahagian utama. Bahagian A dibahagikan kepada dua sub-bahagian untuk mendapatkan maklumat latarbelakang responden pengguna dan mengkaji pola pembelian dalam talian mereka. Sementara Bahagian B dan C masing-masing mengukur pengetahuan dan sikap pengguna terhadap pembelian dalam talian. Akhir sekali adalah Bahagian D yang dibentuk untuk mendapatkan gambaran mengenai pengalaman penipuan pembelian dalam talian. Kesemua angkuabah dalam kajian mempunyai kebolehpercayaan yang tinggi dengan nilai Cronbach alpha 0.797 untuk pengetahuan dan 0.870 untuk sikap dan tingkahlaku pembelian dalam talian, masing-masing. Data dianalisis menggunakan program *Statistical Package Sosial Science (SPSS)*. Pembentangan hasil kajian dibuat dengan menggunakan statistik deskriptif dan inferensi iaitu melibatkan analisis korelasi Pearson dan regresi linear berganda bagi tujuan pengujian hipotesis kajian.

Hasil Kajian dan Perbincangan

Latarbelakang dan pola pembelian dalam talian

Analisis data telah dilakukan berdasarkan dapatan yang diperoleh daripada 400 orang responden. Secara ringkasnya, dari segi latarbelakang, didapati peratusan responden perempuan (58.0%) melebihi sedikit dari lelaki (42.0%). Mereka terdiri dari pelbagai peringkat umur dari julat 18-70 tahun, dengan majoritinya adalah berbangsa Melayu (90.3%) dengan sebahagian besar daripadanya masih bujang (62.3%) dan mempunyai pendidikan sehingga ke peringkat tertiar (82.8%), tinggal di bandar (62.3%) serta bekerja di sektor swasta (54.5%). Dari segi pendapatan, berdasarkan soalan berbentuk terbuka, jumlah maksimum yang dinyatakan oleh responden adalah sebanyak RM5,000 sebulan. Setelah dikategorikan, majoriti responden (75.5%) dilaporkan sebagai mempunyai pendapatan bulanan individu RM2,000 dan ke bawah. Manakala bagi pendapatan bulanan isirumah pula, peratusan tertinggi iaitu sebanyak 44.8 peratus yang memperoleh pendapatan RM2,000 dan ke bawah sebulan. Pendapatan yang paling tinggi bagi isirumah dalam kajian ini adalah sebanyak RM5,300 sebulan iaitu melebihi sedikit daripada julat maksimum yang dikategorikan sebagai B40 iaitu sebanyak RM5,249 sebulan. Mereka ini hanya terdiri daripada tiga orang responden sahaja dan selebihnya masih dalam lingkungan julat maksimum yang dinyatakan. Oleh itu, kesemua kajian ini boleh dikategorikan sebagai dari kalangan pengguna B40.

Jadual 1 di bawah membentangkan latarbelakang responden yang dikaji yang terdiri daripada jantina, umur, etnik, status perkahwinan, pendidikan, sektor pekerjaan, dan pendapatan bulanan individu dan isirumah.

Jadual 1: Latarbelakang Responden (N=400)

Angkubah	Kekerapan (n)	Peratus (%)
Jantina		
Lelaki	168	42.0
Perempuan	232	58.0
Umur		
18-30 tahun	258	64.5
31-40 tahun	62	15.5
41-50 tahun	50	12.5
51-60 tahun	28	7.0
60 tahun ke atas	2	0.5
Etnik		
Melayu	361	90.3
Cina	22	5.5
India	14	3.5
Lain-lain	3	0.8
Status perkahwinan		
Bujang	255	63.7
Berkahwin dan mempunyai anak	116	29.0
Berkahwin dan tidak mempunyai anak	22	5.5
Berceraai/Berpisah/Janda/Duda	7	1.8
Pendidikan		
Tidak bersekolah	3	0.8
Sekolah rendah	2	0.5
Sekolah menengah	64	16.0
Diploma kolej	148	37.0
Ijazah universiti/Profesional	155	38.8
Pasca siswazah	28	7.0
Tempat tinggal		
Luar bandar	114	28.5
Pinggir bandar	36	9.0
Bandar	249	62.3
Lain-lain	1	0.3
Sektor pekerjaan		
Kerajaan	43	10.8
Swasta	218	54.5
Bekerja sendiri	49	12.3
Pelajar	67	16.8
Tidak bekerja	23	5.8
Pendapatan bulanan individu		
Kurang dari RM2,000	302	75.5
RM2,001-RM3,000	59	14.8
RM3,001-RM4,000	23	5.8
RM4,001-RM5,000	16	4.0

Jadual 1 (sambungan)

Angkubah	Kekerapan (n)	Peratus (%)
Pendapatan bulanan isirumah		
Kurang dari RM2,000	179	44.8
RM2,001-RM3,000	77	19.3
RM3,001-RM4,000	41	10.3
RM4,001-RM5,000	95	23.8
RM5,001-RM5,300	8	2.0

Pola pembelian dalam talian pula ditunjukkan dalam Jadual 2 yang merangkumi pelbagai soalan seperti kali terakhir membeli dalam talian, amaun tertinggi yang pernah dibelanjakan, platform yang selalu dibuat pembelian dalam talian, pengalaman ditipu, kemungkinan akan terus membuat pembelian dalam talian dan sebagainya.

Jadual 2: Pola Pembelian Dalam Talian (N= 400)

Item	Kekerapan (n)	Peratus (%)
Kali terakhir membeli dalam talian		
Kurang dari satu hari yang lepas	71	17.8
Kurang dari 1 minggu yang lepas	93	23.3
Dalam tempoh 2 minggu yang lepas	70	17.5
Dalam tempoh sebulan yang lepas	81	20.3
Dalam tempoh 1- 3 bulan yang lepas	47	11.8
Dalam tempoh 4- 6 bulan yang lepas	26	6.5
Lebih dari 6 bulan yang lepas	12	3.0
Kekerapan membeli-belah dalam talian dalam tempoh 6 bulan yang lalu		
Hanya 1 kali dalam tempoh 6 bulan	44	11.0
1 - 3 kali dalam tempoh 6 bulan	180	45.0
1 - 3 kali dalam sebulan	116	29.0
4 - 10 kali dalam sebulan	42	10.5
Lebih daripada 10	18	4.5
Secara purata, tempoh masa yang diambil untuk membuat keputusan pembelian dalam talian		
Kurang daripada 1 jam	135	33.8
1 jam	73	18.3
2 jam	38	9.5
3 jam	23	5.8
Lebih daripada 3 jam	131	32.8

Jadual 2 (sambungan)

Item	Kekerapan (n)	Peratus (%)
Amaun tertinggi yang pernah dibelanjakan untuk membeli-belah dalam talian		
Kurang daripada RM500	280	70.0
RM500–RM1,000	74	18.5
RM1,000–RM5,000	46	11.5
Lebih daripada RM5,000	0	-
Tapak e-dagang/tempat/kedai/platform yang selalu dibuat pembelian dalam talian		
Lazada	106	26.5
Shopee	357	89.3
Zalora	26	6.5
Mudah.my	18	4.5
Laman web khusus	100	25.0
Media sosial (Instagram, Whatsapp dll.)	189	47.3
Lain-lain	70	17.5
Kebiasaannya, keputusan pembelian dalam talian dibuat		
Selepas memperoleh rujukan dari sumber yang dipercayai	207	51.7
Selepas menonton iklan di televisyen	48	12.0
Selepas membaca di surat khabar, katalog, iklan	14	3.5
Selepas melihat iklan di media sosial	84	21.0
Selepas mendapat maklumat dari laman web	34	8.5
Lain-lain	13	3.3
Produk yang pernah dibeli		
Barangan runcit	121	30.3
Barangan keperluan rumah	195	48.8
Barangan fesyen	315	78.8
Barangan elektronik	154	38.5
Tiket perjalanan	71	17.8
Tiket wayang	73	18.3
Makanan	170	42.5
Buku	125	31.3
Bunga	27	6.8
Barang mainan	103	25.8
Perisian	68	17.0
Barangan hobi	148	37.0
Lain-lain	15	3.8

Jadual 2 (sambungan)

Item	Kekerapan (n)	Peratus (%)
Pengalaman buruk berkaitan pembelian dalam talian		
Barangan rosak	119	29.8
Barangan tidak seperti yang diiklankan	234	58.5
Harga yang sangat jauh berbeza	35	8.8
Kualiti barangan sangat teruk	149	37.3
Barangan tidak sampai	66	18.5
Lain-lain	13	3.3
Platform berlaku penipuan pembelian dalam talian, berdasarkan pengalaman		
Lazada	51	12.8
Shopee	213	53.3
Instagram	118	29.5
Facebook	129	32.3
Mudah.my	33	8.3
Laman web khusus	24	6.0
Lain-lain	7	1.8
Produk yang ditipu ketika membuat pembelian dalam talian		
Barangan runcit	15	3.8
Barangan keperluan rumah	30	7.5
Barangan fesyen	188	47.0
Barangan elektronik	64	16.0
Tiket perjalanan	1	0.3
Tiket wayang	1	0.3
Makanan	5	1.3
Buku	1	0.3
Bunga	3	0.8
Barang mainan	5	1.3
Perisian	3	0.8
Barangan hobi	10	2.5
Lain-lain	16	4.0
Jumlah kerugian yang pernah dialami		
Kurang dari RM100	102	25.5
RM100-RM399	19	4.8
RM400-RM699	8	2.0
RM700-RM999	0	-
Melebihi RM999	7	1.8
Pada masa kini, adakah masih membuat pembelian dalam talian?		
Ya	364	91.0
Tidak	36	9.0

Jadual 2 (sambungan)

Item	Kekerapan (n)	Peratus (%)
Pada masa hadapan, adakah akan terus membuat pembelian dalam talian?		
Ya	315	78.8
Tidak	2	0.5
Tidak pasti	83	20.8

Dari segi pola pembelian dalam talian ini, peratusan tertinggi (23.3%) mengatakan bahawa kali terakhir mereka membeli dalam talian adalah kurang dari satu minggu yang lepas, diikuti oleh yang membeli dalam tempoh sebulan yang lepas (20.3%), kurang dari satu hari yang lepas (17.8%) dan kurang dari satu minggu yang lepas (17.5%). Ini menunjukkan bahawa responden merupakan pengguna yang aktif melakukan pembelian dalam talian. (Jawapan bagi soalan ini adalah dengan merujuk kepada masa responden menjawab borang soal selidik kajian). Seterusnya, didapati bahawa hampir separuh daripada responden (45.0%) membuat pembelian antara satu hingga tiga kali dalam tempoh enam bulan di mana lebih separuh daripada mereka (52.1%) secara puratanya menjawab bahawa mereka mengambil masa hanya satu jam atau kurang untuk membuat keputusan pembelian dalam talian. Dari segi amaun tertinggi yang pernah dibelanjakan untuk membeli-belah dalam talian pula, sebahagian besar (70.0%) menyatakan bahawa perbelanjaan mereka adalah kurang dari RM500. Manakala dari segi platform yang menjadi pilihan, majoritinya didapati gemar menggunakan platform Shopee (89.3%). Namun, terdapat juga hampir separuh daripada mereka (47.3%) turut membeli di media sosial.

Sementara itu, dua peratusan tertinggi menunjukkan bahawa dari segi kebiasaan amalan, responden membuat keputusan pembelian dalam talian selepas memperoleh rujukan dari sumber yang dipercayai (51.7%) dan selepas melihat iklan di media sosial (21.0%). Terdapat kemungkinan juga rujukan yang dipercayai ini turut melibatkan sumber dari media sosial. Dari segi barangan yang pernah dibeli, barangan fesyen adalah yang paling digemari oleh sebahagian besar responden (78.8%) yang dikaji.

Responden juga ditanya mengenai pengalaman buruk mereka berkaitan pembelian dalam talian di mana hasil analisis menunjukkan terdapat tiga pengalaman yang mempunyai peratusan tertinggi. Dari segi urutan peratusan masing-masing, pengalaman tersebut adalah barangan tidak seperti yang diiklankan (58.5%), kualiti barangan sangat teruk (37.3%) dan barangan rosak (29.8%). Peratusan tertinggi menyatakan bahawa pengalaman negatif ini diperoleh di platform Shopee (53.3%) dan melibatkan barangan fesyen (47.0%). Dalam kalangan mereka yang menjawab soalan tentang jumlah kerugian yang mereka alami, satu perempat (25.0%) daripada keseluruhan responden melaporkan bahawa jumlah kerugian adalah kurang dari

RM100, namun masih terdapat sebahagian kecil (2.0%) yang masing-masing mengalami kerugian melebihi RM500-RM999 dan RM1000 ke atas (1.8%)

Juga disebabkan fokus kajian ini berkaitan dengan pengalaman ditipu dalam konteks pembelian dalam talian, responden juga ditanya tentang sama ada pada masa kini, adakah mereka masih membuat pembelian dalam talian dan pada masa hadapan, adakah mereka akan terus membuat pembelian dalam talian atau tidak. Hasilnya mendapati bahawa majoriti responden menjawab ya bagi kedua-dua soalan ini dengan peratusan masing-masing sebanyak 91.0 peratus dan 78.8 peratus. Hal ini menunjukkan bahawa walaupun mempunyai pengalaman ditipu, ianya tidak menghalang responden untuk terus membuat pembelian dalam talian.

Analisis deskriptif terhadap angkubah utama kajian

Hasil kajian berkaitan tahap kesedaran mendapati kebanyakan responden (77.5%) mempunyai tahap pengetahuan yang sederhana terhadap pembelian dalam talian. Majoriti daripada merasakan bahawa mereka memahami model transaksi membeli-belah dalam talian (81.5%). Hal ini mungkin kerana mereka telah biasa dengan membeli-belah dalam talian (79.3%) dan merasakan bahawa mereka memahami isu keselamatan transaksi pembelian dalam talian. Dari segi sikap terhadap pembelian dalam talian, hanya lebih kurang separuh daripada responden (51.7%) yang didapati mempunyai sikap yang positif dan selebihnya (48.3%) mempunyai sikap yang negatif. Kajian mendapati lebih 80 peratus responden bersetuju hanya pada empat pernyataan yang mengukur sikap di mana 89.8 peratus bersetuju bahawa membeli-belah dalam talian menjimatkan masa, 87.3 peratus merasakan bahawa ia adalah suatu peluang yang hebat untuk boleh membeli dalam talian pada bila-bila sahaja, 82.8 peratus mengakui bahawa mereka lebih suka membeli secara dalam talian berbanding membeli secara tradisional/konvensional, dan 80.8 peratus merasa seronok membeli dalam talian dan mereka menikmatinya. Namun begitu, masih terdapat sebahagian responden yang memilih jawapan neutral bagi pernyataan yang menggambarkan bahawa maklumat yang diberikan tentang produk dalam talian adalah mencukupi (34.0%) dan pembelian dalam talian adalah selamat sepertimana pembelian secara biasa/tradisional (42.0%). Peratusan yang tinggi untuk neutral ini dilihat menyumbang kepada lebih kurang 50-50 responden yang mempunyai sikap yang positif dan sebaliknya.

Dari segi tingkahlaku pembelian dalam talian pula, analisis deskriptif turut mendapati bahawa lebih kurang separuh daripada responden sahaja (56.0%) yang berada dalam tahap yang tinggi. Penggunaan formula seperti yang dicadangkan oleh Mishra et al. (2019) telah diaplikasikan bagi membentuk tiga kategori bagi angkubah pengetahuan dan tingkahlaku kepada tahap rendah, sederhana dan tinggi. Sementara bagi angkubah sikap, dua kategori sahaja dibentuk iaitu sikap positif dan negatif. Di bawah merupakan formula pengiraan manual yang digunakan yang

bersumberkan Mishra et al. (2019) bagi contoh pembentukan tiga kategori. Jadual 3 pula menunjukkan ringkasan kategori yang dibincangkan.

$$X = \frac{\text{Skor maksimum} - \text{skor minimum}}{3}$$

$$\text{Skor terendah} = X + \text{markah minimum}$$

$$\text{Skor sederhana} = X + \text{markah terendah}$$

$$\text{Skor tinggi} = X + \text{skor sederhana}$$

Sumber: Mishra et al. (2019)

Jadual 3: Pembahagian Kategori Angkubah Utama Kajian

Angkubah/Kategori	n	%
Pengetahuan		
Rendah	11	2.8
Sederhana	310	77.5
Tinggi	79	19.8
Sikap		
Positif	207	51.7
Negatif	193	48.3
Tingkahtaku pembelian dalam talian		
Rendah	3	0.8
Sederhana	173	43.3
Tinggi	224	56.0

Analisis pengaruh pengetahuan dan sikap ke atas tingkahtaku pembelian dalam talian

Analisis inferensi digunakan untuk menguji hipotesis berkaitan. Jadual 5 menggambarkan keputusan analisis pekali korelasi Pearson untuk dua hipotesis pertama (H_1 dan H_2) dan keputusan analisis regresi linear berganda untuk hipotesis terakhir, iaitu H_3 , masing-masing. Keputusan bagi analisis pekali korelasi Pearson menunjukkan bahawa pengetahuan ($r=0.633$; $p=.000$) dan sikap ($r=0.680$; $p=.000$) secara signifikan dan positif mempengaruhi tingkahtaku pembelian dalam talian pengguna yang dikaji. Dari segi sifat perhubungan mereka, menariknya dapat diperhatikan bahawa kedua-dua faktor ini mempunyai kekuatan yang sederhana kuat dalam mempengaruhi tingkah laku pembelian pengguna. Semua keputusan yang diperolehi dalam analisis ini menunjukkan H_1 dan H_2 adalah disokong sekaligus menunjukkan bahawa semakin positif sikap, dan semakin tinggi pengetahuan, akan wujud semakin banyak kecenderungan responden untuk terlibat dalam tingkahtaku pembelian dalam talian. Selain itu, dapatan semasa ini didapati konsisten dengan kajian lepas yang mendapati bahawa sikap Khilji & Zakariya, 2016; Tang et al., 2021) dan pengetahuan (Jiang et al., 2008) secara signifikan mempengaruhi tingkah laku

pembelian pengguna.

Jadual 4: Ringkasan Hasil Pengujian Hipotesis

Hipotesis	Analisis	Hasil	Keputusan
H ₁ : Pengetahuan mempunyai perkaitan yang signifikan dengan tingkahlaku pembelian dalam talian.	Pekali Korelasi Pearson	$r=0.633$ $p=0.000$	H ₁ disokong
H ₂ : Sikap mempunyai perkaitan yang signifikan dengan tingkahlaku pembelian dalam talian.	Pekali Korelasi Pearson	$r=0.680$ $p=0.000$	H ₂ disokong
H ₃ : Pengetahuan atau sikap mempunyai pengaruh yang paling dominan terhadap tingkahlaku pembelian dalam talian.	Regresi Linear Berganda	$F=207.415$, $p=0.000$, $R^2=0.511$, <i>Adjusted</i> $R^2=0.509$ Pengetahuan ($\beta=0.308$; $t=6.279$; $p=.000$) Sikap ($\beta=0.464$; $t=9.451$; $p=.000$)	H ₃ disokong

Regresi linear berganda kemudiannya digunakan untuk menganalisis sumbangan peramal yang dipilih untuk menguji H₃. Walau bagaimanapun, sebelum menjalankan analisis ini, ujian dilakukan untuk menentukan sama ada andaian sebelum menggunakan regresi linear berganda dipenuhi atau sebaliknya. Berdasarkan statistik tahap toleransi dan faktor inflasi varians (VIF), tidak terdapat isu multikolineariti yang melibatkan kesemua angkubah utama kajian. Seterusnya, keputusan daripada analisis regresi linear berganda menunjukkan nilai nisbah-F adalah sebanyak 207.415, dengan tahap signifikan 0.000, iaitu kurang daripada 0.01 menunjukkan bahawa model regresi adalah signifikan secara statistik. Ini menunjukkan bahawa pembolehubah bersandar (tingkahlaku pembelian dalam talian) dan peramal (pengetahuan dan sikap) mempunyai pengaruh yang signifikan. Ini menunjukkan bahawa secara keseluruhannya model yang dikaji ini adalah penting, dan ketepatan model adalah tinggi. Keputusan juga menunjukkan bahawa sumbangan berkadar kedua-dua faktor peramal untuk mempengaruhi tingkahlaku pembelian dalam talian juga agak tinggi ($R^2=0.511$). Ini menunjukkan bahawa kedua-dua faktor tersebut dapat meramalkan sehingga 51.1% faktor yang mempengaruhi tingkahlaku pembelian dalam talian pengguna yang dikaji. Sikap didapati mempunyai pengaruh yang lebih dominan ($\beta=0.464$; $p<0.001$) dalam mempengaruhi tingkahlaku pembelian dalam talian berbanding faktor pengetahuan ($\beta=0.308$; $p<0.001$).

Kesimpulan dan Implikasi

Kajian ini direka untuk memberi fokus kepada pengguna yang mempunyai pengalaman pernah ditipu dalam konteks pembelian dalam talian. Secara khususnya, kajian ini berbentuk penyelidikan empirikal melibatkan pengguna B40 untuk mengukur tahap pengaruh bagi setiap faktor, tahap kecenderungan tingkahlaku pembelian dalam talian, menguji perhubungan antara setiap faktor dan pembolehubah bersandar, serta menentukan sumbangan faktor tersebut. Oleh itu, persoalan dan pengukuran dalam instrumen kajian dibentuk untuk lebih memahami tingkahlaku pembelian dalam talian mereka dengan berbalik kepada pengaruh faktor pengetahuan dan sikap yang dilihat menjadi asas penting kepada memandu tingkahlaku pembelian yang rasional dan bijak. Secara umumnya, sebahagian besar responden mempunyai tahap pengetahuan yang sederhana, sikap yang sederhana positif dan tingkahlaku yang agak tinggi kecenderungannya ke arah memilih transaksi pembelian dalam talian. Kajian juga mendapati pengetahuan dan sikap mempunyai pengaruh yang signifikan dan positif terhadap pembelian dalam talian, manakala sikap menunjukkan pengaruh yang lebih dominan berbanding pengetahuan.

Dapatan kajian ini dilihat memberi implikasi kepada beberapa pihak. Antaranya ialah pengguna khususnya golongan B40, kerajaan, dan pemasar. Berdasarkan hasil analisis regresi linear berganda, didapati responden lebih cenderung untuk dipandu oleh sikap mereka terhadap pembelian dalam talian. Namun, untuk mengelakkan diri dari ditipu, pengguna seharusnya cuba membentuk diri dengan mempunyai ciri pengguna berdayaupaya bagi melindungi diri mereka sendiri. Berdasarkan hasil kajian pembentukan pengukuran pengguna berdayaupaya oleh Laily et al. (2013), terdapat tiga ciri penting yang perlu dipunyai oleh pengguna iaitu kognitif (pengetahuan dan kemahiran), afektif (ciri psikologi seperti sikap) dan mengambil tindakan (seperti membuat aduan). Dalam kajian empirikal ini, kedua-dua faktor yang dipilih telah mewakili dua daripada ciri penting yang dicadangkan oleh Laily et al., (2013) ini dan kedua-duanya dianalisis sebagai mempunyai pengaruh signifikan yang positif terhadap tingkahlaku pembelian pengguna. Namun begitu, langkah sewajarnya perlu diambil untuk meningkatkan pengetahuan agar pengguna mampu mengamalkan tingkahlaku pembelian dalam talian yang bijak. Hal ini kerana responden mempunyai pengalaman pernah ditipu ini perlu untuk mempunyai pengetahuan yang baik supaya mereka dapat melindungi diri kerana sikap yang positif sahaja tidak mencukupi.

Kerajaan juga boleh mengambil langkah menyalurkan maklumat penting dari semasa ke semasa bagi membantu pengguna khususnya program advokasi yang difokuskan kepada pengguna B40. Hal ini kerana taktik penipuan akan sentiasa diperbaharui dan direka oleh mereka yang tidak bertanggungjawab dan kreativiti mereka ini mungkin sukar untuk sentiasa diketahui dan difahami oleh pengguna B40 yang mungkin boleh dikaitkan secara tidak langsung dengan limitasi dari segi

latarbelakang pendidikan mereka. Oleh itu, peranan kerajaan ini sangat penting dalam membantu menambah pengetahuan pengguna B40 dan diharapkan dengan peningkatan pengetahuan ini, sikap yang sewajarnya juga dapat dibentuk. Kemungkinan untuk pengguna membuat keputusan pembelian gerak hati akan mudah berlaku walaupun apabila mereka melayari internet termasuk media sosial (Adnan & Osman, 2022; Pradhan, 2018). Dalam hal ini, pengetahuan dan sikap positif yang betul memainkan peranan sangat penting (Varghese & Agrawal, 2021).

Kajian ini mendapati bahawa pengguna B40 yang dikaji mempunyai pengalaman pembelian dalam talian melibatkan barangan tidak seperti yang diiklankan, kualiti barangan sangat teruk dan barangan rosak. Oleh itu, dari sudut pemasar, diharapkan kajian ini mampu memberikan kesedaran kepada pemasar dan peniaga untuk lebih mengamalkan tingkahlaku peniaga yang beretika dan meningkatkan kualiti produk dan perkhidmatan masing-masing supaya suasana pasaran yang adil dapat dibentuk. Pemasar atau peniaga harus memastikan bahawa produk yang mereka iklankan disertakan dengan maklumat produk yang jelas untuk memenuhi keperluan pengguna dalam mengenalpasti peniaga dalam talian yang jujur dengan memaparkan butiran penting tentang peniaga itu sendiri. Menurut Hu et al. (2015), dalam konteks e-dagang, peniaga dalam talian yang mempunyai kredibiliti sebenarnya menghantar isyarat yang jelas seperti memberikan informasi yang tepat untuk memisahkan diri mereka daripada peniaga yang tidak boleh dipercayai di mata pelanggan. Selaras dengan itu, kerajaan juga perlu memainkan peranan dalam membuat pemantauan berkala supaya peniaga tidak beretika tidak dibenarkan beroperasi melalui medium e-dagang.

Akhir sekali, hasil kajian ini turut digunakan sebagai input kepada kajian akan datang di mana merujuk kembali kepada ciri-ciri pengguna berdayaupaya seperti yang dicadangkan oleh Laily et al. (2013), terdapat satu ciri iaitu tindakan pengguna yang boleh dikaji. Hal ini kerana hasil analisis regresi linear berganda, kedua-dua faktor yang dipilih dalam kajian ini hanya dapat meramalkan variasi tingkahlaku pembelian dalam talian pengguna B40 sebanyak 51.1% sahaja. Selebihnya mungkin boleh dilibatkan ciri tindakan yang dimaksudkan di sini. Aduan pengguna adalah penting untuk kelangsungan pasaran yang adil (Lal & Kashyap, 2023), di mana pengguna atau pelanggan mempunyai kuasa yang lebih daripada sebelumnya melalui tindakan membuat aduan dengan cara yang sewajarnya di samping memberi kepuasan kepada pengguna

Perakuan

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MILLENNIAL GENERATION'S PERCEPTIONS AND BEHAVIOURS OF SAVING PRACTICES: A PRELIMINARY SURVEY

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Abstract

Financial management begins with exposure to saving practices. This review aims to examine the Millennial Generation's perception of saving practices and whether there are saving practices among millennials in Malaysia. This quantitative survey uses a questionnaire as the study instrument. Data is analyzed descriptively and thematically using SPSS software. The results show that the majority of millennials have savings and believe that the concept of saving is for future needs. The four main perceptions of respondents about savings are for future planning and achieving goals, financial security and self-sufficiency, financial learning responsibilities and experience, and lifestyle aspirations. In conclusion, the Millennial Generation has knowledge of financial literacy, but it needs to improve for more transparent financial management practices. The study's implications include the willingness of the relevant parties to provide more frequent advocacy programs to the Millennial Generation to support Sustainable Development Goal 1 (SDG 1), which is to tackle poverty and promote the economic stability of individuals and families.

Keywords: Saving habits, Millennial generation, Financial literacy, Poverty,

Abstrak

Pengurusan kewangan bermula dengan pendedahan terhadap amalan menabung. Tinjauan ini bertujuan untuk mengkaji persepsi Generasi Milineal terhadap amalan menabung dan adakah wujud amalan menabung dalam kalangan Milineal di Malaysia. Tinjauan berbentuk kuantitatif ini menggunakan soal selidik sebagai instrumen kajian. Data dianalisis secara deskriptif dan tematik menggunakan perisian SPSS. Dapatan menunjukkan majoriti Milineal mempunyai tabungan dan percaya

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dengan konsep menabung adalah untuk keperluan masa hadapan. Empat persepsi utama responden menabung adalah untuk perancangan masa hadapan dan mencapai matlamat, keselamatan kewangan dan berdikari, tanggungjawab belajar kewangan dan pengalaman dan aspirasi gaya hidup. Kesimpulannya, Generasi Milineal mempunyai pengetahuan terhadap literasi kewangan namun perlu dipertingkatkan untuk amalan pengurusan kewangan yang lebih jelas. Implikasi kajian adalah kesediaan pihak berkaitan menyediakan program advokasi dengan lebih kerap kepada Generasi Milineal supaya dapat menyokong SDG 1 iaitu mengatasi kemiskinan dan mempromosikan kestabilan ekonomi individu dan keluarga.

Kata kunci: *Amalan menabung, Generasi millineal, Literasi kewangan, Kemiskinan,*

Introduction

The Millennial Generation faces heightened financial challenges amidst global economic uncertainty, pervasive technological integration, geopolitical instability, and escalating climate change impacts, all contributing to rising living costs. These factors underscore the urgency for Millennials to cultivate adeptness in financial management, which is crucial for securing a more stable and successful future. Financial management involves systematically planning and overseeing expenditures to achieve personal and professional objectives, focusing on strategically allocating financial resources. Core responsibilities include managing income, expenses, and savings to ensure financial stability and goal attainment. Huddleston (2017) highlights that many Millennials maintain savings accounts with balances below \$1000, while nearly half of young Millennials still need savings. In Malaysia, findings from the Asian Institute of Finance (AIF) in 2017 reveal widespread reliance on expensive borrowing methods among Millennials, such as personal loans (38%) and credit card debt (47%), contrasting with only 28% effectively managing their finances.

Inadequate financial management can lead to a range of adverse consequences, including involvement in social issues, depression, academic impairment (Ahmad et al., 2018), conflicts, and suicide. The Malaysian Youth Mental Health Profile research, done by the Malaysian Youth Development Research Institute (IYRES) in 2021, revealed that 60% of Malaysian youth exhibit signs of depression ranging from mild to severe. According to the Parliament of Malaysia (2021), 21,316 students discontinued their education from March 2020 to July 2021 because of financial difficulties.

According to statistics, a cumulative total of 85,338 individuals have been officially declared bankrupt between 2013 and February 2017. Of this group, 25% are 34 or younger, totaling 21,676 persons. The age group with the highest number of bankrupt individuals was those between the ages of 35 and 44, totaling 29,370 people (Berita Harian 2017). According to the Malaysian Insolvency Department (2015), 122,169

Malaysians were officially declared bankrupt between 2007 and 2014 for various causes. Out of the total number mentioned, 2,491 individuals who were declared bankrupt were between the ages of 25 and 35, while another 4,121 individuals were aged 35 to 44.

The statistical report for the total number of bankrupt cases from 2019 to July 2023 shows 35,262 bankrupt individuals; 108 are youth (January - July 2023) (Department of Insolvency Malaysia, 2023). Meanwhile, the overall statistics report of bankrupt individuals in 2023 recorded 31,524 bankrupt individuals for various reasons, including personal loans, which recorded the highest number of 2,225 cases. Mohd Syah et al. (2022) have identified that the bankruptcy factors among the youth are financial management knowledge, attitude toward money, environmental influences, and indebtedness scenarios.

Ahmad et al. (2017) state that young people are declared bankrupt due to car rental debt, credit cards, housing loans, personal and business loans, and being social or corporate guarantors. Meanwhile, Mohd Syah et al. (2022) showed that the bankruptcy factors identified among the youth are a low level of knowledge about financial management, attitudes towards money, environmental influences, and indebtedness scenarios. In addition, indebtedness is also the main factor in the bankruptcy of young people (Mohd Syah et al., 2022). In December 2019, the Malaysian Economic Monitor, published by the World Bank, estimated that 60 percent of all bankrupt individuals in Malaysia are from the young age group of 25 to 44 years old because their spending habits exceed their income (Daily News, 2019). Indirectly, this data explains the millennial generation's inability to manage debt properly (Zaimah et al., 2023).

In addition, Nuraini and Fazli (2016) believe that early financial literacy or management is crucial to lowering youth engagement in accounts receivable. This is also based on the findings of Salikin et al. (2012), which are related to the financial behavior of university students in Malaysia. The study revealed that students encounter difficulties saving money while in university due to uncertainty about their spending habits. Additionally, students tend to only borrow money from their parents or others if they seek permission, driven by economic necessities. Although students who have obtained student loans should be able to handle their finances effectively, they still face financial difficulties because of inadequate financial literacy. Including student financial literacy information might benefit policymakers and financial planners in devising strategies or programs to address students' financial skill deficiencies (Falahati et al., 2011). According to Tharanika and Andrew (2017), saving may be defined as setting aside money to be used later or as a deliberate decision to save to generate financial gain. Saving action aimed at generating profit can be accurately described as an investment, where capital produces capital through speculative activities and mortgage repayment (Warneyrd, 1999).

Literature Review

Over the past decade, a significant body of research has explored the crucial issue of financial literacy in Malaysia, as highlighted by Abdullah et al. (2023). Despite these extensive studies, financial literacy remains a central theme in scholarly discussions in 2023, underscoring the persistent gaps in financial knowledge and skills across the population. This ongoing concern highlights the complexity of financial behavior in Malaysia and calls for a deeper investigation into the effectiveness of current educational interventions. Addressing these gaps is essential to ensure a financially informed population capable of navigating the increasingly complex financial landscape.

Born between the 1970s and 1990s, millennials represent a demographic of great significance, comprising nearly 80 million people globally (PrincetonOne.com, 2013). In Malaysia, they account for over 50% of the workforce and approximately 21% of the population, according to the Statistics Department (2015). By 2023, projections indicate that this generation will represent more than 60% of the workforce, amounting to 16.34 million individuals (Statistics Department of Malaysia, 2013). HR Asia's forecasts suggest that by 2025, Millennials and Generation Z combined will constitute 70% of Malaysia's labor market, reinforcing their influence on the nation's socio-economic fabric. This demographic transformation necessitates targeted financial education explicitly tailored to empower Millennials to manage their financial futures effectively.

However, the financial realities confronting Malaysian Millennials are daunting. Rising living costs, substantial student loan debts, and an unpredictable job marketplace put immense pressure on this generation (Malaysia Economic Monitor, 2021). As retirement planning becomes urgent, research by Shanmugam and Zainal Abidin (2013) reveals that Millennials aged 25 to 39 demonstrate greater confidence and understanding of retirement strategies than older generations. This finding resonates with Nuraini and Fazli's (2016) study, which underscores the importance of early financial literacy in mitigating financial vulnerabilities among young adults. Conversely, Ordun (2015) observes that while Millennials know financial management principles, they often lack the comprehensive knowledge required for effective financial discipline, frequently depleting their funds on essential expenditures. Isa's (2018) research further illustrates this point, showing that Millennials prioritize shopping, ranking it just after necessities like food and telecommunications. These insights collectively point to the critical need for more effective financial education and early savings initiatives to safeguard Millennials' financial futures, particularly concerning retirement.

Looking ahead, Martin and Turley (2014) predict that Generation Y will become increasingly financially literate and adept at navigating and investing in diverse

financial opportunities. Their access to vast financial information, coupled with a tendency toward open-mindedness and high expectations, positions them as discerning investors, particularly those seeking simplicity and attractive returns. This generation's reduced aversion to risk, shaped by a period of economic growth, further distinguishes them from earlier cohorts. Curtin (2009) notes that Generation Y's strong affinity for Western culture drives them to outspend Generation X, while Brian Honigman (2013) projects that their heightened engagement with social media and user-generated content has propelled them to a position of considerable purchasing power. By 2017, Millennials had surpassed other demographics in their influence on market trends, preferring to base their purchasing decisions on online consumer reviews rather than family recommendations.

Despite these promising trends, Abdullah et al. (2024) emphasize that Millennials' understanding of financial concepts does not always translate into effective financial management. Lim et al. (2022) point out that while Millennials often excel in financial literacy assessments, they struggle with fundamental tasks like budgeting and saving. Mohd Fodli et al. (2024) further corroborate this, demonstrating that financial literacy among Millennials remains low. Anu and Shunmugasundaram (2022) support these findings, showing that Millennials, particularly females, exhibit poor comprehension of critical concepts like the time value of money and bond pricing. This disconnection between theoretical knowledge and practical application can be attributed to cultural attitudes toward money, insufficient practical financial education, and the influence of social media on spending behaviors (Rahim, 2023). The Financial Education Network (2023) echoes these concerns, stressing that young adults face considerable challenges applying their financial knowledge to real-life situations.

Additionally, Vera et al. (2023) identified significant relationships between financial attitudes and management behaviors among Millennials and between financial skills and behaviors. However, their study revealed no significant correlation between financial knowledge and financial behaviors. On the other hand, Farah Nur Syahirah et al. (2022) demonstrated that while financial attitudes significantly influenced Millennials' sustainable investment behaviors, factors such as subjective norms, perceived behavioral control, religious values, and financial knowledge did not play a substantial role in motivating sustainable investments. This divergence points to a more profound, unresolved gap in understanding the drivers of financial decision-making among Millennials, especially in sustainable investments.

Planned Behaviour Theory

The Theory of Planned Behaviour (TPB), developed by Isaac Ajzen in 1991, is utilized as a theoretical framework in this study. It specifically emphasizes three fundamental concepts: Perceived Behavioural Control, Subjective Norms, and Behavioural Beliefs. Behavioral Beliefs encompass the anticipated results of a particular behavior,

assessed concerning their favorable or unfavorable effects, which impact the probability of engaging in that behavior based on perceived probabilities.

Subjective Norms refer to the social pressures or influences exerted by essential individuals such as parents, spouses, peers, and colleagues. These factors affect attitudes towards a particular behavior and determine whether individuals feel motivated or discouraged to adopt it. Perceived Behavioural Control, in contrast, pertains to individuals' beliefs regarding their capacity to execute the behavior effectively. Their confidence in managing behavior is shown by their ability to handle different situations, which is influenced by past experiences and their perception of how easy or difficult it is.

Applying the Theory of Planned Behavior (TPB) to saving habits indicates that individuals are more inclined to save when they possess favorable attitudes toward saving, perceive societal norms that encourage saving behaviors, and have high self-efficacy in managing their finances. This paradigm highlights the combined impact of personal beliefs, social factors, and perceived control on individuals' motives and behaviors toward saving for the future. In this study, the TPB serves as an essential framework for analyzing the perceptions and behaviors of Millennials regarding saving practices. The findings reveal that Millennials hold positive attitudes toward saving, recognizing its significance for future needs. This aligns with TPB's premise that favorable attitudes enhance the likelihood of saving behaviors.

Moreover, the role of subjective norms is crucial; when saving is viewed positively within their social networks, it encourages Millennials to adopt these practices. However, despite their foundational understanding of financial literacy, there remains a need for improvement in practical financial management, suggesting potential barriers related to perceived behavioral control. If Millennials perceive themselves as lacking the necessary skills or resources to save effectively, their saving behaviors may be adversely affected. Consequently, targeted advocacy programs to enhance financial literacy and perceived behavioral control could cultivate a more supportive environment for saving practices. By integrating TPB into this research, the interplay among attitudes, social norms, and perceived control is illuminated, offering valuable insights for developing effective financial management strategies tailored to the Millennial generation in Malaysia.

Methodology

This study adopted a quantitative approach, focusing on the Millennial generation, specifically employers from public universities in Peninsular Malaysia. A simple random sampling method was employed for the research. The primary data collection instrument was a questionnaire of open-ended questions developed by the researchers. The questionnaire is divided into four sections: A) demographic

information of the respondents, B) the existence of savings among students, C) perceptions of the Millennial generation about savings practices, and D) an open-ended question aimed at gaining deeper insights into respondents' views on the importance of savings. The data was subjected to descriptive analysis using SPSS version 26.

Findings

A total of 359 participants from the Millennial Generation were involved in this study, comprising 112 males and 247 females. Many respondents were identified as Malay (63.4%), followed by Bumiputera (Sabahan and Sarawakian) (20.4%), Chinese (8.5%), and Indian (7.7%). Most participants were within the age range of 40-44 years (76%), with a smaller proportion aged between 35 and 39 years (20.7%) and a minority below 34 years old (3.1%). Geographically, more than half of the respondents resided in urban areas (53%), while the remainder lived in rural settings (47%). Most of them worked at the operational level (68%).

The data indicated that a small number of respondents belonged to a household with an income ranging from RM 7501 to RM 9000. In contrast, the majority (51.7%) of respondents had a household income between RM 1500 and RM 3000. This was followed by a household income of RM 3001 to RM 4500, which accounted for 17.2% of the respondents. Based on the statistics, it could be inferred that most study participants belonged to the B40 category, which comprised individuals with a household income below RM5250. The data on income sources by Malaysian household groups in 2019 and 2022 were derived from the Department of Statistics Malaysia, 2022.

The analysis revealed that a substantial majority (87.9%) of respondents reported having savings, while a minority (12.1%) did not. A small proportion (4.6%) mentioned never had savings in their lifetime, despite nearly all respondents (94.8%) endorsing the importance of saving for future needs. Regarding the onset of saving habits, 35% of respondents began saving during primary school, 27% during secondary school, and 25.4% at the start of higher education, with only 12.6% initiating savings in early childhood before school. This suggests a limited exposure to financial literacy during early developmental stages. This finding is supported by Chalimah and Khafid (2019), who argue that early savings can foster habits of thrift, self-discipline, and future financial security, underlining the influential role of parental guidance and support in shaping these behaviors. Similarly, Chalimah et al. (2019) emphasize the significant impact of parental involvement, financial literacy, self-discipline, and future aspirations on students' saving behaviors. Joshua and Nadia (2023) further corroborate that self-control, attitude, financial literacy, and subjective norms contribute to individuals' saving intentions. However, Qaiser et al. (2020) and Siti Khadijah et al. (2018) found that self-control may not directly influence saving behaviors.

Nevertheless, the data indicated that a significant portion (53.7%) of respondents prioritized saving money in the bank at least once a month. In comparison, a substantial majority (78.7%) expressed their intention to save more if they had extra funds available in each month. These findings suggest that respondents possess financial literacy, as evidenced by their regular savings habits. This observation is consistent with Chalimah et al. (2019), whose study demonstrates that financial literacy positively impacts saving behaviors among high school students in Semarang. However, contrasting results are highlighted by Saber (2022), who finds no significant influence of financial literacy on saving behaviors among employees in SMEs based in Saudi Arabia. These disparities underscore the complex interplay of factors influencing saving behaviors across different demographic groups and contexts.

The data indicated that a significant portion of the participants had savings. However, most (58.9%) respondents relied only on financial support from their parents or guardians. Collins and Odders-White (2021) found that individuals who got an allowance had greater financial responsibility. At the same time, some individuals (41.1%) did not rely entirely on financial support from their parents or guardians. As a result, 50.9% had to engage in part-time employment to fulfill their financial requirements, while the remaining amount was allocated towards savings.

In contrast, the study by Mohamad Fakhruhakim et al. (2022) yielded contrasting results. Specifically, 60% of the respondents engaged in part-time jobs to meet their expenses, whereas only 40% agreed. This finding indicates that some respondents prioritize studying and receive financial support from their parents to cover expenses during their studies. However, a study conducted by Baba et al. (2018) found that the financial difficulties of university students are connected to their involvement in part-time work. According to Nordin and Singh (2018), postgraduate students engage in employment while studying to alleviate financial difficulties, and this can be addressed by students taking on part-time work (Munir and Muhamad, 2019).

Furthermore, the data analysis revealed that some respondents relied entirely on their parents or guardians and engaged in part-time employment. However, a significant majority (51.7%) reported that their savings had not experienced any growth, while a smaller proportion (48.3%) indicated that their savings were expanding. However, most respondents (76.1%) indicated they would refrain from utilizing their savings, even in an emergency. Conversely, the remaining respondents (23.9%) would only tap into their savings if faced with an emergency. This finding demonstrates a significant presence of self-control among the respondents since they can maintain savings. However, it is worth noting that Zulfaris et al. (2020) highlight a dearth of research establishing a direct relationship between self-control and the act of saving money. Chalimah et al. (2019) verify that student self-control can influence parental obligations and student-saving behaviors.

Most respondents (93.1%) had never experienced bankruptcy, whereas a small percentage (6.9%) had been declared bankrupt. Consequently, a small percentage (4.6%) of respondents acknowledged having contemplated suicide due to the financial difficulties they encountered. Nevertheless, the data indicated that nearly all (96.9%) participants reported seeking referrals and help from the Credit Counselling and Management Agency (AKPK) regarding their financial issues. Corroborating this discovery, a study conducted by Miskan and Fisol (2021) reveals that financial management is among the determinants that impact student stress management. Therefore, it can be inferred that the respondents possess a high degree of financial literacy as they can identify institutions that might assist them in resolving their financial issues, mitigating or even circumventing the pressure they encounter.

Meanwhile, the data analysis of the respondents' assessment of saving behaviors, as indicated in Table 1, was conducted for the open-ended question. The results revealed four distinct themes that emerged from the responses to the open-ended questions: (i) Future Planning and Goal Attainment, (ii) Financial Stability and Autonomy, (iii) Acquisition of Financial Responsibility, and (iv) Aspiring for a Luxurious Lifestyle and Memorable Experiences.

Many respondents believed that saving was crucial for future planning and goal attainment. They saved to pursue aspirations like further education and fulfill their desires to purchase specific items. According to Henry et al. (2001), persons aged 25 and above began strategically managing their finances by setting objectives, saving money, pursuing further education, advancing their careers, and eventually starting a family.

Lai and Tan (2009) stated that people who start saving for retirement early are driven by the aspiration to enhance their future consumption and expenditure. Consistent with the research conducted by Lai and Tan (2009), this study also demonstrates that participants opt to save money to achieve financial security and independence. This is because a transition towards more financial responsibility for income security has been identified regarding retirement planning, as detailed by Xiao et al. (2022). Nevertheless, Lim's (2003) research reveals a distinction where workers below 50 need to perceive a necessity to engage in financial retirement planning.

In addition, respondents said that they saved money due to their acquisition of financial responsibility. Preece (2023) argues that consumers have become more financially responsible due to various factors, such as the emergence of new financial environments, the complexity of financial products and markets, and the transition from defined benefit to defined contribution retirement plans.

Some respondents said they saved money because they desired an aspirational lifestyle and experiences. The data indicated that some respondents saved money

due to peer influence and their experiences with parents who had gone bankrupt. Magendans et al. (2017) found that having stronger intentions to save money increased the probability of affecting actual saving behavior. Nevertheless, this statement is against a study conducted by Cuandra and Desianti (2022), which proposes that persons with a strong understanding of financial matters are less susceptible to the impact of peer influence on their saving habits. Moreover, Lux and Kauzlarich (2022) argue that parents' bankruptcy experiences catalyze individuals to prioritize saving. This highlights the increased personal responsibility of current individuals for their financial well-being compared to previous generations.

Table 1: Open-ended Response

Description	Theme
Saving helps me reach my goals.	Future Planning and Goal Achievement
I save for the future because I want to go to college	
Setting goals shapes my future, one step at a time	
I targeting to buy something in future	
For my future demands	
My future needs	
Saving makes me feel secure	Financial Security and Independence
I know I have money for emergencies or if I want to buy something important.	
It feels good to have my own money	
I can buy anything I want at any time	
I want to be independent	
Preparation after retirement	
My parents taught me to save money	Learning Financial Responsibility
It is important to be responsible with my finances.	
It is a skill I will need for life.	
Saving helps me learn how to budget and make smart choices with my money	
I feel trendy and not outdated	Aspirational Lifestyle and Experiences
Follow friend	
The experience of bankrupt parents	
Saving lets me buy things I really want, like trendy clothes or cool gadgets.	
I save money so I can do fun things with my friends.	

Conclusion and Recommendation

Ultimately, this survey provides insight into the complex realm of saving habits and attitudes among the Millennial Generation in Malaysia, emphasizing the crucial influence of being exposed to financial management principles. The data indicate that Millennials actively participate in saving behaviors and acknowledge the significance of financial preparedness for future requirements. However, there is still a notable

disparity between their theoretical understanding and its actual implementation. This inconsistency highlights a crucial aspect that requires attention in financial literacy programs designed explicitly for Millennials. By acknowledging and resolving this inequality and equipping Millennials with the necessary abilities and understanding for proficient financial control, stakeholders can improve personal welfare and contribute to broader societal goals, such as the Sustainable Development Goal 1 (SDG 1) of reducing poverty and ensuring economic stability. Therefore, policymakers, financial institutions, and educators must collaborate on projects promoting increased financial knowledge and resilience among Millennials. This will help to make progress towards reaching SDG 1 and improving socioeconomic prosperity for everyone.

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ANALYSIS ON SOCIAL MEDIA, LEVEL OF FINANCIAL LITERACY, AND THE TOURIST BEHAVIOR OF GENERATION Z IN MALAYSIA

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Abstract

In the contemporary period characterized by widespread digital connectivity, social media has developed as a highly influential platform that surpasses geographical limitations and exerts considerable impact on several facets of modern existence. From a simple communication instrument, social media has evolved into a complex ecosystem that influences and reflects societal values and trends. It explores how these platforms facilitate the distribution of travel-related information and affect destination selections. This study not only delves into the impact of social media on the tourism industry but also emphasizes its role in shaping societal values and trends. It determines the use of social media, the influence of social media, financial literacy, and tourist behaviors among Generation Z in Malaysia. This quantitative study uses a cluster sampling technique to collect data from 125 respondents (n=125). Data was analyzed using IBM SPSS version 29 using descriptive statistics, and the mean score obtained for all variables between 3.21 and 4.20 was considered high. The results showed the use of social media (Mean: 3.957), social media influences (Mean: 4.077), financial literacy (Mean: 3.665), and tourist behaviors (Mean: 4.119) among Generation Z individuals in Malaysia. The implications of the study's findings hold significant relevance for the tourism sector in Malaysia. Initially, tourist operators must utilize social media platforms as a means to effectively advertise and market their offerings to the demographic of Generation Z passengers. In addition, they should cultivate associations with influential figures in social media to expand their reach to a broader demographic. Furthermore, tourism operators must impart knowledge to tourists regarding the significance of financial literacy. In addition, they should provide tourists with appropriate tools and resources to effectively manage their finances and allocate budgets for their travel endeavors.

Keywords: Generation Z; Social media; Financial literacy; Tourist behavior

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Abstrak

Dalam era kontemporari yang dicirikan oleh keterhubungan digital yang meluas, media sosial telah berkembang sebagai platform yang sangat berpengaruh yang melampaui batas geografi dan memberi impak besar kepada pelbagai aspek kehidupan moden. Media sosial telah berubah daripada alat komunikasi yang ringkas kepada ekosistem yang kompleks yang mempengaruhi dan mencerminkan nilai-nilai serta trend masyarakat. Kajian ini meneroka bagaimana platform ini memudahkan penyebaran maklumat berkaitan pelancongan dan mempengaruhi pemilihan destinasi. Bersama dengan kesan media sosial terhadap industri pelancongan, kajian ini menentukan penggunaan media sosial, pengaruh media sosial, literasi kewangan, dan tingkah laku pelancong dalam kalangan Generasi Z di Malaysia. Kajian kuantitatif ini menggunakan teknik persampelan kluster untuk mengumpul data daripada 125 responden (n=125). Data dianalisis menggunakan IBM SPSS versi 29 dengan statistik deskriptif, dan skor min yang diperoleh untuk semua pembolehubah antara 3.21 hingga 4.20 dianggap tinggi. Hasil kajian menunjukkan penggunaan media sosial (Min: 3.957), pengaruh media sosial (Min: 4.077), literasi kewangan (Min: 3.665), dan tingkah laku pelancong (Min: 4.119) dalam kalangan individu Generasi Z di Malaysia. Implikasi daripada penemuan kajian ini mempunyai kepentingan besar terhadap sektor pelancongan di Malaysia. Pada awalnya, pengendali pelancongan perlu menggunakan platform media sosial sebagai kaedah untuk mengiklankan dan memasarkan tawaran mereka secara berkesan kepada golongan pelancong Generasi Z. Selain itu, mereka harus menjalin hubungan dengan tokoh berpengaruh di media sosial bagi memperluaskan capaian kepada demografi yang lebih luas. Selanjutnya, pengendali pelancongan mesti memberi pengetahuan kepada pelancong tentang kepentingan literasi kewangan. Di samping itu, mereka harus menyediakan alat dan sumber yang sesuai kepada pelancong untuk mengurus kewangan dan memperuntukkan bajet bagi usaha perjalanan mereka dengan lebih berkesan.

Kata kunci: *Generasi Z; media sosial; literasi kewangan; tingkah laku pelancong*

Introduction

In recent years, the tourism industry has undergone a remarkable transformation due to the increased development of technology, specifically the rise of social media platforms. In an era that features technological advancements and extraordinary access to information, social media has emerged as a critical factor in the growth and development of the travel industry. The significant influence of these digital platforms on travel behaviors has reshaped how individuals plan and experience their trips and serves as a driver for the tourism industry's growth (Meng & Feng, 2022). The tourism industry has overall changed with the growth of social media platforms. Social media has deeply affected travel behavior in terms of how people plan and experience trips. While social media can have an immense

role in shaping tourist behavior, another relevant issue that arises in this context is financial literacy, which influences how young travelers can budget and work out their finances on trips. Financial literacy associated with tourism is necessary for understanding how Generation Z, knowledgeable in money management, makes financial decisions related to trips or travel. Financial literacy encourages prudent budgeting and avoids overspending, thus allowing travelers to make informed decisions. This study embarks on establishing a gap that social media use, in conjunction with financial literacy, influences the traveling behavior of Generation Z in Malaysia. Therefore, this study investigates the fascinating relationship the role and influence of between social media, financial literacy, and tourist behavior among Generation Z in Malaysia, focusing on how technology and tourism have contributed to the industry's phenomenal growth.

Technology, especially social media, has become vital for travelers seeking information, guidance, and motivation (Oliveira et al., 2020). Individuals can access a wide variety of travel-related content at their fingertips because of the increasing number of smartphones and the extensive availability of internet connectivity (Kim & Kim, 2023). Through social media platforms such as Facebook, Instagram, Twitter, and TikTok, travelers can access many real-time updates, travel advice, previous tourist reviews, and visually impressive representations of destinations worldwide. This rapid access to information has improved the planning process and inspired potential travelers to explore new destinations.

Additionally, social media influence goes beyond individual travelers. The tourism industry has recognized these digital platforms' broad marketing and promotional potential. Destination marketing organizations, hotels, tour operators, and other stakeholders now utilize social media to reach a vast target market, create brand awareness, and connect with potential travelers (Puthussery & Kumar, 2023). By creating captivating narratives, sharing content, and utilizing the reach of influencers, the tourism industry utilizes the power of social media to captivate and inspire travelers to choose particular destinations and experiences.

Furthermore, financial literacy has implications for tourism growth. According to Asongu and Rahman (2021), tourism activities can promote financial intermediary activities. Financial literacy is an important part of daily life, and it requires the knowledge and skills to make sound financial decisions. In this context, financial literacy significantly impacts how people plan, enjoy, and manage their travel experiences.

Literature Review

Social Media in Tourism

Social media has revolutionized the tourism industry by becoming a major platform for travelers to share their experiences and access travel-related information. A growing body of research highlights social media's significant role in influencing travel decisions, shaping perceptions of destinations, and altering the overall tourism experience. Kaplan and Haenlein (2023) define social media as a group of internet-based platforms allowing users to create, share, and engage with content, including text, images, and videos, facilitating real-time communication and interactions. In tourism, these platforms have become a vital source of travel inspiration and information, especially for Generation Z travelers who rely on digital media for planning their trips.

Several studies have examined the impact of social media on travel behavior. Puthussery and Kumar (2023) conducted a comprehensive review of social media's role in tourism marketing and found that platforms such as Instagram and TikTok are critical in shaping tourist preferences. They argue that the visual nature of these platforms allows users to engage with appealing content, making it easier for tourism marketers to influence potential travelers. Moreover, the study found that social media campaigns featuring influencers are more likely to convert online engagement into actual travel decisions. Similarly, Kim and Kim (2023) discovered that travel decisions are increasingly shaped by user-generated content (UGC) rather than traditional marketing methods, with social media reviews, photos, and videos profoundly impacting travelers' choices.

However, while social media has become an effective tool for tourism marketing, its influence on decision-making can vary based on demographics. A study by Oliveira, Araujo, and Tam (2020) found that younger generations, particularly Generation Z, are more influenced by social media than older generations. This generation is drawn to social media content that provides real-time updates, personalized experiences, and interactive elements such as peer reviews and recommendations. In contrast, older generations still rely more on traditional sources of information like travel agencies and guidebooks.

From a critical perspective, while these studies highlight the potential of social media to influence travel behavior, they often overlook the potential downsides, such as misinformation or over-reliance on influencers who may not always provide unbiased recommendations. Additionally, social media may create unrealistic travel expectations due to the selective nature of content that is often shared, leading to dissatisfaction with actual travel experiences. Moreover, much of the literature has focused on how social media impacts destination choice, with less attention paid to its

influence on other aspects of the travel experience, such as budgeting or financial decision-making.

Financial Literacy and Tourism

Financial literacy has become an increasingly important factor in shaping travel behavior, particularly for younger travelers like Generation Z, who must manage travel expenses while navigating complex financial products such as credit cards, loans, and travel insurance. As defined by Mamduh et al. (2022), financial literacy encompasses the knowledge and skills needed to make informed and effective financial decisions. In the context of tourism, this includes budgeting for trips, managing foreign exchange risks, and understanding financial products that can optimize travel spending, such as travel reward programs and travel insurance.

The relationship between financial literacy and travel behavior has received less attention in the literature compared to social media. However, the available research suggests a strong link between a traveler's level of financial literacy and their ability to plan and manage travel expenses effectively. For instance, Asongu and Rahman (2021) found that individuals with higher levels of financial literacy tend to set realistic travel budgets better, avoid overspending, and assess the financial risks associated with traveling, such as unexpected costs and currency fluctuations. This suggests that promoting financial literacy could help travelers avoid common pitfalls such as overspending, falling into debt, or making poor financial decisions when traveling.

Nevertheless, a critical gap in the literature is the lack of comprehensive studies that examine the combined influence of financial literacy and social media on tourist behavior, particularly for Generation Z. While existing studies have focused either on financial literacy or social media, few have explored how the two factors interact to shape the overall travel experience. This study aims to address this gap by investigating the dual influence of social media and financial literacy on the tourist behavior of Generation Z in Malaysia.

Generation Z and Tourist Behavior

Generation Z, born between 1995 and 2010, is the first generation to grow up with ubiquitous internet access and smartphones, making them uniquely positioned to engage with digital content, including social media. Goh and Zhang (2019) describe tourist behavior as the actions, preferences, and decision-making processes travelers engage in when selecting destinations, planning trips, and participating in travel activities. For Generation Z, these behaviors are heavily influenced by digital and social media platforms, which offer easy access to travel-related content and peer recommendations.

Several studies have noted that Generation Z is more likely to prioritize experiential travel over material goods, seeking authentic and immersive experiences that can be shared on social media (Steinberg & Morris, 2023). They are also highly influenced by peer reviews and recommendations, with platforms such as Instagram, TikTok, and YouTube being critical sources of travel inspiration. For example, Meng and Feng (2022) found that Generation Z prefers destinations that offer "Instagrammable" experiences—places where they can take visually appealing photos and share their experiences with their social media followers.

Despite the growing body of research on Generation Z's travel behavior, there is still a need for studies that explore how this generation manages the financial aspects of travel. While social media plays a critical role in shaping their destination choices, their ability to navigate the financial demands of travel remains an underexplored area. This study seeks to fill this gap by examining how social media and financial literacy influence Generation Z's travel behavior in Malaysia.

Methodology

Research Focus and Justification of Age Group

This study focuses on Generation Z, not Generation Y (Millennials), as the primary demographic for several reasons. Generation Z, typically defined as individuals born between 1995 and 2010, is the first generation to have grown up with the internet and social media integrated into their daily lives from a young age (Steinberg & Morris, 2023). This makes them uniquely susceptible to the influence of social media platforms like Instagram, TikTok, and YouTube in shaping their travel decisions, financial literacy, and overall consumer behavior.

Several studies have emphasized that Generation Z's behaviors are distinct from those of Generation Y, particularly when it comes to their preferences for digital content and experiential travel (Kim & Kim, 2023). Given that this generation is transitioning from dependence to financial independence, their ability to manage finances, particularly in travel, is a growing area of interest in financial literacy research (Meng & Feng, 2022).

Generation Z, as defined in this study, refers to individuals between the ages of 15 and 30, corresponding to the definition used in previous research (Kim & Kim, 2023). The decision to focus on this age group is justified by their heavy use of social media for travel-related activities and the increasing need for financial literacy to manage travel expenses (Puthussery & Kumar, 2023). Moreover, this cohort represents a significant portion of future travelers whose behaviors are likely to shape the future of the tourism industry.

Sampling Technique

A cluster sampling technique was employed for this study. Cluster sampling is a probabilistic sampling method where the population is divided into clusters, and a random selection of these clusters is used to represent the population (Etikan & Bala, 2020). This method was chosen because it allows for efficient data collection from geographically dispersed respondents, particularly given the digital nature of social media usage. Generation Z respondents in Malaysia were divided into clusters based on regions and universities, as these groups often exhibit homogenous characteristics relevant to the study (such as age and heavy use of social media). From these clusters, sampling from the Southeast area in Malaysia was selected, and a sample was randomly selected to ensure representativeness.

Sample Size and Determination

The sample size for this study was 125 respondents. The sample size was determined using a combination of the formula for determining sample size in quantitative research based on the population size, margin of error, and confidence level (Taherdoost, 2021). A sample size of 125 was deemed sufficient for conducting reliable and valid statistical analyses, including descriptive statistics and hypothesis testing (Taherdoost, 2021). This sample size is consistent with similar studies in social media, financial literacy, and tourism behavior (Kim & Kim, 2023; Meng & Feng, 2022).

Data Collection

Data were collected using an online questionnaire created with Google Forms. The questionnaire was distributed through social media platforms such as Instagram and TikTok, which are heavily used by Generation Z. The questionnaire was divided into five sections: (A) sociodemographic, (B) social media usage, (C) social media influences, (D) financial literacy, and (E) tourist behavior. A 5-point Likert scale was used to measure the extent to which respondents agreed with statements regarding their social media use, financial literacy, and travel behavior (Creswell & Creswell, 2020).

Reliability Analysis

This study's reliability test was done with a sample size of 125 respondents. According to Conroy (2016), a sample size of at least 30 respondents can be used to determine reliability using Cronbach's alpha, considering the scale items are reliable and robust. The Cronbach's alpha value for each variable was also reliable. Table 3.5 illustrates the Cronbach's alpha value of each variable in this study, which is the Use of Social Media ($\alpha = 0.738$), Social Media Influences ($\alpha = 0.811$), Financial Literacy (α

= 0.882), and Tourist Behavior ($\alpha = 0.819$). This has shown that all the items are above 0.7. Thus, all the variables in this study are considered consistent, acceptable, and reliable

Table 1 Cronbach's Alpha Value for Each Variable

Variables		Number of Items	Cronbach's Alpha Value
IV1	Use of Social Media	10	0.738
IV2	Social Media Influences	5	0.811
IV3	Financial Literacy	10	0.882
DV	Tourist Behavior	10	0.819

Results

Demographic Distribution

This study gathered data from 125 participants, providing an overview of their demographic characteristics, social media habits, and financial behaviors. Regarding age distribution, 39.2% of respondents were 18 years old or younger, 38.4% fell within the 19-22 age range, and 22.4% were aged 23 or older. These findings are consistent with the demographic traits of Generation Z, a group widely recognized for their engagement with digital technologies and social media (Kim & Kim, 2023).

Female respondents represented 60.8% of the sample, while 39.2% were male. In terms of household income, the largest proportion (42.0%) reported monthly earnings of RM5000 or less, while 27.3% had incomes ranging from RM5001 to RM10000. Additionally, 30.7% of participants indicated an income exceeding RM10001 per month. These income levels offer valuable insight into the financial context in which participants make travel and social media decisions, reflecting broader trends of financial independence among young people (Puthussery & Kumar, 2023).

Participants also reported their available disposable income. Approximately 34.3% had RM250 or less in pocket money, 48.1% had between RM251 and RM500, and 17.6% had more than RM501. These figures highlight the financial resources of respondents, particularly as they relate to spending on travel and financial literacy (Meng & Feng, 2022).

Table 2 Demographic Profile of Respondent

Demographic Characteristics	Frequency (n)	Percentage (%)
Age Range		
<= 18	49	39.2
19 - 22	48	38.4
23+	28	22.4
Gender		
Female	76	60.8
Male	49	39.2
Household Income		
<= 5000	53	42.0
5001 - 10000	34	27.3
10001 +	38	30.7
Pocket Money		
<= 250	43	34.3
251 - 500	60	48.1
501 +	22	17.6
Social Media Platform		
Facebook	4	3.2
Instagram	47	37.6
TikTok	50	40.0
Twitter	15	12.0
Others	9	7.2
Average Hours		
Less than 1 hour	3	2.4
1-2 hours	16	12.8
2-3 hours	31	24.8
3-4 hours	30	24.0
More than 4 hours	45	36.0
Use Social Media Most Often		
Entertainment	79	63.2
News and current events	12	9.6
Staying in touch with friends and family	27	21.6
Others	7	5.6
Device to Access		
Desktop computer	1	0.8
Mobile phone	122	97.6
Tablet	2	1.6
Frequently Post Content		
Multiple times per day	11	8.8
Once per day	5	4.0
Once per week	25	20.0
Several times per week	28	22.4
Rarely (once per year)	46	36.8
Never	10	8.0

Social Media Preferences

Regarding social media platform preferences, TikTok was the most commonly used, with 40.0% of respondents identifying it as their primary platform. Instagram followed closely at 37.6%, while Twitter was used by 12.0% of respondents, and 7.2% preferred other platforms. Facebook, once a dominant platform, was reported as the least used, with only 3.2% of respondents indicating regular use. This reflects the growing trend among younger generations to favor newer platforms like TikTok (Sohn & Kwon, 2023).

In terms of time spent on social media, the largest group (36.0%) reported spending more than four hours daily on these platforms. Another 24.8% spent two to three hours, and 24.0% reported spending between three to four hours daily. A smaller percentage (12.8%) spent one to two hours, while only 2.4% used social media for less than one hour daily. Extensive engagement with social media among Generation Z has been noted in other studies, with time spent on social platforms linked to greater social and cultural interaction, particularly within tourism-related contexts (Oliveira et al., 2020).

Almost 63.2% of respondents stated they used social media primarily for entertainment. Another 21.6% indicated they used social platforms to stay in touch with friends and family, while 9.6% used them to access news and current events. A smaller portion (5.6%) used social media for other purposes. This pattern mirrors previous findings, where entertainment is a key motivator for social media use among younger demographics, particularly those engaging with platforms like TikTok (Meng & Feng, 2022).

Most respondents accessed social media through mobile devices, with 97.6% indicating they used smartphones as their primary access. Meanwhile, 1.6% used tablets, and 0.8% used desktop computers. The dominance of mobile devices in accessing social media reflects the accessibility and convenience of smartphones for younger populations (Kim & Kim, 2023).

In terms of content posting frequency, 36.8% of respondents reported posting content infrequently, averaging just once per year. By contrast, 20.0% posted content weekly, and 22.4% posted several times a week. A smaller group (8.8%) posted multiple times per day, while 4.0% posted once daily. Additionally, 8.0% of participants said they never posted social media content. This finding aligns with research suggesting that Generation Z tends to consume more content than they produce, contributing to more passive online engagement, even though they are highly interactive within online communities (Sohn & Kwon, 2023).

Descriptive Statistics

Use of Social Media

The study evaluated social media utilization among Generation Z in Malaysia by measuring ten key indicators, revealing a high degree of engagement with various platforms. Respondents exhibited elevated daily usage, with the highest mean score recorded for social media use daily (Mean = 4.66, SD = 0.649). This finding reflects Generation Z's reliance on social media as a core component of their daily routines, supporting existing literature highlighting digital platforms' pervasive role in this generation's lives (Kim & Kim, 2023).

The mean score for time spent on social media daily (Mean = 4.68, SD = 0.714) further reinforces the notion that these platforms are central to Generation Z's social and personal activities. Research suggests that the growing accessibility of smartphones and the prevalence of high-speed internet have contributed to the extensive time spent on social media platforms, especially for seeking information, entertainment, and connection (Sohn & Kwon, 2023).

Among the platforms, TikTok emerged as the dominant social media outlet (Mean = 3.30, SD = 1.404), followed by Instagram (Mean = 3.81, SD = 1.287). This aligns with broader trends that position TikTok as a preferred platform among younger users due to its emphasis on short, engaging video content (Meng & Feng, 2022). Instagram, known for its focus on visual storytelling and peer-generated content, is also appealing to this demographic, reinforcing its role in shaping their travel behaviors and decisions (Puthussery & Kumar, 2023). Twitter (Mean = 3.31, SD = 1.593), a platform typically used for news and real-time updates, showed lower engagement, while LinkedIn (Mean = 2.85, SD = 1.561), a professional networking site, exhibited the lowest average score. These differences reflect Generation Z's preferences for more visual and interactive platforms over those oriented toward professional or text-heavy content (Kim & Kim, 2023).

A high degree of social media interaction was also reflected in the mean score for checking social media multiple times a day (Mean = 4.51, SD = 0.799). This frequent interaction suggests that Generation Z heavily relies on social media for personal and social needs, including staying in touch with friends and family (Mean = 4.55, SD = 0.808). The ability to maintain long-distance relationships and interact with geographically distant peers through social media has been well documented, and this finding further emphasizes the crucial role these platforms play in maintaining social ties (Oliveira et al., 2020).

Furthermore, the study found that social media serves as a significant resource for staying updated on trends and popular culture (Mean = 4.18, SD = 0.976).

Generation Z has been noted for its active participation in digital culture, using platforms like TikTok and Instagram to engage with contemporary trends in fashion, travel, and entertainment (Meng & Feng, 2022). Social media's role in influencing lifestyle choices, including travel, is particularly salient, as these platforms allow users to explore destinations through user-generated content and peer recommendations (Puthussery & Kumar, 2023).

The cumulative mean score across all items was 3.957, suggesting that overall, Generation Z in Malaysia exhibits a significantly high level of social media usage. This is consistent with other research indicating that social media plays an integral role in shaping this demographic's daily lives, communication patterns, and decision-making processes (Kim & Kim, 2023). Moidunny's (2009) framework for evaluating mean scores in social sciences research indicates that a mean score in the 3.957 range can be interpreted as high engagement, highlighting the centrality of social media in both personal and collective contexts for Generation Z.

This analysis underscores the importance of social media platforms in the lives of Generation Z, especially for maintaining social connections, accessing information, and engaging with trends. Platforms like TikTok and Instagram are particularly influential as entertainment tools and as crucial mediums for travel inspiration and decision-making. As Generation Z continues to utilize these platforms, marketers, tourism operators, and content creators should be mindful of the potential these platforms have to shape opinions and influence travel behaviors.

Table 3 Descriptive Statistics for the Use of Social Media

Items	Std. Deviation	Mean
B1 I use social media daily.	.649	4.66
B2 I use TikTok as my primary social media platform.	1.404	3.30
B3 I use Instagram to share photos and videos with my friends and followers.	1.287	3.81
B4 I use Twitter to follow news and current events.	1.593	3.31
B5 I use LinkedIn for professional networking and job searching.	1.561	2.85
B6 I spend more than 30 minutes on social media every day.	.714	4.68
B7 I find myself frequently checking social media throughout the day.	.799	4.51
B8 I use social media to stay in touch with friends and family who live far away.	.808	4.55
B9 I use social media to keep up with the latest trends and popular culture.	.976	4.18
B10 Social media has had a positive impact on my life.	.997	3.72
Total Mean		3.957

Social Media Influences

This section examines the influence of social media on travel-related decision-making using five specific measures. Respondents reported that social media platforms significantly affect their decision-making process when selecting travel destinations, with a mean score of 4.13 (SD = 0.813). This underscores the critical role that digital platforms play in shaping perceptions and preferences for destinations. Consistent with research by Kim and Kim (2023), social media is becoming a dominant source of travel inspiration, particularly for younger generations like Generation Z, who increasingly rely on platforms like Instagram and TikTok for visual content that influences their travel choices.

The most significant influence came from online reviews, with the highest mean score of 4.30 (SD = 0.871). This finding highlights the power of user-generated content in shaping travelers' perceptions of destinations, as reviews often provide personal insights and experiences that are more trustworthy than traditional marketing methods (Meng & Feng, 2022). The impact of user-generated reviews aligns with previous studies that demonstrate peer reviews' credibility and persuasive power in influencing consumer behavior (Oliveira et al., 2020).

Respondents were also more inclined to visit destinations with a strong social media presence (Mean = 3.83, SD = 0.982), indicating the importance of maintaining an active and engaging social media profile for tourism marketers. This finding suggests that destinations investing in social media marketing, including collaborations with influencers and creating visually appealing content, are more likely to attract visitors, particularly Generation Z.

Recommendations from friends and followers also play a critical role, as shown by the mean score of 4.08 (SD = 0.829). Social influence is a powerful motivator in travel-related decisions, as peers often act as trusted sources for travel advice and recommendations. Social proof, provided through sharing personal experiences by friends and followers, enhances the credibility of a destination and further influences travel behavior (Sohn & Kwon, 2023).

Finally, social media has transformed how respondents plan and research their travel, with a mean score of 4.05 (SD = 0.888). This transformation includes shifting from traditional travel planning methods, such as guidebooks or travel agencies, to digital platforms where individuals can independently research destinations, read reviews, and compare options in real time. This change is consistent with findings from Puthussery and Kumar (2023), who note that social media provides unparalleled convenience and immediacy, revolutionizing how travelers engage with information.

The overall mean score of 4.077 reflects the substantial impact of social media on

Generation Z's travel decision-making process in Malaysia. Social media's influence is evident across multiple stages of the travel journey, from inspiration and research to decision-making and post-travel sharing. Tourism marketers must leverage this digital engagement by creating appealing and credible content that resonates with Generation Z's preferences for authenticity, visual appeal, and peer recommendations.

Table 4 Descriptive Statistics for Social Media Influences

Items	Std. Deviation	Mean
C1 Social media platforms significantly influence my decision-making process when it comes to travel.	.813	4.13
C2 The online reviews I read on social media platforms influence my perception of a travel destination.	.871	4.30
C3 I am more inclined to visit a travel destination with strong social media influences.	.982	3.83
C4 Social media posts and recommendations from friends/followers impact my choice of travel destination.	.829	4.08
C5 Social media has transformed the way I plan and research for my travel.	.888	4.05
Total Mean		4.077

Financial Literacy

The financial literacy of Generation Z travelers in Malaysia was assessed using ten key measures, revealing a generally strong understanding of financial concepts related to travel. Respondents showed high confidence in creating travel budgets (Mean = 3.71, SD = 1.054), indicating that many felt well-equipped to manage their expenses while planning trips. This finding is consistent with research by Mamduh et al. (2022), which highlights the importance of budgeting skills for young travelers, especially in managing costs across various travel activities.

Comprehension of financial risks associated with travel, such as unexpected expenses or theft, was notably high (Mean = 4.30, SD = 0.793). This suggests that Generation Z travelers are aware of potential financial pitfalls while traveling and take steps to mitigate these risks, such as purchasing travel insurance or setting up emergency funds. Asongu and Rahman (2021) similarly emphasize the role of financial awareness in promoting safer and more secure travel experiences.

The study also found a reasonably high level of awareness regarding the need to save for travel, with a mean score of 3.84 (SD = 0.907). This suggests that respondents understand the importance of financial planning in ensuring they can afford desired travel experiences. Additionally, respondents frequently compared prices for flights and accommodations before making purchases (Mean = 3.46, SD =

1.174), showing their active engagement in cost-saving practices—a behavior that aligns with findings in other studies, where price-consciousness is a key factor in travel decisions for younger generations (Puthussery & Kumar, 2023).

However, confidence in preventing financial fraud while traveling was relatively low (Mean = 2.92, SD = 1.257). This indicates a gap in knowledge or skills related to avoiding scams and frauds that are common in the travel industry. The lower score here suggests an area where financial literacy programs could focus on educating young travelers about safeguarding their finances during trips (Meng & Feng, 2022).

There was a moderate level of prioritization of spending on essential travel experiences (Mean = 3.82, SD = 1.003) and confidence in tracking travel expenses (Mean = 3.56, SD = 1.045). These behaviors suggest that respondents recognize the importance of financial management while on trips, although there is room for improvement in maximizing the use of tools such as travel credit cards, as indicated by a relatively lower score (Mean = 2.92, SD = 1.209). The study also found that respondents actively sought financial advice before making major travel arrangements (Mean = 4.26, SD = 0.903), highlighting their willingness to learn and seek expert guidance when needed.

Emergency savings for travel were moderately preserved, with a mean score of 3.28 (SD = 1.207). This reflects a general awareness of the need for financial preparedness in case of emergencies, although some respondents may not have set aside sufficient funds. The study also noted that many respondents regularly kept records of their travel expenses (Mean = 3.51, SD = 1.054), indicating a responsible approach to managing finances during trips.

Overall, the average score of 3.665 suggests that Generation Z travelers in Malaysia possess a significant level of financial literacy. However, areas such as preventing financial fraud and maximizing travel rewards through credit cards could benefit from targeted interventions to further enhance their financial competence during travel.

Table 5 Descriptive Statistics for Financial Literacy

Items	Std. Deviation	Mean
D1 I feel confident in my ability to create a travel budget that includes all necessary expenses.	1.054	3.71
D2 I understand the potential financial risks associated with traveling, such as unexpected expenses or theft.	.793	4.30
D3 I know how to compare prices for flights, accommodation, and other travel-related expenses to get the best deals.	1.035	3.84
D4 I have a good understanding of foreign currency exchange rates and how they can impact my travel budget.	1.125	3.46

Table 5 (continues)

Items	Std. Deviation	Mean
D5 I am familiar with travel credit cards and know how to use them to earn rewards and maximize my spending.	1.209	2.92
D6 I feel confident in my ability to track my travel expenses and stay within my budget while on a trip.	1.095	3.56
D7 I know how to prioritize my spending while traveling to ensure that I can afford the most important experiences.	1.003	3.82
D8 I understand the importance of having an emergency fund while traveling and have taken steps to set one up.	.822	4.26
D9 I am knowledgeable about the different types of travel insurance and understand which ones are necessary for my needs.	1.261	3.28
D10 I feel comfortable negotiating prices for travel-related expenses, such as tours and souvenirs.	1.154	3.51
Total Mean		3.665

Tourist Behavior

The behavior of Generation Z tourists in Malaysia was analyzed by examining ten factors influencing their travel decisions. The results showed that distance from home played a notable role in destination selection, with an average score of 3.63 (SD = 1.254). This suggests that proximity remains an important factor for Generation Z, as geographically closer travel may be perceived as more convenient or affordable (Kim & Kim, 2023). Public transportation was another significant factor, receiving a mean score of 4.13 (SD = 1.032). The availability of efficient and accessible transportation options likely increases the attractiveness of a destination, making it more appealing for tourists looking for convenience in getting around (Oliveira et al., 2020).

Table 6 Descriptive Statistics for Tourist Behavior

Items	Std. Deviation	Mean
E1 I consider the distance between my home and the destination when choosing a travel destination.	1.254	3.63
E2 I prefer travelling to destinations easily accessible by public transportation.	1.032	4.13
E3 I choose travel destinations based on cultural and historical attractions availability.	1.021	3.78
E4 The cost of travelling to a destination influences my decision to visit it.	.837	4.45
E5 I prefer travelling to destinations with various outdoor activities.	1.023	4.10

Table 6 (continues)

Items	Std. Deviation	Mean
E6 I choose travel destinations based on their reputation for being safe and secure.	.908	4.41
E7 The availability of shopping and entertainment options is essential to my travel destination choices.	1.086	3.93
E8 I will pay more for an environmentally friendly travel destination.	1.049	3.89
E9 The availability of affordable accommodation options influences my travel destination choices.	.733	4.43
E10 I prefer travelling to destinations that have a diverse range of food and dining options.	.766	4.44

Cultural and historical attractions also played an important role, with an average score of 3.78 (SD = 1.021), indicating that Generation Z values destinations rich in cultural experiences. This finding aligns with previous research suggesting that younger travelers often seek authentic, culturally immersive experiences when selecting travel destinations (Sohn & Kwon, 2023). Travel costs were a critical determinant, with a high mean score of 4.45 (SD = 0.837), showing that cost remains one of the most influential factors when deciding where to travel. This underscores the importance of affordability for Generation Z travelers, who may still be in the early stages of financial independence (Meng & Feng, 2022). The preference for outdoor activities was also significant, as respondents scored this factor at 4.10 (SD = 1.023), reflecting a strong inclination toward nature-based or adventure tourism, which is often favored by younger tourists seeking unique and active experiences (Puthussery & Kumar, 2023). Safety and security of a destination were also highly valued, with a mean score of 4.41 (SD = 0.908). This suggests that Generation Z places a premium on feeling secure during their travels, potentially influencing their choice of destination based on perceived safety (Mamduh et al., 2022). The availability of shopping and entertainment opportunities influenced travel choices with a mean score of 3.93 (SD = 1.086). This indicates that while Generation Z may prioritize experiences over material goods, access to entertainment and retail outlets remains important when selecting destinations.

Sustainability was also a consideration, with respondents expressing a willingness to spend more on environmentally friendly destinations (Mean = 3.89, SD = 1.049). This reflects the growing trend among younger generations toward eco-conscious travel as they become more aware of environmental issues (Kim & Kim, 2023). Affordable lodging options were a priority, as indicated by the high mean score of 4.43 (SD = 0.733), reinforcing the importance of cost-effective accommodation in travel decision-making for Generation Z. Similarly, diverse dining experiences were rated highly, with a mean of 4.44 (SD = 0.766), showing that food is a central component of the travel experience. The overall mean score of 4.119 suggests that

Generation Z travelers in Malaysia carefully consider multiple factors when making travel decisions, emphasizing cost, safety, and the availability of cultural and recreational diverse experiences.

Conclusion

The analysis of travel behavior and financial literacy among Generation Z in Malaysia provides insight into the factors that drive their decisions. Results indicated that the most influential factors that affect the decision to choose a destination include cost, safety, means of accessibility, and availability of cultural, historical, or outdoor activities. This generation prefers to travel to destinations that have reasonable accommodation and dining, which is commensurate with the fact that their financial independence is still in the initial stages.

Another important element in the travel choice is public transportation, entailing convenience in ensuring mobility at the destination. Furthermore, conversational responses showed that Generation Z increasingly considers the role of environmental sustainability in the choice of travel destinations, even to the extent of paying more for such destinations that are eco-friendly. This trend of prioritizing safety and security intensifies the role of perceived safety in destination marketing.

For the most part, the financial literacy of Generation Z travelers is relatively high, especially in estimating costs, comprehending financial risks, and comparing prices for travel-associated expenses. There is, however, still some scope for improvement regarding certain aspects, such as the avoidance of financial fraud and the optimization of travel credit cards. This would suggest that though Generation Z travelers are generally savvy with their finances, targeted financial literacy programs can help address some gaps.

Overall, Generation Z tourists are thoughtful of the cost, safety, and experiences in travel planning and are increasingly aware of issues regarding sustainability and personal finance. These insights provide valuable implications for tourism marketers and financial educators who wish to engage this digitally connected and budget-conscious demographic.

Recommendation

Specific key recommendations arising from this analysis of the travel behavior of Generation Z in Malaysia from an academic perspective to a tourism one, including the provision of affordable and budget destinations, safety and security in tourism marketing, improvement in public transportation and access to mobility, and displaying environmental sustainability measures. Moreover, financial literacy programs must be created and extended to prevent fraud and optimize credit cards.

Digital marketing approaches and experience-oriented travel package design could enable tourism brands to satisfy better the expectations of Generation Z, which brought economy and eco-friendliness into focus.

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FINANCIAL STRESS AND CONSUMER ANXIETY AMONG YOUNG CONSUMERS

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Abstract

This article looks at the perspective of young people coping with financial pressure and consumer anxiety. It explores the impact of financial pressure and anxiety on young consumers' purchase likelihood. This study employs a literature review to synthesize existing research on consumer anxiety and utilizes a quantitative questionnaire survey to gather data on the subject. The research questions were formulated based on insights from the literature review. The collected questionnaire sample data were organized and analyzed to explain the causes of financial stress and consumer anxiety affecting young people, enriching related research. The questionnaire was distributed to young consumers at Universiti Kebangsaan Malaysia through social media platforms, specifically using Google Forms for data collection. The analysis of 308 responses revealed that 68.2% of young consumers believe that social media impacts their shopping behavior, and 41.2% experience significant anxiety related to consumption. Living expenses, large purchases (e.g., house/car), and personal entertainment experiences were identified as the primary sources of financial stress. The findings suggest that living expenses, large purchases, and personal entertainment are the primary sources of financial stress among young consumers. To address the anxiety, Governments and educational institutions should focus on promoting financial literacy among young people. They will help young people master the required knowledge to manage their finances properly. Furthermore, the availability of financial planning and management courses and tools will enhance their capabilities.

Keywords: Financial stress, Consumer anxiety, Young consumers

Abstrak

Artikel ini meneliti perspektif golongan muda yang menghadapi tekanan kewangan dan kegelisahan pengguna. Ia meneroka kesan tekanan kewangan dan kegelisahan terhadap kemungkinan pembelian dalam kalangan pengguna muda. Kajian ini menggunakan tinjauan literatur untuk mensintesis penyelidikan sedia ada mengenai kegelisahan pengguna dan menggunakan kajian soal selidik kuantitatif untuk

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mengumpulkan data mengenai subjek ini. Soalan penyelidikan dirumuskan berdasarkan pandangan daripada tinjauan literatur. Data sampel soal selidik yang dikumpulkan diatur dan dianalisis untuk menjelaskan punca tekanan kewangan dan kegelisahan pengguna yang mempengaruhi golongan muda, sekali gus memperkaya penyelidikan berkaitan. Soal selidik diedarkan kepada pengguna muda di Universiti Kebangsaan Malaysia melalui platform media sosial, khususnya menggunakan Google Forms untuk pengumpulan data. Analisis terhadap 308 respon menunjukkan bahawa 68.2% pengguna muda percaya bahawa media sosial mempengaruhi tingkah laku pembelian mereka, dan 41.2% mengalami kegelisahan yang ketara berkaitan dengan penggunaan. Perbelanjaan hidup, pembelian besar (contohnya, rumah/kereta), dan pengalaman hiburan peribadi dikenal pasti sebagai punca utama tekanan kewangan. Penemuan ini mencadangkan bahawa perbelanjaan hidup, pembelian besar, dan hiburan peribadi adalah punca utama tekanan kewangan dalam kalangan pengguna muda. Untuk menangani kegelisahan ini, kerajaan dan institusi pendidikan perlu memberi tumpuan kepada mempromosikan literasi kewangan dalam kalangan golongan muda. Mereka akan membantu golongan muda menguasai pengetahuan yang diperlukan untuk menguruskan kewangan mereka dengan betul. Selain itu, ketersediaan kursus dan alat perancangan serta pengurusan kewangan akan meningkatkan keupayaan mereka.

Kata kunci: Tekanan kewangan, Kebimbangan pengguna, Pengguna muda

Introduction

Rapid market development and change have increased people's sensitivity to money, resulting in widespread "wealth anxiety" among young consumers (Smith, 2019). "This fear is exacerbated by important economic challenges such as skyrocketing home prices, stock market declines, pension reforms, and expensive education, as documented in several studies (Johnson, 2018). Financial stress results from spending significantly more than income, even with rising income levels. High prices have drastically reduced real incomes and the likelihood of unemployment is growing. Despite the abundance of financial goods, personal salaries are trending lower. "Wealth anxiety is a widespread societal concern in this era of consumerism because young consumers' need for and dependence on wealth produce mental imbalances (Burroughs & Rindfleisch, 2002; Christen & Morgan, 2005)". It is essential to comprehend the causes of this anxiety and take the necessary steps to promote a steady, tranquil, healthy wealth attitude to reduce it.

"First, financial concern increases by destroying safe asset properties and limited investment opportunities (Christen & Morgan, 2005; Charles, Hurst, & Roussanov, 2009)". The safety of wealth management and financial instruments is reduced when financial crises and trade frictions disrupt macroeconomic stability. Unclear bond, stock, and real estate market developments compound this uncertainty. For example,

despite underlying concerns, rising real estate prices in key cities have artificially raised the perceived safety of property investments.

Second, "a flawed social security system and well-known public service issues exacerbate financial stress (Christen & Morgan, 2005; Banerjee & Rai, 2020)". Economic policies that place a premium on growth have frequently disregarded social welfare, resulting in underdeveloped systems for elder care, work, healthcare, and education. High medical costs and unequal educational resources are two major causes of financial distress. Parents are under tremendous pressure to provide their children with greater possibilities as the value of education grows, and a lack of social security funding burdens the healthcare and pension systems. The aging population increases the load, particularly for households responsible for several elderly relatives.

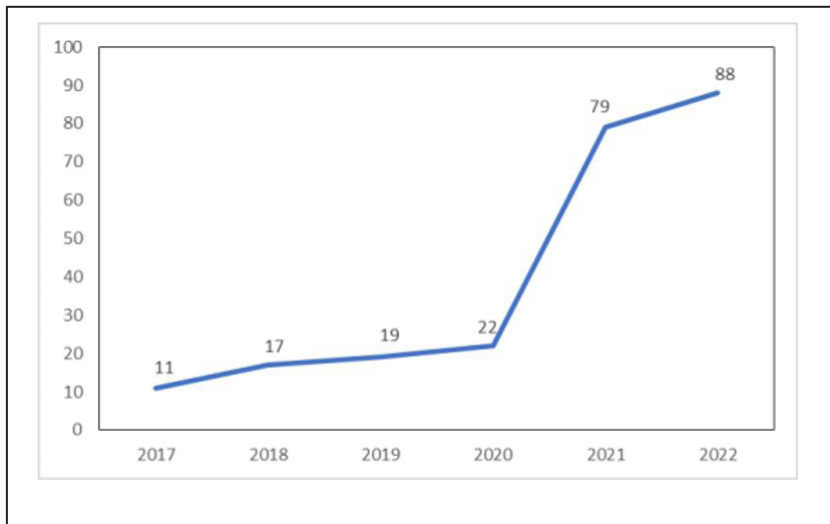
Third, "anxiety is increased by a mismatch between moral principles and consumer culture (Burroughs & Rindfleisch, 2002; Drążkowski, Behnke, & Kaczmarek, 2021)". Self-media growth and unhealthy consumption notions create unrealistic social expectations, encouraging impulsive and ostentatious consumption. Young people frequently use luxury consumption to obtain social recognition, which strains their finances and obscures their sense of value.

This article explores the impact mechanism of financial pressure and anxiety on young consumers' purchase likelihood.

Literature Review

Connotation of anxiety emotions

Anxiety refers to an emotional state in which individuals feel uneasy about uncertain threats. Different scholars have different understandings of "uncertain threats". Therefore, different scholars have different interpretations of the specific connotation of anxiety. Lewis (1970) believed that anxiety is related to individual subjective feelings and is a trait state. Miceli and Castelfranchi (2005) proposed a more specific meaning of anxiety, suggesting that anxiety is a psychological state caused by individuals' worries about certain uncertain events in the future, emphasizing the uncertainty of events or states. Bekker et al. (2003) pointed out that anxiety is an uneasy emotion caused by an uncertain social environment in an individual, which is usually accompanied by some physical symptoms. In recent years, Weibo has seen hot search entries related to "consumption anxiety", as shown in Figure 1. Figure 1 shows that the search entries related to "consumption anxiety" have been increasing steadily since 2017, spiked in 2020–2021, and continued to increase in 2022. This could also be related to the COVID-19 phenomenon.



Source: Weibo entry search: "consumption anxiety"

Figure 1: Weibo Hot Search Entries Related to "Consumption Anxiety"

For consumers of knowledge service platforms, purchasing knowledge services or knowledge products is an active behavior, so this article continues to use the statement that anxiety is a psychological or emotional state but also attempts to characterize the connotation of anxiety from other aspects. Higgins (1987) proposed three dimensions of self-concept in self-discrepancy theory: the actual self, the ought self, and the ideal self. In real life, individuals often have a sense of self-difference due to various reasons that lead to their inability to integrate their actual self fully, ought self, and ideal self. "Individuals may experience anxiety when they perceive that they have not fulfilled their obligations or achieved their expected ideal state; this occurs when the actual self does not align with the should self and the ideal self, leading to feelings of anxiety (Cheung, 1997; Higgins, 1987)". To sum up, this article believes that anxiety is an emotional state caused by self-differences in real life. This emotional state can stimulate individuals to make a series of behavioral responses. Perceived anxiety positivity and perceived anxiety negativity are different judgments of an individual's impact on anxiety, which can be changed through specific methods or approaches and do not mean an individual's extreme feelings of anxiety. Perceived anxiety and negativity are different from depression, which manifests as an individual's low self-evaluation and lack of hope for life and the future. Perceived anxiety negativity is an individual's negative cognition of current anxiety, which can be changed through individual coping efforts.

Anxiety and consumer behavior

"Anxiety plays a crucial role in young consumers' purchasing decisions. Scholars have explored the impact of various types and levels of anxiety on consumer behavior, highlighting how different forms of anxiety can influence purchasing intentions and habits (Behnke, Behnke, & Kaczmarek, 2021)". Based on anxiety types, research has found that different anxiety types have different impacts on consumer behavior. Liu et al. (2021) found that information anxiety indirectly affects purchasing behavior through consumers' perceived value. Deng et al. (2020) found that in the context of COVID-19, consumers' health and social anxiety have become more apparent, and consumers' trust in Taobao Live positively affects shopping intention. "Seo et al. (2018) confirmed that consumer death anxiety has a more significant impact on the purchase intention of utilitarian products compared to hedonic products.

Similarly, Bapat et al. (2017) found that information overload in the Internet era leads to information anxiety, which negatively affects consumers' reading intentions. Additionally, they observed that perceived anxiety among college students inhibits their online shopping intentions. Based on the level of anxiety, most existing literature shows that the higher the level of consumer-perceived anxiety, the more pronounced the purchasing behavior. The higher the level of perceived anxiety, the younger consumers show stronger purchase intention for self-improvement products (Liu et al., 2022), organic food (Cao et al., 2021), electronic functional products, etc. (Zheng et al., 2022).

Status and perceived status

Status is usually defined as an individual's societal or group position. It is based on an individual's relative position in a specific group based on their education, income, work, property, and behavior. Specifically, high-status individuals generally have higher social recognition, often accompanied by power, prestige, and reputation.

Hayakawa and Brown proposed three primary methods for obtaining status: first, status can be acquired through social classification, which is determined by an established distribution system. For example, the birth and distribution system determines the status difference between the British royal family and commoners. The second type is status, which is formed through achievements in work and other aspects, such as differences in the performance of different employees in the same job. Individuals with outstanding performance or high performance usually have a higher status. The third type is to obtain status through consumption, that is, to show one's status by purchasing, using goods, or receiving services. "Perceived status refers to the status level that an individual believes they hold within a specific group, which may be informed by but is not entirely consistent with their objective status (Davis, 1956)". Perceived status is unstable. It is easily affected by situational factors

and is more susceptible to changes such as a rise and fall in perceived status induced by specific events. For example, when employees receive compliments and praise from their leaders, they feel that their status in the work team has increased. On the other hand, when employees receive negative feedback, they may feel that their status in the group has been reduced or threatened.

Perceived status and consumer behavior

As an essential part of an individual's self-concept, maintaining or improving one's status is a basic need for individuals. Individuals may satisfy their needs through different consumption behaviors, so status significantly impacts individual consumption behaviors (Griskevicius and Kenrick, 2013). Most traditional research on status consumption is based on the relationship between objective status and consumption, such as the research on status consumption based on the class perspective (Bourdieu, 2016; Charles, Hurst, & Roussanov, 2009). Individual consumption depends on the social structure and class in which the individual is located, so consumers' consumption behaviors and habits at different social levels are pretty different. Middle-class individuals often consume status products to distinguish themselves from lower-class groups and to maintain their social standing (Bourdieu, 2016). Overall, this macro-class perspective explains some of the consumption characteristics of different classes. However, these conclusions are primarily based on relatively stable objective status. The consumption decisions made by individuals are in specific situational environments, and the individual's perceived status is constantly changing under different specific situations. In social class positions, people pay more attention to their relative status in the circle of life.

For example, research by scholars such as Frank found that although people know they are in a lower or higher position than others in society, only in direct contact with these people will this perceived status gap be aroused, activated, and reinforced. Therefore, individuals' perceived status changes are more likely to impact their consumption decisions relative to objective status.

Methodology

This study uses a quantitative study design. The main data collection method is structured questionnaires distributed to young consumers at the National University of Malaysia. The study aims to quantitatively measure the core concepts associated with financial stress and consumer anxiety among these young consumers. While interviews were initially mentioned in the methodology, the study ultimately focused on quantitative data collected through questionnaires. Therefore, the analysis and results presented are based solely on survey data, and interview data is not included in the final analysis.

The convenience sampling technique was used in this study. The target demographic includes students from the National University of Malaysia, who can be easily reached through an online platform. A total of 308 valid responses were collected. The sample is intentionally diverse, representing different genders, age groups, education levels, and income ranges to ensure a broad understanding of financial stress and consumer anxiety across different demographics. However, it is essential to note that while convenience sampling is practical for this study, it may limit the generalizability of the findings to a broader group of younger consumers.

Data collection is carried out exclusively through online questionnaires distributed by Google Forms. This approach facilitates efficient and extensive data collection while maintaining the anonymity of respondents. The questionnaire includes closed-ended (quantitatively analyzed) questions and open-ended questions for additional insights. However, only quantitative data for closed-ended questions were analyzed and presented in the results section.

The analysis mainly uses descriptive statistics to summarize the data. Statistical analysis focused on identifying the prevalence of financial stress and consumer anxiety among respondents and the key factors that contribute to these problems. Due to the study's exploratory nature and focus on describing the current financial stress and anxiety of young consumers, the study did not include advanced inferential statistical methods.

While interviews were initially planned and mentioned in the methodology, interviews were not included in the final analysis as the study shifted to a purely quantitative approach. The descriptive analysis presented in the results is based solely on survey data, and no qualitative data from interviews is analyzed or reported. This decision was made to maintain consistency and clarity in the research focus.

In conclusion, this study is based on a quantitative study design, and data was collected through a structured questionnaire. Using descriptive statistics provides insight into the financial stress and consumption anxiety experienced by young consumers at the National University of Malaysia. While interviews were initially considered, the study ultimately did not analyze or include any qualitative data, so the results only reflect quantitative findings.

Interview Outline

The interview component of this study was designed to complement the quantitative survey by exploring deeper insights into the financial pressure and consumer anxiety experienced by young consumers. The interview outline included 12 open-ended questions to uncover the participants' subjective experiences and coping strategies. These questions were carefully crafted to elicit detailed responses regarding:

- **Primary Sources of Economic Pressure:**

- Example Question: *"What do you think is the main source of economic pressure in your life?"*

- **Experience of Consumer Anxiety:**

- Example Question: *"Do you feel consumer anxiety when making purchasing decisions? If so, can you describe a recent experience?"*

- **Impact of Social Media:**

- Example Question: *"Do you think social media impacts your shopping behavior? Can you provide examples?"*

- **Shopping Hesitation:**

- Example Question: *"Do you often feel uneasy or hesitant before purchasing? What factors contribute to this feeling?"*

- **Coping Mechanisms:**

- Example Question: *"How do you deal with financial stress and consumer anxiety? What strategies have you found to be most effective?"*

Interview Sample

The survey collected responses from 308 consumers, focusing on the research topic of "Financial Stress and Consumer Anxiety Among Young Consumers". To make the survey sample more representative, the maximum difference and information saturation should be pursued as much as possible in the extraction method of interview subjects. This is reflected in the fact that the interviewees cover different genders, ages, nationalities, education levels, and income levels. Information saturation is reflected in discovering as many situations as possible from different interviews. The greater the differentiation, the better.

Results and Discussion

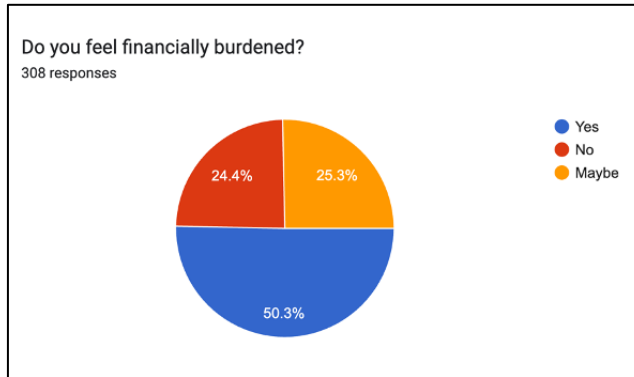
The demographic distribution of the interview sample is shown in Table 1.

Table 1: Sample distribution of young consumers' financial pressure and consumer anxiety (number and percentage)

Item	Description	Number	Percentage
Gender	Male	148	48.1%
	Female	160	51.9%
Age	Under 18 years old	17	5.8%
	18-24 years old	149	48.4%
	25-34 years old	123	39.9%
	35 -39 years old	18	5.9%
Nationality	China	203	65.9%
	Malaysia	78	25.3%
	Indonesia	27	8.8%
Education	Junior high school and below	26	8.4%
	High school	59	19.2%
	Undergraduate	150	48.7%
	Postgraduate	67	21.8%
	Ph.D.	6	1.9%
Income range (monthly)	Less than RM 501	47	15.3%
	RM 501-1000	54	17.5%
	RM 1001-1500	86	27.9%
	RM1501-2000	68	22.1%
	RM 2001 and above	53	17.2%

Source: Google Form Survey, 2024

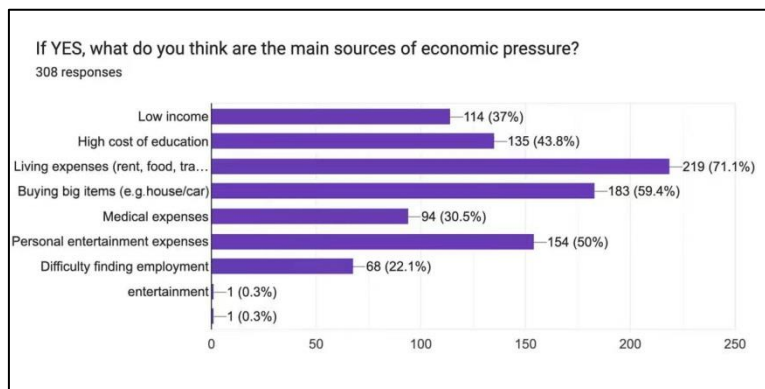
Table 1 shows there were more female respondents (51.9%), and the “18-24-year-old” age group had the most responses (48.4%). The young consumers were mainly from China (65.9%), followed by Malaysia (25.3%) and Indonesia (8.8%). They were mainly undergraduate students, constituting 48.7%, with the majority having a monthly income within the range of RM1001-RM1500.



Source: Google Form Survey, 2024

Figure 2: Shows The Self-Claimed Financial Pressure Experienced by Young Consumers.

It can be seen from the data in Figure 2 that among the 308 respondents, 155 people believed that they were under financial pressure, accounting for 50.3%. There are 75 people, accounting for 24.4%, who believe that they have no financial pressure. Thirty-nine people, accounting for 25.3%, may be under financial pressure. Data results show that the vast majority of young consumers believe that they are under financial pressure. Young consumers, especially Generation Z, face some special financial pressures and consumption anxiety. Economic pressure is the primary source of their anxiety problems. Figure 3 shows the primary sources of financial pressure cited by the young consumers.



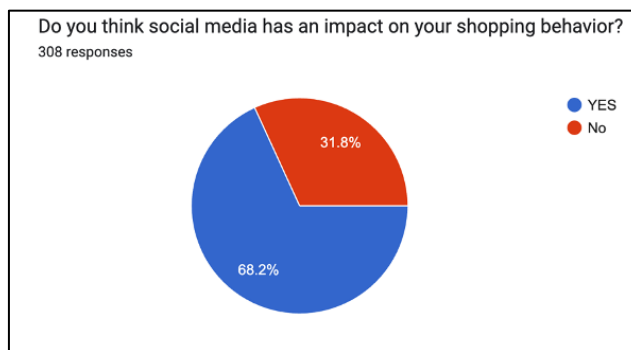
Source: Google Form Survey, 2024

Figure 3: Main Sources of Financial Pressure for Young Consumers.

As can be seen from Figure 3, the main sources of financial pressure for young consumers are living expenses (rent, food, transportation, etc.), buying big items (e.g.,

house/ car), and personal entertainment experiences. This is followed by the high cost of education (43.8%), low income (37%), and medical expenses (30.5%)

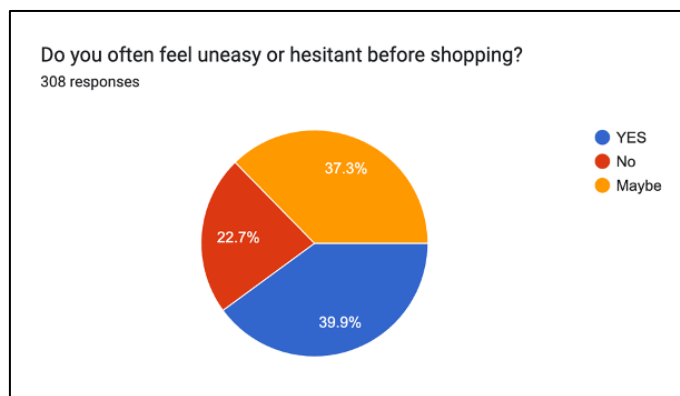
These data can help us better understand the current state of financial stress and consumer anxiety among young consumers. For example, we can see that children's living expenses/education are the primary source of financial pressure, accounting for 71.1%, followed by the purchase of large items (houses, cars), accounting for 59.4%. These are essential factors that young consumers need to consider when making purchases. At the same time, we can also see that although 21.1% said it is difficult to find a job, 50% are still willing to spend on personal entertainment, which may reflect the changing consumption concepts of young consumers. As the living standards of young consumers continue to improve, they begin to pay more than just the use value of items to meet the basic needs of life. They begin to value the emotional value of items. They are willing to pay to obtain the psychological and emotional satisfaction that items bring to people, thus deriving the emotional needs of consumption. Products that meet entertainment needs generally bring experiential satisfaction to consumers with characteristics such as fun, stimulation, and pleasure (such as brand-name clothing, indulgent food, etc.) (Dhar et al., 2000). It can be seen that products that meet entertainment needs can attract customers' senses and bring emotional satisfaction to customers (Hirschman, 1982). In the context of travel restrictions and social isolation brought about by the pandemic, consumers' feelings of stress, anxiety, alienation, and loneliness have arisen. During the pandemic, loneliness has become a common psychological problem among the public (Banerjee et al., 2020). At this time, young consumers need emotional satisfaction and will prefer products that can bring them personal experience and emotional satisfaction to reduce anxiety.



Source: Google Form Survey, 2024

Figure 4: Shows How Many Respondents Perceive Social Media As Affecting Consumer Shopping Behavior.

This pie chart in Figure 4 shows that 68.2% of consumers believe that social media affects their shopping behavior. In comparison, 31.8% believe that social media does not impact their shopping behavior. For example, Nunes et al. (2018) found through empirical analysis of questionnaire surveys that persuasive information published by opinion leaders in social networks changes consumers' attitudes and then affects consumers' purchase intention. As the influence of social media is increasing, most people believe that social media influence their shopping behavior. The development of social media has provided a broader stage for opinion leaders, and more and more professionals are providing professional and high-quality information to attract followers. Become an opinion leader through social media and influence social news dissemination, e-commerce, film and television entertainment, etc. This is because while young consumers have their shopping habits and preferences, they are also affected by external factors. In social networks, opinion leaders are at the network's core, interacting with followers through online communications and generating social influence. Ananda et al. (2020) conducted a sample survey of 219 Indonesian Instagram users and established a structural equation model to perform a partial least squares regression analysis. The results showed that social network opinion leaders and consumers' behavioral intentions correlate positively. However, 31.8% of consumers believe social media does not impact their shopping behavior. For this group of people, information and advertisements on social media may not affect their shopping decisions and behaviors.

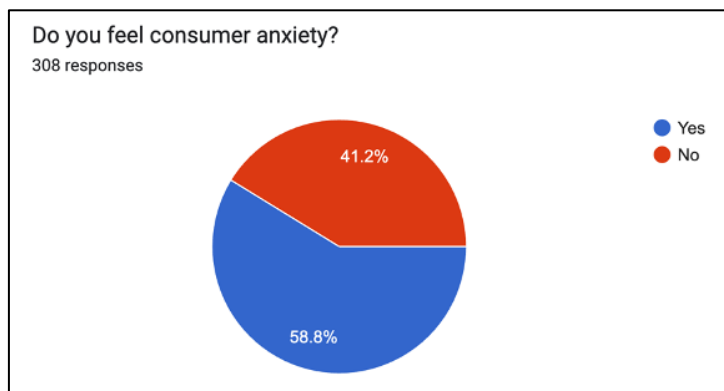


Source: Google Form Survey, 2024

Figure 5: Shows How Often Respondents Feel Uneasy or Hesitant Before Shopping.

As can be seen from this pie chart in Figure 5, 39.9% of people often feel uneasy or hesitant before shopping, 37.3% said they would not, and 22.7% said they would. This leads to a question worth thinking about: What impact and changes will there be in the consumption behavior of young people after taking on a large amount of debt? Intuitively, when faced with significant debt pressure, people appear to reduce

spending on non-essential items, such as expensive luxuries, to minimize potential financial stress. However, relevant research shows that people's consumption behavior is not entirely consistent with the rationality hypothesis. For example, Christen and Morgan (2005) found that compared with relatively wealthy people, less well-off people save a smaller proportion of their income and spend more money on high-status goods such as luxury goods—similarly, Charles et al. (2009). Sivanathan and Pettit (2010) also pointed out that social groups in disadvantaged economic positions are more willing to pay for conspicuous products with high social visibility (Socially Visible), such as jewelry, cars, and luxury clothing. It can be seen that when the economic situation is not good, people seem more capable of psychologically compensatory high consumption. Therefore, the impact of debt pressure on consumers may not be as simple as an intuitive inference. This reflects that consumers may have many considerations before shopping in the current consumption environment, such as the quality and price of goods, their financial situation, etc. These factors may cause them to feel uneasy or hesitant before shopping.

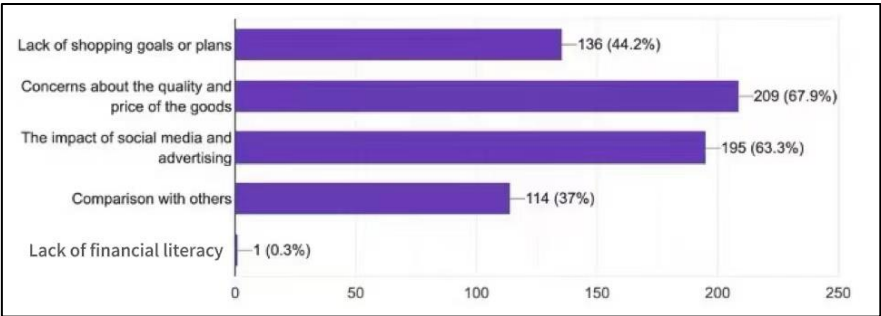


Source: Google Form Survey, 2024

Figure 6: Main Factors Causing Anxiety Among Young Consumers.

From this pie chart in Figure 6, we can see that 41.2% of young consumers say they feel anxious about consumption. This reflects young consumers' financial stress and anxiety in the current economic climate. Usually, problem-oriented strategies solve problems by collecting information and making choices. Emotion-oriented strategies are to distract emotions by avoiding and diverting attention. Consumption behavior is one of the emotion-oriented strategies. Some studies have concluded that acquiring substances (i.e., consumption) can help consumers relieve stress and regain control over their lives (Burroughs et al., 2002; Pavia et al., 2004). Young consumers may be more susceptible to consumer anxiety because they need to face various financial pressures. Such as low income, high expenses, children's living expenses/education, purchasing large items (house, car), medical expenses, etc. 58.8% of people said they

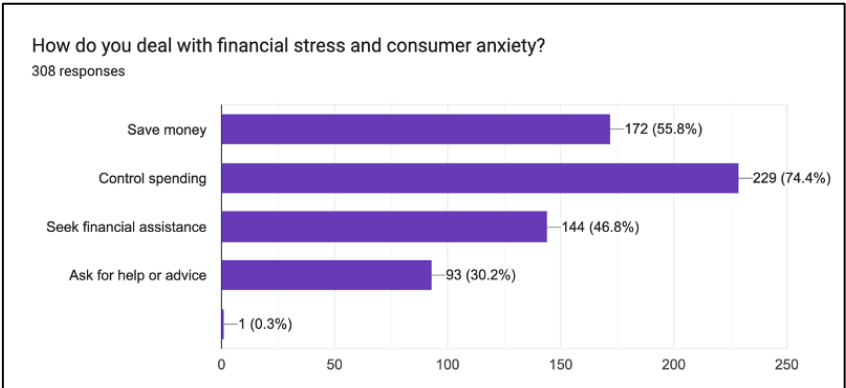
did not feel consumption anxiety, which shows that they are confident in their financial situation or have found effective ways to deal with financial pressure.



Source: Google Form Survey, 2024

Figure 7: Shows How Young People Cope With Financial Stress and Consumer Anxiety.

Figure 7 shows that the respondents become anxious due to concerns about the quality of the product (67%), followed by the impact of social media and advertising (63.3%) and a lack of shopping goals and plans (44.2%). The least anxious cause of concern was Lack of financial literacy (0.3%), followed by comparison with others (37%). Figure 8 shows how young people cope with financial stress and consumer anxiety.



Source: Google Form Survey, 2024

Figure 8: How are Young Consumers Coping With Financial Stress and Consumer Anxiety?

Figure 8 shows that controlling expenditure is the leading way to deal with financial stress and consumption anxiety, accounting for 74.4%, followed by savings, accounting for 55.8%. This shows that consumers are more inclined to cope with

financial stress and consumption anxiety by controlling spending and saving. At the same time, we can also see that seeking financial assistance and seeking help or advice are also important ways to deal with financial stress and consumption anxiety, accounting for 46.8% and 30.2%, respectively. This shows that when consumers face financial pressure and consumption anxiety, they will also seek external help and advice.

Conclusions and Policy Implications

This article studied the financial pressure and anxiety of young consumers towards the changes in purchasing behaviour in the current era. The analysis of the study discussed the impact of anxiety on the purchasing behavior of young consumers. Living expenditures (rent, food, transit, etc.), large purchases (e.g., house/car), and personal entertainment experiences are the most common sources of financial stress for young consumers. When purchasing products, the respondents become anxious due to concerns about the quality of the product, followed by the impact of social media and advertising and a lack of shopping goals and plans.

Young consumers, especially Generation Z, face some special financial pressures and consumption anxiety, and financial pressure is the primary source of emotional problems. Faced with the current risks of corporate layoffs and the economic recession, consumers' anxiety is increasing, and young consumers are more likely to use consumption as an emotional outlet. The consumption behavior of young consumers is changing, and they pay more attention to personalized and diversified consumption. They are more willing to pursue new trends, focus on experience, pursue themselves, and are keen on interaction. Their consumption habits have gradually changed from passive to active consumption, no longer to cater to the eyes and feelings of others but to satisfy their own needs.

In general, the financial pressure and consumption anxiety faced by young consumers are complex issues involving many factors, including economic environment, social pressure, personal expectations, etc. Although under pressure, they are also actively looking for new consumption methods and trends to adapt to the changing environment. When facing anxiety problems or anxious emotions, the first thing to do is to make a judgement and conduct a preliminary assessment of anxiety based on your situation. It is not only necessary to evaluate your own attention bias towards anxious emotions, but also to assess your own sense of control over anxiety emotions.

The second is to decide the coping strategies one wants to adopt based on their assessment of anxiety, and the most important thing is to combine the coping strategies with efforts. Try not to divert attention by making impulsive or useless purchases when faced with anxiety problems or emotions because the shift of

attention does not mean the disappearance of the anxiety. In terms of financial stress, social media is recommended to reduce anxiety among young consumers. Driven by the advancement of Internet information technology and the popularity of mobile devices, various self-media platforms have emerged endlessly.

Researchers can fully use self-media platforms to understand the current consumption views and consumption-related topics of interest to young consumers, guide and educate them on the correct consumption views, and reduce anxiety. Industry may also use this knowledge to ensure that young consumers are more rational and not temporal when purchasing to enhance their shopping experience and increase purchases.

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PRICE VS COMFORT: MALAYSIAN YOUTHS' PREFERENCE FOR ACCOMMODATIONS WHEN TRAVELLING

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Abstract

In Malaysia's evolving hospitality industry, there needs to be more in the Malaysian youths' nuanced preferences regarding accommodation selection, particularly the trade-offs between pricing and comfort. The purpose of this study is to explore the preferences of Malaysian youths regarding accommodations selection during travel focusing on the trade-off between price and comfort. The research design for the study employs a qualitative approach, utilizing in-depth interviews. The open-ended interview questions allow participants to contribute their original perspectives without being constrained by predefined answers. The study employs interviews to determine the main factors influencing Malaysian youths' accommodation preferences, such as proximity to amenities, price points, service quality, and location. By examining these variables, the study seeks to provide valuable recommendations to accommodation providers to better meet the requirements and demands of young Malaysian travelers. The data were analyzed using an inductive thematic analysis to understand the preferences of Malaysian youths when choosing accommodations during travel. The findings reveal that a significant proportion of respondents prioritize comfort and facilities, though many are willing to compromise these to save money. This study's practical implications are considerable, as its findings can help accommodation providers better align their services with the preferences and lifestyle needs of young Malaysian travelers, ultimately enhancing their overall experience.

Keywords: Accommodation, Choices, Comfort, Hospitality industry, Malaysian Youths, Price

Abstrak

Dalam industri hospitaliti Malaysia yang sedang berkembang, terdapat jurang dalam pilihan halus belia Malaysia berkenaan pemilihan penginapan, terutamanya dalam pertukaran antara harga dan keselesaan. Tujuan kajian ini adalah untuk meneroka pilihan belia Malaysia ketika memilih penginapan semasa melancong, terutamanya

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dalam pertukaran antara harga dan keselesaan. Reka bentuk penyelidikan untuk kajian ini menggunakan pendekatan kualitatif dengan menggunakan temubual mendalam. Soalan temubual terbuka membolehkan peserta memberikan pandangan asli mereka tanpa dihadkan oleh jawapan yang telah ditetapkan. Kajian ini menggunakan temubual untuk menentukan faktor utama seperti kedekatan dengan kemudahan, titik harga, kualiti perkhidmatan, dan lokasi yang mempengaruhi pilihan penginapan belia Malaysia. Dengan meneliti pembolehubah-pembolehubah ini, kajian ini bertujuan untuk memberikan cadangan berharga kepada penyedia penginapan untuk lebih memenuhi keperluan dan permintaan pengembara muda Malaysia. Data dianalisis menggunakan analisis tematik induktif untuk memahami pilihan belia Malaysia dalam memilih penginapan semasa melancong. Penemuan menunjukkan bahawa, walaupun sebahagian besar responden mengutamakan keselesaan dan kemudahan ketika memilih penginapan, sebilangan besar sanggup berkompromi terhadap ciri-ciri ini untuk menjimatkan wang. Pada akhirnya, diharapkan hasil kajian ini akan meningkatkan pengalaman keseluruhan pengembara muda di Malaysia dengan lebih baik memadankan pilihan penginapan dengan citarasa dan keperluan gaya hidup mereka.

Kata kunci: *Penginapan, Pilihan, Keselesaan, Industri hospitaliti, Belia Malaysia, Harga*

Introduction

According to the Merriam-Webster Dictionary (n.d.), accommodation is "something supplied for convenience or to satisfy a need," including lodging, food, and other necessary or related services. the hospitality industry offers various types of accommodation, such as hotels, homestays, hostels, and dorms. When it comes to Malaysian youths, their preferences for accommodation while traveling are often influenced by a trade-off between price and comfort. The United Nations defines "youth" as individuals between the ages of 15 and 24 for statistical reasons, regardless of any different definitions provided by Member States. This definition came forth as part of the 1985 International Youth Year planning. The World Youth Report (2020) mentions 1.2 billion young people aged 15 to 24, representing 16% of the global population. Understanding the factors influencing decision-making processes, particularly among the youth demographic, is essential for businesses to tailor their offerings effectively.

According to Statista (2024), Malaysia has the second-highest tourist arrivals in Southeast Asia. At the center of Malaysia's tourism sector is the accommodation industry, which will employ around 200 thousand people in 2021. Nevertheless, during the COVID-19 pandemic, travel restrictions were implemented for about two years, which led to a notable decline in the number of foreign visitors entering the country. Ultimately, this affected the accommodation industry's revenues. By the end

of 2021, Malaysia's accommodation sector recorded a gross output value of 6.75 billion Malaysian ringgit, around 60% less than before the pandemic (Statista, 2023). With travel restrictions loosened, foreign visitors are returning to Malaysia, which has helped the accommodation industry gradually recover from the COVID-19 outbreak. In addition to the industry's predicted roughly 40% increase in the holiday rental category in 2023, the hotel market was predicted to grow by 18% that year. Thus, while in recovery, acclimating to the preferences and needs of Malaysian youths would help the industry's recovery and increase revenue (Statista, 2023).

A prior study by Leh et al. (2016) on Malaysian youths' choices for accommodation in urban centers showed that they preferred landed homes with more bedrooms over apartments in high-rise buildings. This emphasizes how crucial it is to consider the kind and design of accommodations that appeal to young Malaysians. Furthermore, studies on the difficulties in providing accommodations for students in Malaysia have highlighted ongoing concerns about student housing and pointed out issues with the sector's progressive growth and development (Ghani et al., 2020). Additionally, Strzalka (2019), looking at housing preferences among students worldwide, highlighted important factors that affect students' decisions when choosing accommodations, including location, affordability, privacy, customization possibilities, noise levels, and facilities. The findings highlight how youths' expectations and priorities regarding accommodation are evolving, highlighting the need for customized accommodations that meet their needs and lifestyle preferences.

Suhana Ismail et al. (2021) discussed the housing preferences of Malaysian youths, revealing that the youths prioritize financial factors, followed by neighborhood, location, and design factors when it comes to housing options. However, the study did not touch on their preference while traveling. Furthermore, Gorbатов and Chuvatkin (2021) talk about youth travel preferences and how their interests and values influence it, although the study does not include the youth's preferences regarding accommodation. Moreover, Zainol and Mustafa (2021) analyze Muslim travelers' perceptions regarding accommodation experiences during their stay to realign with their needs and preferences. The limitations of the research include not taking Malaysian youth's preferences.

In Malaysia's evolving hospitality industry, there is a gap in understanding Malaysian youths' nuanced preferences in accommodation selection, particularly the trade-offs between pricing and comfort. While it is essential to meet the demands of this particular demographic, there is not much thorough study that explores the particular elements that young Malaysians consider when making their lodging decisions. By examining the underlying motives and objectives that influence Malaysian youth's choice of accommodation habits, this research seeks to close this gap. It focuses on the relationship between comfort preferences and pricing concerns.

The novelty of this research lies in its distinct focus on the accommodation preferences of Malaysian youths, a demographic frequently overlooked in the broader scope of tourism literature. Previous studies tend to generalize tourist behavior, overlooking the unique preferences of young travelers. This research, however, underscores the critical importance of factors such as price, comfort, location, and peer reviews in influencing accommodation choices among youth (SPR et al., 2023). By identifying these factors, the study contributes to a nuanced understanding youth travel behavior, essential for developing targeted strategies in tourism and hospitality.

The economic relevance of this study is evident in its potential to guide strategies that enhance the appeal of domestic tourism to Malaysian youths. As highlighted by Nazari (2019), a thorough understanding of consumer preferences can lead to more effective pricing strategies and tailored product offerings designed to attract and retain this specific segment of travelers. For the accommodation sector, such insights are crucial as they translate into increased occupancy rates, optimized pricing strategies, and enhanced customer satisfaction. These outcomes are particularly significant in post-pandemic economic recovery, where revitalizing the hospitality industry is a key priority. By aligning accommodation services with the expectations and financial capabilities of young travelers, businesses can not only improve their market positioning but also contribute to broader economic growth and sustainability in the hospitality sector.

In conclusion, this paper will deeply examine the preference of Malaysian youths when choosing an accommodation when traveling by considering and exploring the different factors and elements involved in their decision-making process. The findings of this study will contribute to understanding the preference of Malaysian youths' accommodation choices and provide insights for tourism stakeholders and the hospitality industry to develop the accommodation sector.

Literature Review

The research by SPR et al. (2023) on the elements influencing domestic tourists' accommodation repurchase decisions in Malaysia throws light on crucial aspects impacting traveler selections. It highlights the importance of cost, service quality, advertising, facilities, and cleanliness in purchasing decisions. Interestingly, the study emphasizes cleanliness as a critical component that may improve travelers' decision-making. Using the results, the study seeks to explore the different factors that influence youths' choice of accommodations and the level of importance of those factors.

Musa and Thirumoorthi (2011) mention that inexpensive hotels and hostels are the most popular accommodation options among young people, with price, proximity, and cleanliness being the most critical aspects. This implies that youths may prioritize

affordability and useful amenities over lavish accommodations when traveling. It was also mentioned that young travelers may have different travel habits and accommodation preferences than other demographic groups, emphasizing the necessity to comprehend their particular preferences.

Mazlina Mahdzar et al. (2021) mentioned that perceived risk, quality, price, and trust influenced young Malaysian travelers' purchasing intentions while booking Airbnb. The study found that young travelers' intentions to make an online reservation at Airbnb were most significantly influenced by trust. Woon and Ban (2019) found in another study that characteristics such as authenticity and uniqueness of place influence Malaysians' intention to purchase Airbnb accommodations. This implies that Malaysian tourists would find Airbnb rentals' distinctive experiences appealing.

Additionally, Priporas et al. (2017) investigated the elements influencing Generation Y travelers' decision to book through Airbnb rather than other accommodation sources. The researchers identified social, environmental, technological, and media factors as important predictors of Airbnb selection among this group. This demonstrates the complex nature of Malaysian youths' preferences for accommodations, as they may consider a variety of aspects other than cost and comfort, including the impact on the environment, technology advancements, and social influence of their choices.

Furthermore, Madzura's (2016) research on the push and pull factors impacting the travel motivation of Malaysia's Generation Y population examined the physical, cultural, interpersonal, and status and prestige elements and the motivators encouraging millennials to travel. To provide marketers with helpful information to create positioning strategies that provide tourists with a comprehensive travel experience, this research attempted to close the gap in understanding young Malaysians' travel habits and outbound tourism intentions. To fulfill the changing needs of this demographic segment, customized accommodation offers that strike a balance between price and comfort can be developed with an understanding of the various motivations and preferences of Malaysian travelers belonging to Generation Y.

Challenges Faced By Malaysia's Accommodation Industry

Malaysia's accommodation industry has changed significantly in the last several years. Sangaran and Selvanayagam (2021) examine the current state of the Malaysian hotel sector, highlighting the business's capacity, strength, and vulnerabilities. The expansion of the hotel industry in Malaysia has been driven by the country's tourism sector, which has benefited from advancements in infrastructure, job opportunities, education, and tourism products. However, the sector also faces obstacles that could hinder future growth, including the rise of homestay models, organizational culture challenges, employee satisfaction, and turnover. Employee

turnover, driven by dissatisfaction, is one of the main challenges in Malaysia's hotel sector. According to a study by Zainol et al. (2015) on employee unhappiness and turnover issues in the hotel industry, job hopping is frequently the result of unhappy employees looking for better prospects and workplaces. This turnover crisis stems from issues such as unfavorable working conditions, low job satisfaction, and insufficient staff training. To address these issues, the industry must improve employee satisfaction and create a more supportive workplace environment. Malaysia's accommodation sector is also adjusting to new developments in technology and fashion. Sangaran and Selvanayagam (2021) also mention that hoteliers are reevaluating their pricing tactics to remain competitive. Additionally, the industry is adopting Industry 4.0 and Lean Management to improve productivity and efficiency. The future sector's growth and competitiveness depend heavily on these breakthroughs.

Additionally, Nazari's (2019) study indicates that young visitors from Malaysia, a significant market sector, are looking for hotels that balance comfort and price. Even though they favor less expensive options, they also emphasize aspects like the accommodation's size, layout, and decor. This suggests that for the sector to be relevant, the industry must adjust to the changing preferences of this particular demographic.

The Influence Of Price, Comfort, And The Purchasing Patterns Of Youth

The right mix of affordability and comfort is a critical factor in the accommodation preferences of young Malaysian visitors. According to a study by Mohamed et al. (2010), young travelers in Malaysia, who typically fall between the ages of 15 and 30, tend to favor budget-friendly accommodation options like hostels and backpacker hotels. Since most Malaysian young travelers are college or university students, this inclination is motivated mainly by their desire to keep their travel expenses to a minimum. However, the desire for comfort and experience also influences their hotel selections. According to a study by Ismail et al. (2021), although youth travelers from Malaysia prefer less expensive options, they still emphasize aspects like the accommodation's size, layout, and design. This implies that their priorities extend beyond cutting expenses and include finding accommodations that offer an appropriate level of comfort and convenience. Moreover, Mohamed et al. (2010) suggest that youth travelers from Malaysia are becoming more and more interested in alternative tourism experiences, including adventure travel and cultural immersion. This change in their tastes might make people look for accommodations that better support these kinds of activities, even if they cost more than a standard inexpensive choice.

The Expectancy-Value Theory

The expectancy-value theory is a motivational concept that posits expectancy and value as the two main elements influencing an individual's drive to pursue an objective. Expectancy is a person's belief in their capacity to complete a task well, whereas value is the task's significance, practicality, enjoyment, and necessity to the person (Wigfield et al., 2009). This theory can be applied to the study by examining the factors that influence Malaysian youths' preferences for accommodation while traveling. Malaysian youths' choices may be influenced by their expectations regarding comfort, value for money, and the standard of accommodation. They are more inclined to select it if they anticipate receiving outstanding accommodation at a fair cost. This is a reference to the theory's mention of expectation.

On the other hand, if they anticipate expensive or subpar accommodation, they might choose to look elsewhere. The study emphasizes the significance of comfort and price in accommodation choices. When traveling for leisure or relaxation, Malaysian youths tend to place a higher value on comfort; however, when traveling for work or on a tight budget, they may emphasize pricing more. This is consistent with the expectancy-value theory, which holds that motivation is influenced by the value assigned to a task-in this case, accommodation. Chiang et al. (2008) applied the expectancy-value theory as a framework to understand hotel employee motivation. Specifically, it examined how the three critical components of the expectancy-value theory - expectancy, instrumentality, and valence - influence hotel employee motivation. This demonstrates how the expectancy-value theory can effectively explain the motivational drivers of hotel employees. The findings suggest that hotel managers should focus on enhancing employees' expectancy, instrumentality, and valence perceptions and fostering effective communication to boost employee motivation and engagement.

Methodology

The research design for the study employs a qualitative approach, utilizing in-depth interviews as the primary methodology. The decision to use a qualitative study approach was motivated by the need to understand better the subtle balance of price and comfort in Malaysian youth travelers' accommodation preferences. According to Boyce & Neale (2006), in-depth interviewing is a qualitative research technique involving lengthy individual interviews with a few respondents to investigate their perspectives on a certain topic, program, or situation. Through in-depth interviews, the researchers can investigate the participants' subjective experiences, perspectives, and decision-making processes in greater detail (Rutledge & Hogg, 2020). The study focuses on young Malaysian travelers, specifically those between the ages of 15 and 24, as this group has been found to represent a sizable market sector with distinct accommodation preferences. To understand the range of

viewpoints in this age group, the researcher interviewed several participants in-depth and one-on-one. Various aspects related to the participants' preferences for accommodation will be investigated during the interviews, such as the criteria they use to make their decisions, how much weight they give to comfort versus price, and whether or not their preferences have changed in response to various travel experiences.

Although it may appear ideal to conduct research with large-scale, statistically representative samples, the current study on youth preference in accommodation adopts a different methodology. Using a purposive sample technique with a small number of participants prioritizes depth and richness of understanding over generalizability (Palinkas et al., 2015). The participants are selected from the Malaysian Youth population, representing a wide range of people. People must be between the ages of 18 and 24 to be able to participate, guaranteeing a wide but targeted demographic. Morse (1994) suggests that qualitative researchers use at least six participants in investigations where the goal is to understand the essence of experience.

Moreover, Kuzel (1992) recommends that six to eight respondents or sampling units often will be sufficient in qualitative research. As the research objectives seem to be focused on gaining an in-depth understanding of the perspectives and experiences of Malaysian Youths rather than breadth across a large and diverse population, a targeted sample of people has been chosen to be the participants for this research. Eight individuals from different backgrounds were selected to create a diverse and inclusive group. Not only a different family and economic background, but it has also been noted that a couple of the participants have physical disabilities that would make their experience unique and make this study inclusive to both disabled and non-disabled youths.

The current research employs qualitative data analysis techniques to examine the comprehensive and intricate answers from structured interviews about Malaysian youths' preference for accommodation while traveling. The objective is to reveal recurrent themes, patterns, and insights from the many tales of the participants, thereby illuminating if they have shared views with their experience in choosing accommodations. The study focuses on Malaysian youth prioritizing price and comfort when choosing accommodations. It uses thematic and descriptive analysis to reveal the intricate stories the local communities have constructed around it. Every approach contributes differently to deepening the comprehension of their viewpoints and experiences.

Results

Factors That Influence The Decision-Making Process Of Malaysian Youths

When selecting accommodations while traveling, Malaysian youths consider several vital aspects. They evaluate which option best suits their needs and budget by looking at costs, location, features, and reviews. They choose the accommodation that ultimately satisfies their requirements and desires while living up to their expectations. They set those expectations by looking at existing sources they can access or listening to the experiences and opinions of those around them.

Multiple participants' testimonies show that online reviews, ratings, and other sources that previous guests of the accommodation have provided play an essential part in the youths' decision to book a stay. The opinions of others who have voiced their opinions help shape the views and thoughts of Malaysian Youths who have not stepped foot in a particular accommodation. The way forward for the accommodation industry is to be vigilant in ensuring guests' satisfaction and that the content posted online is positive.

According to the statements made on location, an accommodation with a strategic location would have a higher chance of being considered, as it does affect the preference of Malaysian youths. A strategic location would increase the quality of their stay, as they can choose somewhere that is in line with their priorities, whether that is entertainment, resources such as food and drinks, or just peace.

The participants' statements show the different ways space and comfort are important to them when choosing an accommodation. This shows that both space and comfort play a crucial role in the participants' decision to book an accommodation. It is safe to say that a good chunk of Malaysian youths would also consider space and comfort when making their decision, as most participants mentioned it in one way or another. As mentioned by one respondent,

“I think because I often go on trips, so when you choose a room to stay in, you want to choose the best one for yourself, like where you're going to sleep, even if you just spend the whole day in the room, you would want somewhere where you feel comfortable so I think that's why I prioritize comfort more than price, I would willing to pay more so I would get a better room.”

The testimonies given by the participants show why certain facilities and amenities play an important role in their decision-making process when choosing accommodation while traveling. The participants can see the different and unique

answers. Unquestionably, facilities and amenities are essential elements that Malaysian youths consider when deciding to book and stay at a particular accommodation, no matter how low maintenance they are, as everyone has their expectations and thresholds that they would consider.

The various statements provided by the participants from the held interview show that the cost of stay plays a part in their accommodation preferences. In this current economy, many young travelers are starting to be more price-sensitive and aware of the cost of products and services they are interested in purchasing. Accommodations that provide affordable and valuable prices would have a higher chance of being considered as a temporary place of stay by Malaysian Youths. This shows that the lodging industry should also use price to pull these young travelers into choosing the establishment to stay at during their travel.

According to the statements that were given, specific policies should be considered when choosing accommodation to stay at while traveling. Although it might seem minor or unimportant to certain people, others might have different wants and needs that need to be reflected in the accommodation policies they plan to follow. By establishing clear policies, accommodations can maintain a positive and respectful environment for all guests while protecting their property and services. To add these policies can also be a factor that would pull the interest of Malaysian Youths to consider booking.

Prioritization Of Key Factors

Different factors affect the participants' decision regarding choosing accommodation while traveling. However, some factors are more important than others. The judgment of what factor is more critical is subjective, as the answers will vary from one person to another. All the participants were asked to rank the factors that were most important to them, and to ensure authenticity, the factors that they had to rank were not given so they could put what they wanted into their list. This leads to a wide variety of answers amongst the 8 participants. Some of them see it as a ranking of three, where the first factor is the most important, and the third factor is not that important to them, while a few of them see every factor that was put on the list as necessary when choosing an accommodation.

However, most of these participants put location as the first factor when it comes to the importance of all the factors they consider. All the statements show that the participants all have their own mindset and decision-making process when choosing an accommodation. Some might have similar parts to one another, but most of the answers and the reason behind their rankings are different, which can be based on the various answers that have been heard from the participants. This shows that the

difference in economic background and previous experience would form a unique way of thinking and put certain factors into consideration and how to prioritize them.

Prioritization Between Price And Comfort

Malaysian Youths often face a trade-off between price and comfort when choosing accommodation. While some may prioritize affordability and opt for a budget-friendly option, others may be willing to pay a premium for luxurious amenities and exceptional service. For many participants, comfort is a crucial factor, and they may be willing to pay a bit more for a hotel that offers plush bedding, a relaxing atmosphere, and top-notch amenities. On the other hand, those on a tight budget may compromise on comfort to save money. Ultimately, the decision between price and comfort depends on individual priorities and the purpose of the trip.

“If it’s okay, I will answer this in two parts. The first part is with my friends, so it depends on how much we save when we look into comfort. If the budget doesn’t go over a certain amount, let’s say RM100, then we wouldn’t consider comfort at that stage. However, if it’s with family, then it’s a whole different story because then the budget would matter less.”

The statements taken from two participants show how price is a big factor that drives the preference of the participants, who are both in the demographic of Malaysian Youths when it comes to choosing accommodation to stay at while traveling. It shows how they are willing to sacrifice comfort to spend less on their stay. With that being said, this also shows that people are not inherently black and white, they are more complex. This was shown by the two participants who, although said to prioritize price over comfort, mentioned how they would choose comfort and pay more if they could and if it seemed necessary.

Even though most participants prioritized comfort, their preferences were not absolute. As mentioned before, Malaysian youths, like others, have complex preferences when choosing accommodations, often balancing multiple factors. The same statement applies to Malaysian Youths as they are a demographic with complex thinking that may be unique. Choosing accommodations involves considering multiple factors, and preferences evolve with experience. Like any demographic, Malaysian youths have diverse preferences when selecting accommodations. Some prioritize comfort over price, while others weigh both factors equally. Moreover, Malaysian youths' preferences may change over time as they gain more travel experience and exposure to different accommodations.

Table 1 Comparison findings

Factors	Description	Importance
Cost	Price sensitivity and affordability	High
Location	Strategic and convenient location	Very High
Features & Amenities	Availability of essential amenities and features	High
Online Reviews	Positive online reviews and ratings	Moderate
Space & Comfort	Importance of space and comfort level	High
Policies	Specific policies (e.g., pet-friendly, family-friendly)	Moderate

Table 1 provides a detailed overview of the key factors, including their descriptions and respective levels of importance, while the diagram offers a visual representation of the prioritization of these factors according to their importance rankings.

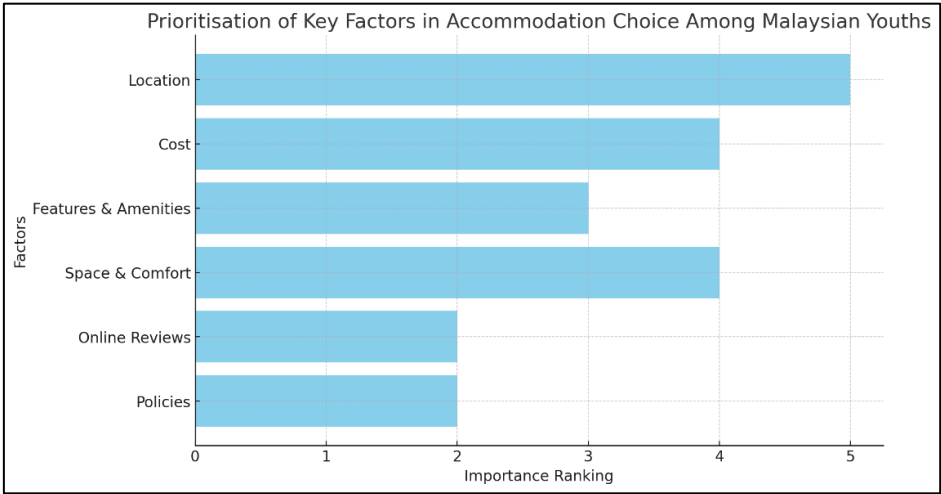


Diagram 1

In diagram 1, "Location" is identified as the most critical factor influencing accommodation choices, underscoring Malaysian youths' importance on strategically situated accommodations. This is followed by "Cost" and "Space & Comfort," reflecting a preference for options that strike a balance between affordability and a comfortable stay. Additional factors, such as "Features and amenities," "Online Reviews," and "Policies," are also significant; however, they are generally regarded as secondary considerations in the overall decision-making process. This hierarchy of factors highlights the nuanced priorities of Malaysian youths, suggesting that while

amenities and reviews are valued, the primary drivers remain proximity, cost-effectiveness, and comfort.

Conclusion and Implication

In summary, this study's findings on Malaysian youths accommodation preferences when traveling indicate the central trade-off between price and comfort. The findings show that, while a significant proportion of respondents prioritize comfort and facilities when choosing accommodation, a significant number are willing to compromise on these characteristics to save money. This duality emphasizes the need to understand travelers' different requirements and interests, especially among the younger demographic.

These findings have broad implications, especially for the hospitality and tourism industries. To accommodate a diverse range of budgets and purposes, hotels and accommodation providers need to adjust to the changing preferences of young Malaysians. This could entail creating premium options that offer experiences never found in the luxury market and affordable options that maintain a high standard of comfort and facilities. The travel industry should consider how technology may improve the travel experience to serve the demands of tech-savvy travelers better. Examples of this include digital concierge services and smartphone check-in.

In terms of future research directions, this study emphasizes the need for additional investigation into the factors influencing Malaysian youths' accommodation choices. For example, more research is needed to determine how social media and online reviews influence people's travel selections. Furthermore, the study results imply that there might be notable differences in preferences among various geographical areas and socioeconomic backgrounds; these might be investigated in future research.

A significant finding of this research is that when choosing lodging, accommodation providers ought to prioritize comfort and facilities. Hotels and other accommodation providers should offer organized, spacious rooms, good amenities, and top-notch customer service to attract tourists. Emphasizing comfort and amenities may help accommodation companies stand out and attract more guests.

The study also emphasizes the need to take into account the presence of travel companions while choosing accommodations. This implies that accommodation providers must offer a variety of lodging options to meet the needs of different traveler demographics, such as families, groups of friends, and lone travelers. By providing a variety of accommodation choices, lodging businesses may draw in a more extensive clientele and become more competitive in the market. Moreover, accommodations should be transparent about their policies, especially those less familiar, such as the pet-friendly and kids-friendly policies mentioned previously in the study. These

policies can help pull travelers looking for specific types of accommodations that suit their needs.

Accommodation providers also take note of the change in trends that the Malaysian youths might follow and prefer when choosing an accommodation. Like any other demographic, Malaysian youths have diverse preferences when choosing accommodations. While some may prioritize comfort over price, others may choose between the two factors. Moreover, Malaysian youths' preferences may change over time as they gain more travel experience and exposure to different accommodations. Providers should monitor online reviews and ratings left by previous guests to find out which part of their establishment should be improved as some youth travelers would use those online sources as a reference to see if the accommodation would suit their needs and would match their liking.

Significant and Recommendation

Significant

Government Bodies

For government authorities involved in tourism and economic development planning, this research provides evidence-based insights that can help shape targeted policies aimed at developing youth travel as a significant contributor to domestic tourism. By incorporating youth preferences into accommodation offerings, government initiatives can more effectively boost local tourism, increase revenue streams, and promote sustainable economic growth in the hospitality sector.

Academia

This study fills a key gap in the academic literature on youth travel behavior, especially in Southeast Asia. Previous research has largely focused on broader demographics and has yet to specifically address the needs of young travelers (SPR et al., 2023). This paper enhances our understanding of youth consumer behavior and decision-making processes in tourism by offering empirical data on the trade-offs between price and comfort in accommodation choices. These insights are valuable for developing curricula in hospitality and tourism management programs.

Economy

The economic importance of this study lies in its potential to inform strategic decisions for accommodation providers. According to SPR et al. (2023), factors like price sensitivity and comfort expectations play a major role in young travelers' purchasing decisions. By aligning offerings with these preferences, businesses can refine their

pricing strategies and improve their market positioning, which can drive revenue growth, especially during the post-pandemic recovery period.

Community (Users)

For young travelers, the study's findings can enhance the overall travel experience by guiding accommodation providers to tailor their services to better match youth expectations and financial limitations. As Musa and Thirumoorthi (2021) highlight, understanding the specific preferences of youth travelers can lead to customized services that boost satisfaction and encourage a culture of travel among young Malaysians.

Recommendation

Examining how technological advancements affect travelers' decision-making regarding accommodations is another topic for further research. Travelers can now easily compare costs and amenities and have access to a wide range of accommodation options thanks to the development of online booking platforms and travel applications. Researchers could look into how these technological advancements affect travelers' overall satisfaction and loyalty and how they affect the trade-offs that travelers make between price and comfort.

Additionally, studies in the future may examine how environmental concerns and sustainability influence travel choices. Researchers should look into how Malaysian youths balance their concerns for sustainability and cost while also considering their desire for comfort. This is increasingly relevant as travelers become more conscious of the environmental impact of their travel decisions. Such studies could look at how satisfied and loyal tourists are to environmentally friendly accommodations and travel practices and how government laws and regulations support sustainable tourism.

Expanding the study's focus to include cultural and societal aspects, technological progress, and environmental considerations can offer a more thorough comprehension of the intricate relationship between cost and comfort in influencing travel choices. Future studies in these fields may yield insightful information that will guide the development of travel products and marketing plans that will ultimately improve the travel experiences of young Malaysians.

In conclusion, this research is necessary due to the evolving nature of youth travel behavior and domestic tourism's critical role in the economic landscape, especially in a post-pandemic world. The findings of this study are timely, offering accommodation providers actionable insights better to align their offerings with the preferences of young travelers. As highlighted by SPR et al. (2023), catering to the specific needs of

youth travelers can drive sector growth, enhance competitive advantage, and contribute to the broader economic recovery of the hospitality industry.

This paper comprehensively analyses Malaysian youths' accommodation preferences, delivering value across multiple domains, including policy development, academic research, economic strategies, and community engagement. The comparative model and decision-making framework proposed in this study are instrumental in guiding accommodation providers to effectively balance price and comfort, thus attracting and retaining this critical market segment.

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CONSUMER PURCHASE INTENTION ON DIETARY SUPPLEMENTS IN TELUK INTAN, PERAK

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Abstract

The consumption of dietary supplements has been increasing over the years, and it is believed to promote a healthier lifestyle among consumers. This research was undertaken to bridge the gap by establishing the factors that lead to purchase intention on dietary supplements and thus give insights into the marketers to improve health supplement production. A quantitative methodology was employed for this study, and data from 200 respondents were collected using a systematic sampling method. The data were collected through a physical survey and were analyzed using SPSS software. The findings for Pearson correlation has demonstrated that attitude ($t=.442^{**}$, $p<.001$), subjective norm ($t=.253^{**}$, $p=.001$), perceived behavioral control (PBC) ($t=.350^{**}$, $p<.001$) and health consciousness ($t=.342^{**}$, $p<.001$) have significant relationship with consumer purchase intention. The study suggested that it is incumbent upon healthcare educators and businesses to assume the responsibility of furnishing consumers with precise and reliable information about the dietary supplement products available in the market.

Keywords: Attitude, Dietary supplements, Health consciousness, Perceived behavior control, Purchase intention, Subjective norm.

Abstrak

*Pengambilan suplemen tambahan telah meningkat sejak beberapa tahun, dan ia dipercayai menggalakkan gaya hidup yang lebih sihat di kalangan pengguna. Penyelidikan ini dijalankan untuk merapatkan jurang dengan mewujudkan faktor-faktor yang membawa kepada niat membeli suplemen tambahan dan dengan itu memberi pandangan kepada pemasar untuk menambah baik pengeluaran suplemen tambahan. Metodologi kuantitatif telah digunakan untuk kajian ini, dan data daripada 200 responden telah dikumpul menggunakan kaedah persampelan sistematik. Data yang dikumpul melalui soal selidik secara bersemuka dan dianalisis menggunakan perisian SPSS. Dapatan analisis korelasi Pearson menunjukkan bahawa sikap ($r=.442^{**}$, $p<.001$), norma subjektif ($r=.253^{**}$, $p=.001$), tanggapan kawalan tingkah laku (PBC) ($r=.350^{**}$, $p<.001$) dan kesedaran kesihatan ($r=.342^{**}$, $p<.001$)*

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mempunyai hubungan yang signifikan terhadap niat membeli pengguna. Kajian ini mengesyorkan bahawa adalah menjadi tanggungjawab pendidik dan perniagaan penjagaan kesihatan untuk memikul tanggungjawab memberikan pengguna maklumat yang tepat dan boleh dipercayai tentang produk makanan tambahan yang terdapat di pasaran.

Kata kunci: Sikap, Makanan tambahan, Kawalan tanggapan tingkah laku, Kesedaran kesihatan, Niat pembelian, Norma subjektif

Introduction

In recent times, there has been a notable increase in the attention given to the significance of nutrition in promoting bodily health and fostering a healthy way of life. Consequently, individuals are becoming more inclined to incorporate dietary supplements into their customary diet to augment their overall physical and mental well-being. Dietary supplement use has increased globally as consumer confidence in these products' benefits has grown (Homer & Mukherjee, 2018). Dietary supplements, also called health supplements, comprise a vast array of products intended to improve health by supplementing the diet (Zahirudin & Zolkefli, 2019). Dietary supplements are concentrated nutrients used to prevent, alleviate, improve, or influence physiological processes in the body (Barnes et al., 2016). A dietary supplement contains one or more dietary ingredients, such as vitamins, minerals, herbs/botanicals, amino acids, metabolites, or a combination of any of these (Owens et al., 2014). Health supplements are generally consumed for personal well-being and to prevent nutrient deficiencies (Algaeed et al., 2019; Liu et al., 2018). Besides, dietary supplement use is widespread, with one study finding that 75% of people in developed countries use one or more supplements (Barnes et al., 2016).

Based on Koe's (2021) research, the dietary supplements market in Malaysia recorded a Compound Annual Growth Rate (CAGR) of 3.0 percent between 2018 and 2020, with an estimated value ranging from RM2.1 billion to RM2.2 billion. In addition, globally, herbal dietary supplement sales in the United States reached \$11.261 billion in 2020, surpassing the previous record of \$10 billion. In 2020, sales of dietary supplements, which included herbal and/or fungal elements, climbed by a record 17.3% from the previous year in 2019 (Smith et al., 2021). Moreover, the COVID-19 pandemic has generated significant apprehension among global populations (IMF, 2020), leading to numerous alternative strategies to mitigate the transmission of the virus and impede the advancement of the infection. Based on this development, Aysin and Urhan (2021) mentioned that the pandemic led to a rise in the consumption of dietary supplements in different countries.

Furthermore, research in Saudi Arabia revealed that 22.1% of respondents reported using herbal and dietary supplements to prevent infection during the pandemic

(Alyami et al., 2020). In addition, a study found that 632 Hong Kong residents, 19.3% and 25.3%, respectively, used herbal and nutritional supplements during the pandemic (Lam et al., 2021). Alyami et al. (2020) also defined these efforts as an increased focus on preventive measures to enhance immune response and minimize the likelihood of contracting the disease.

Dietary supplements are frequently questioned for their safety. The presence of chemical contaminants, pesticides, and mycotoxins in dietary supplements has been shown in the literature to cause unexpected side effects or intoxications. Furthermore, it has been reported that a large number of marketed dietary supplements have been contaminated with prohibited stimulants, novel anabolic steroids, unapproved antidepressants, and prohibited weight-loss medications (Aziz et al., 2020). Since supplements are classified as food products and not medicines, it is the responsibility of supplement manufacturers to ensure that their products are safe and that their labeling is accurate (National Institute of Health, n.d.). Despite their widespread use, there has yet to be a scientific consensus on the efficacy and safety of most dietary supplements, and contradictory scientific studies frequently appear in the literature.

Dietary supplements are now commercially available in pharmacies, health stores, supermarkets, and Internet vendors. Information on dietary supplements is widely available from various media sources, including television, radio, print, and the Internet. Still, the information could be more consistent and transparent (Lieberman et al., 2015). Consumers naturally take dietary supplements without consulting their healthcare providers (Aziz et al., 2020). Furthermore, because dietary supplements can be purchased online, consumers need to consult with a pharmacist or a physician about their choice, making health professionals unable to provide patients with consultation (Bukic et al., 2018). Consumers will receive the wrong nutrients, which can negatively impact their health.

Dietary supplements are particularly susceptible to fraud due to consumers' obsession with products promising immediate effects or results. This trend has resulted in a high consumption of unsuitable dietary supplements, which pose numerous health risks. Dietary supplement labeling could include statements regarding the supplement's effect on human body structure or function. The law requires that such claims be supported by accurate, not misleading, evidence (NPRA, n.d.). Other than that, although previous findings, particularly in Western countries, indicated sufficient information and high use of dietary supplements, information on Asian countries is limited—for example, more information about using dietary supplements in Malaysia (Zaki et al., 2018). Hence, research is required to understand health supplements among consumers. This study intends to fill in the gap in the literature on the prevalence of consumer purchase intention on dietary supplements in Teluk Intan, Perak.

Literature Review

The Theory of Planned Behaviour (TPB) (Ajzen, 1991) has been a cornerstone in consumer behavioral studies, particularly in the context of dietary supplements (Petraszko, 2013; Noor et al., 2014; Lee et al., 2016; Tan et al., 2019; Alami et al., 2019). This theory is one of the most commonly used models for understanding consumer health behavior related to dietary supplement consumption. TPB consists of three core components influencing an individual's behavioral intention: attitude, subjective norms, and perceived behavioral control. Thus, incorporating TPB into this study highlights the significance of these variables—attitude, subjective norms, and perceived behavioral control—in shaping consumers' purchase intentions and ultimately facilitating their behavior indirectly.

Asshidin et al. (2016) define purchase intention as a consumer's conscious plan or decision to buy a specific product or service, reflecting the likelihood of making a purchase based on attitudes, subjective norms, and perceived behavioral control and serving as an indicator of potential buying behavior influenced by various psychological and external factors. Certain factors or attributes influence consumers before they purchase a product, and thus, a product consumer's preferences can change regularly (Yap & Yazdanifard, 2014). Similarly, intention is a person's motivation or willingness to perform or refrain from performing any given behavior (Klama, 2013). In the Theory of Planned Behavior, intention refers to the antecedent of behaviors; that is, the intention is a predictor of behavior, indicating that if a person has a stronger intention to engage in a behavior, he is more likely to engage in that behavior (Ajzen, 1991). Furthermore, intention has been widely applied and studied by marketing researchers, who discovered that intention influences purchase behavior (Ismail & Mokhtarb, 2015).

In a study conducted by Petraszko (2013) using the Theory of Planned Behavior to predict multivitamin/mineral supplement use, attitude predicted behavioral intention to purchase multivitamin/mineral supplements. Participants with positive attitudes were more likely to report an intention to use multivitamins or mineral supplements. Positive attitudes toward purchasing functional food were influenced by positive behavioral beliefs, such as its ability to provide health advantages, reduce the impact of health-related ailments, and help improve one's health. According to Noor et al. (2014), consumers with a positive attitude about consuming dietary supplements considered that they may improve their health and have a higher intention to use them. According to TPB, an individual's attitude toward a behavior is favorable if they perceive the outcome to be positive or beneficial and highly value the consequences of the behavior. The study by Wong et al. (2021) revealed that attitude was the most crucial variable contributing to dietary supplement purchasing intention among Malaysian consumers in all categories of groups during the COVID-19 pandemic.

Subjective norms are the opinions held by individuals who influence others to perform or refrain from certain behaviors, as well as motivation accompanied by a willingness to do or not do something important (Wedayanti, 2004). According to Zhang et al. (2018), a reference group is an individual or group that can influence consumers' views and behavior toward dietary supplements. Reference groups that can influence a consumer's purchasing decisions include family, friends, and co-workers. Consumer purchasing decisions are significantly impacted by reference groups, particularly in the case of unfamiliar products or services, and they depend on information from this group to ascertain the product's intrinsic quality. (Chang et al., 2021). According to Fernandes and Panda (2019), consumers gather information from the people they know best, most of whom have previous experience with the products.

Perceived behavioral control, defined initially as the perceived ease or difficulty of performing the desired behavior (Ajzen, 1991), is a significant predictor of health-related behaviors. According to Conner and Sparks (2005), perceived behavioral control is modeled by combining a control factor's likelihood of occurrence and perceived power. Food supplements are related to the strength of an individual's belief in their ability, capturing the element of control (Krutulyte et al., 2008). Findings from the literature consistently indicate that perceived behavioral control is a significant predictor of the intention to engage in health-related behaviors, such as purchasing dietary supplement products (Petraszko, 2013; Pawlak et al., 2008; Yap, Noor, Marshall, & Liew, 2014; Zhou, Thogersen, Ruan, & Huang, 2013). However, Kitcharoen and Vongurai's (2021) research suggests that perceived behavioral control may not influence consumers' behavioral intention about dietary supplements.

Numerous studies have revealed that consumers who take dietary supplements have a substantial level of health consciousness (Royne et al., 2014). Moreover, according to Kapuge (2016), health consciousness is the primary factor of purchasing intention for health products such as dietary supplements. In a growing supplement industry, health consciousness is significant in anticipating customers' purchasing intentions (Nagaraj, 2021). In this situation, it is feasible that consumers may be more open to using the supplement if they are aware of a metabolic condition like diabetes or hypertension (Rovira, 2013). Customers' dietary supplement users tend, on average, to be better educated and have somewhat higher incomes than non-users, which may contribute to their health consciousness (Dickinson & MacKay, 2014). Kim and Chung (2011) also stated that health consciousness and awareness are the most important factors influencing consumer purchase intentions and that purchase intentions were weak when health consciousness was low.

Methodology

Population, Sampling, and Sampling Design

This research study focuses on consumers aged 18-63 in Teluk Intan, Perak. Teluk Intan is a town in Hilir Perak District, Malaysia. It is the district capital and largest town in Hilir Perak district and the third largest town in the state of Perak, with an estimated population of around 120,000 (Department of Statistics, 2020). The town is a developing district located in a suburban area. The sample of this exploratory study consisted of 200 respondents. This study utilized the probability sampling technique where respondents were selected from a target population using a random starting point and after a fixed interval (Mostafa & Ahmad, 2017). Systematic sampling was utilized in this study. The researcher selected four different focus places in the Teluk Intan town area: three shopping malls, and the other one is Menara Condong, a historical landmark in Teluk Intan. Around 50 respondents from each place were selected by the researcher to achieve the sample size of this study.

Research Instrument

The questionnaire was adopted from previous studies and adapted to this new research to obtain the needed data. A 5-point Likert scale method was used, which includes strongly disagree, disagree, neutral, agree, and strongly agree. Section A covers the demographic and characteristics of respondents, whereas Section B comprises questions regarding consumer attitude, which contains nine questions adopted from Aziz and Kamarulzaman (2020) and Noor et al. (2013). Section C consisted of three items on subjective norms adopted by Aziz and Kamarulzaman (2020). Four perceived behavioral control items were in section D, adopted from Noor et al. (2013). Next, section E comprised five health consciousness items adopted from Nabradi et al. (2020) and Noor et al. (2013). Section F on purchase intention consists of four items from Jamal (2019).

The complete questionnaire was pre-tested among 20 randomly selected consumers, resulting in a Cronbach's alpha value of more than 0.700, which satisfied the recommended value by Hair et al. (2007). The test's reliability was proved by the following values: consumer purchase intention (0.948), subjective norm (0.891), perceived behavior control (0.870), attitude (0.779), and health consciousness (0.805).

Data Analysis

The Statistical Package for Social Sciences (SPSS) was used to analyze the data, which included descriptive analyses, Pearson's correlation, and multiple linear regressions. A descriptive analysis was performed to summarise the respondents'

background for easier understanding, whereas Pearson's correlation was employed to determine the relationship between the independent variables and consumer purchase intention. Meanwhile, the most influential factor of consumer purchase intention was determined using multiple linear regression analysis.

Analysis of Findings and Discussion

Demographic Profile of Respondents

Table 1: Background of Respondents (n=200)

Respondent's Background	Frequency	Per centage (%)
Gender		
Male	86	43.5
Female	114	57.0
Age (years old)		
18-24	14	7.0
25-34	76	38.0
35-44	54	27.0
45-54	30	15.0
55-63	26	13.0
Ethnicity		
Malay	113	56.5
Chinese	73	36.5
Indian	14	7.0
Marital Status		
Single	69	34.5
Married	121	60.5
Divorced	10	5.0
Level of Education		
Secondary	76	38.0
Diploma/Certificate	77	38.5
Bachelor Degree	46	23.0
Master or PhD	1	0.5
Occupation		
Public sector	50	25.0
Private sector	104	52.0
Self-employed	18	9.0
Unemployed	12	6.0
Students	8	4.0
Retired	8	4.0

Table 1(continues)

Respondent's Background	Frequency	Per centage (%)
Information about dietary supplement		
Friends	60	30.0
Family members	27	13.5
Pharmacists	13	6.5
Internet	97	48.5
Newspaper	3	1.5

There are a total of 200 respondents, which consists of 43.0% males and 57.0% females. Most respondents were Malay, accounting for 56.5%, and were between 25 and 34 years old, with a total of 38.0%. Most of the respondents were married 121 respondents (60.5%). About 38.5% of respondents completed a pre-university program; the remaining 38% were high school graduates. Regarding occupation, most (52%) of the respondents worked in the private sector. More than half of the respondents (59.0%) earn less than RM 2500. About 48.5% of respondents chose the Internet as their medium of information about dietary supplements. Today, advertising information about the benefits of supplement consumption is extensively shared through mass and social media, which can influence consumers' purchasing intentions for dietary supplements.

Descriptive Analysis of Consumer Purchase Intention

Table 2 illustrates the mean values for all variables, ranging from 3.41 to 4.06. Accordingly, health consciousness yielded the highest mean score ($M=4.06$) with a standard deviation of 0.580, followed by perceived behavior control generating the second-highest mean score ($M=3.71$) and a standard deviation of 0.895. Then, the third score was obtained by attitude ($M=3.66$) with a standard deviation of 0.740, and finally, the lowest mean score obtained was for subjective norm ($M=3.41$) with a standard deviation of 0.964. The findings collectively revealed that the respondents viewed their health consciousness as the factor of utmost importance, wherein it would increase their intention to purchase dietary supplements.

Table 2: Mean Score of the Variables

Variable	Mean score	S. D.
Subjective norm	3.41	0.895
Attitude	3.66	0.740
Perceived behaviour control	3.71	0.895
Health consciousness	4.06	0.580

Note: Scale range 1-5

Pearson Correlation analysis

Table 2 demonstrates the results of the Pearson correlation analysis. All four independent variables have a significant and positive relationship with consumer purchase behavior.

Table 3: Pearson Correlation Coefficient Analysis

Variable	Pears r-value	p-value
Attitude	0.442**	0.000
Subjective norm	0. 253**	0.000
Perceived behaviour control	0.350**	0.000
Health consciousness	0.342**	0.000

** Correlation is significant at the 0.01 level (2-tailed).

Table 3 shows a significant correlation between attitude and consumer purchase intention, as measured by Pearson’s correlation coefficient value ($r = 0.442$), indicating a moderate and positive relationship. The result indicates that the respondent’s attitude towards the significance of dietary supplements is positively correlated with their intention to purchase such supplements. The result was consistent with previous studies, including Lee et al. (2016) and Wongsawasdi et al. (2016). However, significant positive correlations were perceived between subjective norm and consumer purchase intention ($r=0.253$). The results suggest that there was minimal correlation between the variables. Nevertheless, the findings were aligned with reports found in prior research by Chung et al. (2012), whereby subjective norms were found to positively affect the purchase intention of soy-based dietary supplements in China. Consumers are more likely to purchase dietary supplements when they are influenced by reference groups such as family, friends, and co-workers.

The result also indicated that the relationship between perceived behavioral control and consumer purchasing behavior is significant and positive. Similar findings were obtained from previous investigations into consumer-perceived behavioral control. They demonstrated consistency with the findings reported by Noor et al. (2014), where respondents indicated that they were willing to buy dietary supplements because they believed in the value of these products that would improve their health. It can be seen that there was a significant relationship between health consciousness and consumer purchasing behavior. This result was consistent with the findings of Cavite et al. (2022) and Nunes et al. (2021), which confirmed that health consciousness positively affects purchase intention. Furthermore, according to Willis and Stafford (2016), health-conscious consumers have positive attitudes toward dietary supplements, although they believe the products are expensive.

Limitations and Future Research Directions

The first limitation of the research is the small sample size of the survey, which has limited the ability to generalize the findings of this study. We conducted this study in Teluk Intan, Perak, a suburban town with a semi-developed environment, adequate facilities, and a sizable population that understands the importance of dietary supplements. However, some residents need exposure to this information or purchase these supplements. The larger the number of respondents, the more accurate the information will derive from the survey. Furthermore, the researcher uses a face-to-face questionnaire as the medium of data collection, with a short data collection period. The face-to-face data collection process necessitates significant energy, time, and financial resources. As a result, we have only received a limited number of completed questionnaires.

A similar study can be conducted with a larger sample size to improve this study. This is because a larger sample size of respondents in a study can use diverse demographic information when comparing the results. Besides, the researcher could combine qualitative and quantitative methods in conducting this research to gather more reliable and accurate information about consumer purchase intention on dietary supplements, such as interviews with the respondents and asking them questions about their perceptions of supplements products more clearly and precisely. Moreover, the research was conducted using the Theory of Planned Behaviour (TPB), which discusses the influence of attitude, subjective norm, perceived behavioral control (PBC), and health consciousness on the consumer purchase intention of dietary supplement products. In the future, researchers can explore other theories or use variables not included in this study, such as price, product quality, and brand image, to identify additional potential factors contributing to this topic or study.

Implication and Conclusion

This research was conducted to identify the relationships between consumer purchase intention of dietary supplements and several independent variables. The relationship between attitude, subjective norm, perceived behavior control, and health consciousness was explored, and there was a significant relationship between the independent variables and consumer purchase intention. All factors are critical in determining consumer purchase intentions for dietary supplements. The findings also revealed that attitude has the most significant relationship with consumer purchase intention. Consumers who possess a positive attitude are more inclined to engage in the use of dietary supplements. One factor contributing to the widespread adoption of the attitude concept in research is its critical relevance to individuals' day-to-day lives, particularly in healthcare. When analyzed within the context of this research, consumer attitudes will influence customers' purchasing and consumption decisions, providing guidance and impact on their selection of health products.

In practical terms, it is necessary to consider the managerial consequences of the findings to navigate Malaysia's changing health supplement industry. The positive correlation between attitude and purchase intention implies that companies should focus on shaping positive consumer attitudes. This could be achieved through educational marketing strategies emphasizing dietary supplements' benefits for health and well-being. Furthermore, the positive relationship between perceived behavioral control and consumer purchasing behavior indicates that when consumers believe they have more control over their decisions and the ability to purchase supplements, they are more likely to do so. Companies should make the purchasing process simpler and more accessible by providing user-friendly online platforms and subscription arrangements and making their products available at various price points and locations. In addition, the positive relationship between health consciousness and consumer purchasing behavior suggests that focusing on health-conscious consumers should be a priority. This demographic is more likely to use supplements as part of their lifestyle. Companies can target this demographic by emphasizing their supplements' health benefits, sustainability, and natural ingredients. Tailoring products to specific health needs, such as immunity boosters or mental health supplements, can also appeal to health-conscious consumers.

In conclusion, consumer education and engagement hold significant importance. Marketers can cultivate competitive marketing strategies that prioritize enhancing health awareness while ensuring consumers receive precise dietary supplement product information. Effective communication regarding the integration of supplements into a healthy lifestyle has the potential to enhance consumer confidence and encourage purchasing intentions. Dietary supplement companies need to focus on fostering trust through consistent product quality, clear communication regarding ingredients, and establishing an accessible dialogue with their customers. Ongoing consumer education and fulfilling product commitments will likely foster consumer intention to purchase or encourage repeat purchases and enhance brand loyalty.

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PENGARUH PERSEKITARAN KAFETERIA KE ATAS TINGKAH LAKU PEMBELIAN PENGGUNA DI LEMBAH KLANG

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Abstrak

Kajian ini bertujuan untuk mengkaji pengaruh persekitaran kafeteria terhadap tingkah laku pembelian pengguna di Lembah Klang dengan memfokuskan kepada pengaruh muzik, warna, dan atmosfera. Analisis deskriptif dijalankan terhadap latar belakang responden yang mana data telah dikumpulkan dari 250 orang di kawasan Lembah Klang dengan menggunakan persampelan mudah. Kajian ini dijalankan bermula Oktober 2023 hingga Disember 2023. Hasil analisis korelasi Pearson menunjukkan terdapat perhubungan yang positif antara kesemua pengaruh persekitaran kafeteria, iaitu muzik ($r=0.498$, $p=0.000$), warna ($r=0.723$, $p=0.000$), dan atmosfera ($r=0.744$, $p=0.000$) dengan tingkah laku pembelian pengguna. Manakala hasil analisis regresi berganda pula mendapati pengaruh warna adalah yang paling dominan dengan nilai $\beta=0.512$, $p=0.000$ dalam mempengaruhi tingkah laku pembelian pengguna di Lembah Klang. Berdasarkan hasil kajian ini, dapat disimpulkan bahawa persekitaran kafeteria mempunyai pengaruh terhadap tingkah laku pembelian pengguna. Implikasi kajian pula menekankan bahawa langkah-langkah untuk meningkatkan kualiti perkhidmatan, menyediakan variasi muzik dan warna yang lebih sesuai, dan memberikan perhatian kepada atmosfera kafeteria adalah penting dalam memberikan keselesaan dan meningkatkan kepuasan pengguna.

Kata kunci: Pengaruh persekitaran kafeteria; Muzik; Warna; Atmosfera; Tingkah laku pembelian

Abstract

This study aims to examine the influence of the cafeteria environment on consumer purchasing behavior in the Klang Valley by focusing on the influence of music, color, and atmosphere. Descriptive analysis was conducted on respondents' backgrounds where data was collected from 250 people in the Klang Valley area using convenient sampling. This study was conducted from October 2023 to December 2023. The results of Pearson's correlation analysis show that there is a positive relationship

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between all the cafeteria environment influences, namely music ($r=0.498$, $p=0.000$), color ($r=0.723$, $p=0.000$), and atmosphere ($r=0.744$, $p=0.000$) with consumer purchasing behavior. Meanwhile, the multiple regression analysis results found that the influence of color is the most dominant with a value of $\beta=0.512$, $p=0.000$ in influencing consumer purchasing behavior in the Klang Valley. Based on the results of this study, it can be concluded that the cafeteria environment influences consumer purchasing behavior. The implications of the study emphasize that measures to improve the quality of service, provide more suitable music and color variations, and pay attention to the atmosphere of the cafeteria are important in providing comfort and increasing consumer satisfaction.

Keywords: *Cafeteria environment influences; Music; Color; Atmosphere; Purchase behavior*

Pengenalan

Persekitaran kafeteria dapat mempengaruhi tingkah laku pengguna dalam membuat pembelian semasa berada dalam sesebuah kafeteria. Psikologi seseorang boleh dipengaruhi oleh apa yang dimakan oleh seseorang (Zainol & Seladorai, 2016). Hal ini menunjukkan bahawa tingkah laku pengguna dapat dipengaruhi melalui jenis makanan dan nutrien yang diserap oleh badan kita sebagai pengguna. Oleh itu, pemilihan tempat adalah penting dalam kualiti produk, kualiti layanan yang disediakan oleh sesebuah kafeteria (Wulansari, Setiawan, & Sinaga, 2013). Kajian lepas mendapati bahawa terdapat beberapa faktor yang perlu dipertimbangkan semasa memilih restoran yang sesuai untuk dijadikan tempat makan seseorang. Antaranya adalah kualiti makanan dan diikuti dengan persekitaran restoran yang dipilih (Fidan et al., 2018).

Lee (2015) telah menyenaraikan beberapa kaedah yang perlu dipatuhi oleh pengusaha bagi menjadikan sesebuah kafeteria mempunyai ciri yang terbaik. Antaranya adalah dekorasi atmosfera, pemilihan muzik dan penggunaan warna yang sesuai kerana pengaruh persekitaran kafeteria sangat memberikan kesan terhadap tingkah laku pengguna dalam membuat pembelian di kafeteria tersebut (Lee, 2015). Hasil kajian lepas mendapati bahawa sebanyak 45% orang suka mendengar muzik tempo laju dan sebanyak 55% orang suka mendengar muzik tempo yang perlahan (Soh et al., 2015) semasa berada dalam kafeteria. Selain itu, tingkah laku pembelian pengguna juga dipengaruhi oleh penggunaan warna yang sesuai (Rathee & Rajain, 2019).

Dalam konteks kajian mengenai pengaruh persekitaran kafeteria, terdapat kajian lepas yang memfokuskan kepada pengaruh atmosfera dari segi kemudahan tempat letak kereta yang mencukupi, keterjaminan keselamatan kenderaan, dekorasi dalaman dan susunan kedai (Paramitta & Sofiani, 2023), atmosfera dari sudut

dalam dan luaran restoran (Antony & Triandi, 2022), pengaruh atmosfera yang dikaji bersama dengan faktor lain seperti gaya hidup dan pemasaran media sosial (Pratiwi & Yasa, 2019), pengaruh atmosfera yang dikaji bersama dengan faktor potongan harga dan kualiti perkhidmatan (Imamah & Nur Iradawaty, 2022), pengaruh atmosfera yang dikaji bersama dengan faktor imej jenama (Juniarto & Suryani, 2023), pengaruh atmosfera yang dikaji bersama dengan kualiti makanan (Pratminingsih et al., 2018), pengaruh muzik ke atas persepsi dan pemilihan pelanggan (Leonidas et al., 2024), pengaruh muzik terhadap tingkah laku ketika menikmati makanan (Chen et al., 2022), pengaruh muzik terhadap pengambilan makanan (Cui et al., 2021), pengaruh warna terhadap pengalaman sewaktu makan (Bao et al., 2018), pengaruh warna terhadap keputusan memasuki restoran (Tantanatewin & Inkarojrit, 2018) dan lain-lain. Namun, kajian yang menggabungkan ketiga-tiga faktor penting (pengaruh muzik, warna dan atmosfera) ini dilihat akan memberikan sumbangan terhadap bidang ilmu yang mampu memberikan implikasi penting dari perspektif pengguna dan pengusaha kafeteria.

Manakala dari segi persekitaran kafeteria atau restoran yang menjadi fokus dalam kajian lepas pula, terdapat kepelbagaian yang dilibatkan sebagai konteks masing-masing. Antaranya adalah kajian pengaruh persekitaran dalam konteks kafe yang mengkhususkan kepada penjualan kopi (Antony & Triandi, 2022; Pratiwi & Yasa, 2019), kafe lorong (Imamah & Nur Iradawaty, 2022), restoran tradisional (Pratminingsih et al., 2018) mahupun restoran yang khusus seperti Restoran Kayu Kayu (Paramitta & Sofiani, 2023). Namun, sesuai dengan kajian empirikal ini yang ingin menggabungkan ketiga-tiga faktor penting (pengaruh muzik, warna dan atmosfera) seperti yang dinyatakan di atas, kajian ini akan hanya melibatkan kafeteria secara umum tanpa mengkhususkan kepada mana-mana konteks atau konsep. Oleh itu, skop kajian ini dibentuk untuk mencapai dua objektif utama iaitu untuk menganalisis perkaitan antara faktor persekitaran kafeteria (muzik, warna, atmosfera) dengan tingkah laku pembelian pengguna dan untuk mengenalpasti faktor persekitaran yang paling dominan di antara ketiga-tiga faktor pengaruh tersebut. Dalam kajian ini, atmosfera adalah merujuk kepada penampilan kafeteria yang ditunjukkan dalam sesebuah kafeteria (Aprilia & Suryani, 2020). Selain itu, atmosfera adalah dimensi yang merujuk kepada ciri-ciri persekitaran seperti susunan perabot dan kemudahan dalam kafeteria tersebut (Ramlee & Said, 2014). Muzik diukur dari segi bagaimana responden melihat muzik di kedai sama ada sesuai, menjengkelkan atau menggembirakan. Warna dioperasikan sebagai warna latar belakang kedai, sama ada ia menarik/kusam atau menarik/tidak menarik.

Tinjauan Literatur

Kerangka teoritikal - Model S-O-R

Penggunaan atmosfera untuk mencipta persekitaran dan pengaruhnya terhadap tingkah laku individu merupakan aspek yang terangkum dalam konteks psikologi persekitaran. Model rangsangan-organisma-tindak balas (Stimulus-Organism-Response, S-O-R) adalah model yang banyak diaplikasikan oleh pengkaji terdahulu yang dilihat sangat bertepatan dengan skop kajian berkaitan pengaruh persekitaran ini. Model ini telah yang dibangunkan oleh ahli psikologi, Mehrabian-Russell (1974), dari bidang kesusasteraan psikologi alam sekitar. Donovan dan Rossiter (1982) merupakan pengkaji yang pertama memperkenalkan model psikologi persekitaran Mehrabian-Russell (M-R) kepada kajian persekitaran kedai yang dapat menjelaskan kesan persekitaran kedai terhadap tingkah laku pengguna (Turley & Milliman, 2000).

Model S-O-R ini menunjukkan bahawa persekitaran dapat mempengaruhi tingkah laku pembelian pengguna. Dalam kajian Tantanatewin dan Inkarojrit (2016), penggunaan Model S-O-R dalam kajian tersebut mendapati fizikal persekitaran dapat mempengaruhi tingkah laku pembelian pengguna. Dapatan kajian oleh Brewer dan Sebbby (2021) turut menyokong hasil kajian berkenaan dan mereka turut menyimpulkan bahawa tingkah laku pembelian pengguna juga dipengaruhi dengan situasi semasa pengguna tersebut. Situasi yang berlaku dalam kafeteria adalah suatu perkara yang penting dalam mempengaruhi pengguna. Situasi semasa ini adalah seperti penggunaan muzik ketika pengguna berada di dalam kafeteria dan warna yang digunakan dalam mencetuskan suasana yang menarik di dalam kafeteria di mana penggunaan stimuli ini termasuk dalam faktor persekitaran mampu mempengaruhi tingkah laku pengguna dalam membuat pembelian mereka (Rajput & Gahfoor, 2020). Stimuli tersebut akan memberikan pengguna suatu tindak balas iaitu niat dan tingkah laku pembelian yang disebabkan oleh apa yang dipamerkan dalam suatu kafeteria (Temaja & Yasa, 2019).

Tingkah laku pembelian dan pengaruh persekitaran

Tingkah laku pembelian pengguna merupakan perkara yang terakhir selepas membuat keputusan untuk melakukan pembelian terhadap sesuatu barang atau perkhidmatan (Setiawan et al., 2022). Hal ini menunjukkan bahawa suatu tingkah laku pembelian pengguna dipengaruhi dengan pilihan pengguna itu sendiri. Kajian lepas mendapati bahawa keputusan tingkah laku pembelian pengguna, dipengaruhi dengan kaedah pemasaran yang diterapkan dalam memperdagangkan barang dan perkhidmatan mereka kepada pengguna (Ratnaningtyas et al., 2022). Kafeteria perlu mempunyai tarikan tersendiri dan mampu mempengaruhi tingkah laku pengguna. Perkara ini merujuk kepada stimuli yang dipamerkan oleh pemilik kafeteria terhadap

pengguna. Oleh itu, pentingnya stimuli tersebut terhadap tingkah laku pengguna dalam mempengaruhi pembelian.

Menurut Hidayah (2020), keputusan pembelian juga dipengaruhi dengan kekerapan pengguna dalam membuat pembelian terhadap kafeteria. Hasil kajian beliau mendapati bahawa pengguna yang kerap melakukan pembelian ke suatu kafeteria, disebabkan mereka berpuas hati dengan apa yang ditunjukkan oleh pemilik kafeteria tersebut. Perkara yang ditunjukkan oleh pemilik adalah persekitaran kafeteria yang mampu mempengaruhi tingkah laku pengguna tersebut. Dalam kajian ini, pengaruh persekitaran terpilih adalah pengaruh muzik, warna dan atmosfera.

Penggunaan muzik adalah perlu dalam menarik minat pengguna untuk membuat pembelian terhadap kafeteria. Pada masa yang sama, muzik mempunyai keupayaan untuk menyampaikan perasaan mendalam yang sukar untuk diungkapkan dengan kata-kata (Musacchia & Khalil, 2020). Perasaan yang dimaksudkan ialah mengenai apa yang dirasakan oleh pengguna semasa berada dalam kafeteria. Andersson et al. (2012) mendapati bahawa tingkah laku pembelian pengguna dapat dipengaruhi dengan muzik yang digunakan dalam restoran. Hal ini kerana pengguna lebih terdorong untuk melakukan pembelian selepas tenang mendengar muzik yang dipasang dalam kafeteria tersebut.

Kajian lepas juga mendapati bahawa keselarasan muzik yang digunakan dapat mempengaruhi masa pengguna dalam kafeteria (Andersson et al., 2012). Penyelarasan muzik juga penting bagi memastikan pengguna selesa dengan tahap kelantangan muzik yang dimainkan dalam sesebuah kafeteria. Oleh itu, penggunaan muzik dapat mengubah persekitaran pengguna dalam melakukan pembelian. Menurut Srivastava (2020), muzik merupakan antara stimuli yang utama dalam mempengaruhi tingkah laku pembelian pengguna. Pengguna akan membuat pembelian terhadap kafeteria dengan perasaan yang positif dan diperoleh daripada penggunaan muzik tersebut sekiranya pengguna berpuas hati dengan muzik yang dipasangkan dalam kafeteria (Musacchia & Khalil (2020). Oleh itu, berdasarkan dapatan kajian lepas ini, hipotesis di bawah telah dibentuk:

H₁: Muzik kafeteria memberikan pengaruh yang signifikan ke atas tingkah laku pembelian pengguna.

Warna telah digunakan secara meluas dan menjadi suatu rangsangan yang berkesan dalam menarik minat dan mampu mempengaruhi tingkah laku pengguna (Tantanatewin & Inkarojrit, 2018). Penggunaan dan penyelarasan warna yang sesuai akan memberikan motivasi dan kesan yang positif terhadap tingkah laku pengguna. Selain itu, perbezaan warna yang dijadikan stimuli juga akan memberikan kesan terhadap emosi dan mood pengguna yang berada di tempat tersebut (Othman & Goodarzirad, 2013). Penggunaan warna yang berbeza dapat mengubah emosi

seseorang dalam melakukan pembelian. Oleh itu, gabungan warna yang baik mampu meningkatkan emosi yang positif terhadap tingkah laku pembelian pengguna.

Penggunaan warna panas dan sejuk merupakan faktor yang mempengaruhi tingkah laku pembelian pengguna kerana ia boleh memberikan kesan terhadap persepsi pengguna terhadap sesuatu (Roschk et al., 2017). Tema warna yang dipilih juga memberikan ketenangan kepada pengguna yang merasakan warna tersebut sesuai dengan diri mereka. Oleh itu, warna sering digunakan sebagai rangsangan estetik dalam reka bentuk kafeteria (Tantanatewin & Inkarojrit, 2018). Berdasarkan perbincangan di atas, kajian ini mencadangkan hipotesis berikut:

H₂: Warna kafeteria memberikan pengaruh yang signifikan ke atas tingkah laku pembelian pengguna.

Pilihan pengguna dalam membuat pembelian juga dipengaruhi dengan atmosfera kafeteria (Putri et al., 2014). Atmosfera kafeteria perlu sesuai dengan tema yang dipilih bagi dalam menarik pengguna untuk melakukan pembelian di mana atmosfera yang dipilih atau direka bentuk dengan baik agar ia membuatkan kafeteria terlihat lebih indah. Penggunaan atmosfera dalaman yang unik juga dapat memberikan rangsangan terhadap tingkah laku pembelian pengguna dalam kafeteria tersebut.

Atmosfera yang baik juga akan memberikan kesan terhadap emosi pengguna yang berada dalam kafeteria. Emosi yang baik seterusnya dapat mempengaruhi tingkah laku dalam membuat pembelian mereka (Soh et al., 2015). Tingkah laku pengguna juga bermula dengan kepuasan yang diperoleh daripada atmosfera kafeteria (Putra et al., 2019). Kepuasan pengguna sangat penting dan ia mampu mempengaruhi keputusan pengguna untuk membuat pembelian dalam sesebuah kafeteria (Le et al., 2019).

H₃: Atmosfera kafeteria memberikan pengaruh yang signifikan ke atas tingkah laku pembelian pengguna.

Seterusnya berdasarkan kepada perbincangan melibatkan kesemua faktor yang diperoleh melalui tinjauan literatur di atas, kajian ini mengemukakan hipotesis berikut:

H₄: Muzik, warna, atau atmosfera di persekitaran kafeteria adalah faktor yang paling dominan dalam mempengaruhi tingkah laku pembelian pengguna.

Metodologi

Kajian ini menggunakan kaedah tinjauan di bawah pendekatan kuantitatif untuk mengumpul data untuk pengujian hipotesis. Kajian ini menggunakan sampel keratan

rentas responden di mana merupakan populasi kajian ini terdiri daripada pengguna yang berada di sekitar Lembah Klang, dengan unit analisis yang terdiri daripada pelanggan kafeteria pada masa pengumpulan data dilaksanakan dan mereka mestilah berumur 17 tahun dan ke atas. Teknik persampelan yang digunakan ialah persampelan mudah, iaitu kaedah persampelan bukan kebarangkalian kerana kesukaran mendapatkan kafeteria yang sudi memberi kerjasama membenarkan pelanggan mereka dijadikan responden kajian. Ujian rintis telah dijalankan di mana peserta ujian rintis telah diminta untuk cadangan dan maklum balas mereka sama ada soal selidik itu tidak jelas. Proses ini membantu penyelidik mengenal pasti kesahan muka (*face validity*) soal selidik (Saunders et al., 2009).

Soal selidik dalam talian (borang Google) telah digunakan di mana ia diagihkan dalam dua bentuk iaitu dengan menggunakan kod imbasan dan menggunakan link pautan kepada borang soal selidik dalam talian. Pengedaran soal selidik dilakukan di kafeteria di sekitar Lembah Klang. Dalam kajian ini, saiz sampel awal seramai 384 orang responden telah ditentukan dengan mengikuti bilangan yang disarankan dalam jadual Krejcie dan Morgan (1970). Namun begitu, disebabkan kesukaran mendapat responden yang memberi kerjasama, hanya seramai 250 orang responden sahaja yang berjaya diperoleh data mereka.

Instrumen yang disahkan daripada beberapa kajian lepas telah digunakan untuk membangunkan soal selidik dalam kajian ini. Pengukuran bagi pengaruh muzik telah diadaptasi dari Ma (2021), Rodgers et al. (2021), dan Wang et al. (2023), pengaruh warna dari Kurt (2014) dan Ma (2021), pengaruh atmosfera dari Hussain (2015), Miswanto dan Angelia (2017), dan Rodgers et al. (2021) dan tingkah laku pembelian pengguna dari Liu dan Jiang (2014), Peña-García et al. (2020), dan Wang et al. (2023). Pengukuran bagi kesemua angkubah utama ini dibuat dalam bentuk data selanjut bermula dari skor 1 (sangat tidak memberi pengaruh) kepada skor 5 (sangat memberi pengaruh). Kesemua angkubah dalam kajian mempunyai kebolehpercayaan yang baik dengan Cronbach alpha 0.613 untuk pengaruh muzik, 0.878 untuk pengaruh warna, 0.808 untuk pengaruh atmosfera dan 0.890 untuk tingkah laku pembelian. Data dianalisis menggunakan program *Statistical Package Sosial Science (SPSS)*. Selain dari analisis deskriptif untuk memerihail latarbelakang responden, pengujian hipotesis kajian dilaksanakan melalui analisis korelasi Pearson dan regresi linear berganda.

Hasil Kajian dan Perbincangan

Latar belakang responden kajian

Taburan jantina sampel yang terhasil dari pengumpulan data terdiri daripada 53.6 peratus perempuan dan 46.6 lelaki. Mengikut umur, peratusan yang paling tinggi (68.4%) adalah dalam kalangan mereka yang berumur antara 21 hingga 24 tahun,

diikuti oleh 25.6 peratus mereka yang berumur 25 dan ke atas. Hanya segelintir responden (6%) yang berumur 17-20 tahun yang menjawab soal selidik kajian. Ini menunjukkan bahawa kumpulan umur yang kedua iaitu 21-24 tahun yang mendominasi kajian ini.

Dari segi etnik, perwakilan diperoleh dari ketiga-tiga etnik utama di mana taburan sampel responden adalah seperti berikut: Etnik Melayu sebanyak 41.6 peratus diikuti dengan etnik Cina sebanyak 26.8 peratus, India 23.6 peratus dan lain-lain etnik sebanyak 8 peratus. Merujuk kepada status perkahwinan pula, sebahagian besar responden yang menjawab kajian ini adalah masih bujang dengan peratusan sebanyak 68.8 peratus. Akhir sekali adalah dari segi pekerjaan responden di mana dua peratusan tertinggi melibatkan pelajar dan mereka yang bekerja dengan peratusan masing-masing sebanyak 48.4 peratus dan 40.4 peratus, manakala bakinya (11.2%) merupakan responden yang tidak bekerja. Berdasarkan analisis deskriptif ini, dapat disimpulkan bahawa kajian ini melibatkan responden dari pelbagai latar belakang berbeza yang diharapkan mampu menyumbang kepada kepelbagaian mereka dalam menjawab soalan kajian dan akhirnya memberikan dapatan yang menarik mengikut perspektif masing-masing.

Analisis deskriptif pengaruh persekitaran kafeteria (muzik, warna, atmosfera) ke atas tingkah laku pembelian pengguna

Julat skor untuk mengkategorikan setiap tahap telah dibuat untuk mengenal pasti tahap bagi setiap pemboleh ubah iaitu tahap pengaruh persekitaran kafeteria (muzik, warna, atmosfera) dan tahap tingkah laku pembelian pengguna terhadap kafeteria. Julat skor terbahagi kepada tiga iaitu rendah sederhana dan tinggi. Formula di bawah melibatkan penggunaan skor minimum dan skor maksimum yang diperoleh daripada pengiraan SPSS.

$$\chi = \frac{\text{skor maksimum} - \text{skor minimum}}{3}$$

Skor Rendah = X + Minimum
 Skor sederhana = X + Skor Rendah
 Skor Tinggi = X + Skor Sederhana

Sumber: Mishra et al. (2019)

Jadual 1 menunjukkan ringkasan pembahagian kategori tahap pengaruh muzik, warna dan atmosfera ke atas pengguna sewaktu mereka berada dalam sesebuah kafeteria.

Jadual 1: Pembahagian Kategori Tahap Pengaruh bagi Angkubah Utama Kajian

Tahap Pengaruh	Julat Skor	n	%
Muzik			
Rendah	<11.33	6	21.2
Sederhana	11.33 - 15.66	82	32.8
Tinggi	>15.66	115	46.0
Warna			
Rendah	<16.33	7	2.8
Sederhana	16.33 - 20.66	65	26.0
Tinggi	>20.66	178	71.2
Atmosfera			
Rendah	<17	7	2.8
Sederhana	17- 25	133	53.2
Tinggi	>25	110	44.0

Hasil kajian berkaitan tahap pengaruh muzik adalah tinggi kepada hampir separuh daripada responden (46.0%) di mana ini menggambarkan bahawa muzik yang dimainkan dalam sesebuah kafeteria sangat memberi kesan kepada mereka sewaktu berada di sana (Jadual 1). Manakala hanya hampir satu pertiga (32.8%) daripada keseluruhan responden menyatakan bahawa tahap muzik hanya memberikan pengaruh yang sederhana kepada mereka. Hal ini dapat diteliti dengan lebih jelas dengan merujuk kepada ringkasan hasil analisis deskriptif yang ditunjukkan dalam Jadual 2 di mana empat dari lima item pernyataan memberikan purata yang tinggi iaitu di antara skor 4 dengan skor 5. Walaupun item keempat iaitu merujuk kepada pernyataan “Kelantangan muzik latar belakang membuatkan saya tidak selesa berada dalam kafeteria” yang mempunyai purata sebanyak 2.440 tetapi disebabkan item ini berbentuk negatif, ia masih menggambarkan situasi yang selari dengan purata bagi keempat-empat item yang digambarkan sebelumnya. Dapatan kajian Mandila dan Gerogiannis (2012) turut menyimpulkan bahawa muzik dapat membawa kesan yang positif terhadap tingkah laku pengguna. Pengguna lebih gemar memasuki kafeteria yang mempunyai muzik yang selesa dibandingkan dengan kafeteria yang memainkan muzik yang mereka tidak gemari. Oleh itu, analisis keseluruhan bagi kesemua item pernyataan yang mengukur pengaruh muzik ini adalah menyokong kesimpulan bahawa muzik yang dimainkan memberikan pengaruh yang tinggi kepada pengguna yang berkunjung di sesebuah kafeteria.

Jadual 2: Pengaruh Persekitaran Kafeteria (Muzik) Terhadap Tingkah Laku P

Bil.	Pernyataan	1 (%)	2 (%)	3 (%)	4 (%)	5 (%)
1.	Saya benar-benar seronok mendengar muzik yang dipasang dalam kafeteria ini.	0.4	0.4	3.6	19.6	76.0
2.	Apabila mendengar muzik, saya tidak akan sedar masa telah berlalu lama dalam kafeteria.	0.4	3.2	4.8	19.6	72.0
3.	Saya rasa peniaga menggunakan rangsangan muzik untuk meningkatkan bilangan individu yang datang dalam kafeteria ini.	-	0.4	4.8	24.0	70.8
4.	Kelantangan muzik latar belakang membuatkan saya tidak selesa berada dalam kafeteria.	3.2	76.8	4.0	4.8	11.2
5.	Muzik yang dipasang di kafeteria mendorong saya untuk membuat pembelian dalam kafeteria.	2.8	4.0	10.8	14.8	67.6
*Nota: Skor 1						
		(Sangat tidak memberi pengaruh)			(Sangat memengaruhi)	

Jadual 3: Pengaruh Persekitaran Kafeteria (Warna) Terhadap Tingkah Laku P

Bil.	Pernyataan	1 (%)	2 (%)	3 (%)	4 (%)	5 (%)	
1.	Saya berasa tertarik dengan warna kafeteria dan ia mendorong saya untuk melakukan pembelian.	0.4	1.2	7.2	20.4	70.8	
2.	Warna yang digunakan untuk bahagian luar kafeteria menarik perhatian saya untuk memasuki kafeteria dan membuat pembelian.	-	1.6	6.0	23.2	69.2	
3.	Warna yang digunakan memberikan perasaan yang tenang semasa saya berada dalam kafeteria.	0.4	0.4	4.8	28.8	65.6	
4.	Warna dalaman kafeteria yang hangat menjadikan hidangan saya menyeronokkan.	0.8	2.8	9.2	25.2	62.0	
5.	Tahap keterujaan saya meningkat apabila pengguna lain menghampiri kafeteria disebabkan oleh warna yang digunakan pada kafeteria.	1.2	3.2	8.4	26.4	60.8	
	*Nota: Skor 1	←—————→					5
	(Sangat tidak memberi pengaruh)					(Sangat membe	

Pembelian Pengguna

Purata 3.5	Seterusnya, tahap pengaruh persekitaran kafeteria (warna) juga dibahagikan kepada tiga kategori iaitu rendah, sederhana, dan tinggi di mana Jadual 1 menunjukkan bahawa faktor warna memberikan tahap pengaruh yang tinggi kepada majoriti responden (71.2%) dalam kajian ini. Hanya sebahagian kecil responden sahaja (2.8%) boleh disimpulkan kurang dipengaruhi oleh faktor warna kafeteria dalam konteks tingkah laku pembelian mereka. Jadual 3 menunjukkan perincian dapatan kajian berdasarkan kepada item pernyataan yang mengukur pengaruh warna. Purata yang diperolehi bagi kesemua pengukuran ini didapati melebihi skala 4, iaitu responden bersetuju bahawa warna mempengaruhi mereka semasa untuk berada dalam kafeteria termasuklah dalam mendorong tingkah laku pembelian mereka. Taburan peratusan juga menunjukkan bahawa sebahagian besar responden didapati sangat bersetuju dengan pernyataan pengaruh warna yang ditanya kepada mereka. Ini sekaligus menyokong dapatan mengenai tahap pengaruh tinggi bagi faktor persekitaran warna sepertimana yang dibincangkan sebelum ini.
4.448 0.984	Manakala bagi tahap pengaruh faktor atmosfera pula, analisis deskriptif yang dibuat ini mendapati bahawa peratusan bagi tahap pengaruh sederhana (53.2%) melebihi sedikit dari peratusan tahap pengaruh tinggi (44.0%) yang seterusnya boleh disimpulkan bahawa tahap pengaruh atmosfera ke atas tingkah laku pembelian pengguna berada dalam kategori antara tahap sederhana dan tinggi. Data yang ditunjukkan dalam Jadual 4 juga menyokong kesimpulan mengenai tahap pengaruh ini di mana dari segi purata bagi kesemua item pengukuran adalah melebihi skala 4 yang memberikan gambaran bahawa sebahagian besar responden bersetuju bahawa atmosfera kafeteria mempengaruhi mereka. Namun, jika diteliti dengan lebih lanjut, taburan peratusan bagi skala 4 (bersetuju) juga agak besar dan terdapat item yang menghampiri satu pertiga dari keseluruhan responden seperti item pernyataan kedua dan ketiga yang masing-masing sebanyak 30.4 peratus. Ini sekaligus mengurangkan sedikit peratusan bagi skala 5 (sangat bersetuju). Perbezaan taburan peratusan di antara bersetuju dan sangat bersetuju ini seterusnya menyumbang kepada dapatan mengenai tahap pengaruh di antara sederhana dan tinggi bagi faktor atmosfera yang dikaji.
4.424 0.867	

Jadual 4: Pengaruh Persekitaran Kafeteria (Atmosfera) Terhadap Tingkah Laku

Bil.	Pernyataan	1 (%)	2 (%)	3 (%)	4 (%)	5 (%)
1.	Saya dapati atmosfera kafeteria itu memberikan tekanan semasa saya membuat pembelian.	1.6	6.8	6.4	24.0	61.2
2.	Saya berpuas hati dengan sistem perkhidmatan yang disediakan oleh pekerja kafeteria tersebut.	0.4	-	5.2	30.4	64.0
3.	Saya benar-benar seronok datang ke kafeteria kerana persekitaran yang selesa.	-	-	2.4	30.4	67.2
4.	Suhu dalam kafeteria yang saya kunjungi membuatkan saya rasa selesa.	0.4	0.4	2.8	25.2	71.2
5.	Atmosfera berbeza yang digunakan di setiap kawasan dalam kafeteria adalah penting bagi saya.	-	0.8	4.8	28.8	65.6
	*Nota: Skor 1	←-----→				
	(Sangat tidak memberi pengaruh)			(Sangat memberi pengaruh)		

Pembelian Pengguna
Pengujian hipotesis bagi pengaruh persekitaran kafeteria (muzik, warna, atmosfera) ke atas tingkah laku pembelian pengguna

5 (%)	Purata	S.D.	Pengujian hipotesis pertama hingga ketiga yang melibatkan setiap satu pengaruh persekitaran kafeteria (muzik, warna, dan atmosfera) ke atas tingkah laku pembelian pengguna telah dilaksanakan menggunakan analisis korelasi Pearson (Jadual 5). Didapati bahawa kesemua elemen persekitaran ini memberikan pengaruh yang sangat signifikan dengan atmosfera ($r = 0.744$; $p < 0.001$) memberi nilai korelasi (nilai -r) yang paling tinggi, diikuti oleh pengaruh warna ($r = 0.723$; $p < 0.001$), dan muzik ($r = 0.498$; $p < 0.001$).
1.2	4.664	0.982	
4.0	4.592	0.623	

Jadual 5: Hasil Analisis Korelasi Pearson

			Tingkah Laku Pembelian		
			Pemboleh ubah	Korelasi Pearson (nilai -r)	Sig. (nilai -p)
1.2	4.664	0.597	Muzik	0.498**	0.000
			Warna	0.723**	0.000
			Atmosfera	0.744**	0.000

5.6 4.592 0.623 ** Korelasi adalah signifikan pada tahap 0.01 (2-tailed)

Sebelum ini, hasil analisis deskriptif yang membincangkan tentang tahap pengaruh di mana kesemua elemen persekitaran yang dikaji menunjukkan wujudnya pengaruh mereka kepada kebanyakan responden sama ada pada tahap tinggi mahupun pada tahap yang sederhana. Ini dilihat selari dengan analisis korelasi Pearson, malah hasil analisis inferensi yang lebih kukuh dan saintifik ini menunjukkan bahawa terdapatnya perhubungan yang positif dan signifikan di antara pengaruh persekitaran yang dikaji dengan tingkah laku pembelian pengguna. Hasil kajian ini juga menyokong dapatan yang pernah diperolehi dalam kajian lepas. Misalnya bagi pengaruh atmosfera, Ha et al. (2014) menyatakan bahawa perkhidmatan yang disampaikan kepada pengguna merupakan salah satu pengaruh yang termasuk dalam atmosfera kafeteria dan kajian Putra et al. (2019) mendapati atmosfera memberikan kesan terhadap tingkah laku pembelian pengguna. Kajian Othman dan Goodarzirad (2013) pula mendapati penggunaan jenis warna yang sesuai memberikan pengaruh yang signifikan ke atas tingkah laku pembelian pengguna. Manakala dari segi pengaruh muzik, kajian Engelen (2016) menyimpulkan bahawa penggunaan muzik yang tidak sesuai dengan keadaan sesuatu tempat menyebabkan pengguna mengelak daripada memasuki tempat tersebut.

Jika dilihat dari segi sifat perhubungan bagi setiap hipotesis yang diuji ($H_1 - H_3$), dapat diperhatikan bahawa muzik memberikan kekuatan pengaruh yang paling rendah ke atas tingkah laku pembelian pengguna berbanding warna dan atmosfera yang disifatkan memberikan kekuatan pengaruh yang tinggi. Walau bagaimanapun, keputusan yang diperolehi dalam analisis ini menunjukkan kesemua H_1 , H_2 , dan H_3

adalah disokong yang sekaligus menunjukkan bahawa semakin tinggi pengaruh muzik, warna, dan atmosfera, akan semakin menggalakkan tingkah laku pembelian pengguna dibuat semasa berkunjung ke sesebuah kafeteria.

Bagi menguji hipotesis terakhir iaitu untuk menentukan faktor yang paling dominan dalam mempengaruhi tingkah laku pembelian pengguna, analisis regresi linear berganda telah dilakukan. Andaian penting bagi melihat kebolehlaksanaan analisis ini telah dipenuhi. Multikolineariti yang melibatkan kesemua angkubah utama kajian disimpulkan sebagai tidak menjadi isu dan sekaligus membawa maksud bahawa analisis regresi berganda boleh dilaksanakan. Pemeriksaan terhadap multikolineariti ini dibuat dengan melihat kepada statistik nilai toleransi dan faktor inflasi varians (VIF) yang masing-masing melebihi 0.1 dan nilai VIF semuanya di bawah 10 (Kline, 1998).

Merujuk kepada Jadual 6, hasil analisis regresi berganda ini memberi keputusan nilai nisbah-F sebanyak 139.273, dengan tahap signifikan 0.000, iaitu kurang daripada 0.01 menunjukkan bahawa secara statistiknya, model regresi yang dicadangkan dalam kajian ini adalah signifikan. Dapatan ini sekaligus membawa maksud terdapat pengaruh yang signifikan dari mana-mana elemen persekitaran kafeteria terpilih ke atas tingkah laku pembelian pengguna dan secara keseluruhannya, model yang dikaji ini adalah penting, dan ketepatan model adalah tinggi. Berdasarkan nilai R^2 sebanyak 0.629, dapat diinterpretasikan bahawa sumbangan berkadar kesemua elemen persekitaran kafeteria terpilih (iaitu muzik, warna dan atmosfera) untuk mempengaruhi tingkah laku pembelian pengguna juga adalah tinggi di mana kadar ramalan ketepatannya adalah sehingga 62.9%. Pengaruh atmosfera didapati sebagai yang paling dominan ($\beta = 0.470$; $t = 8.410$; $p < 0.001$), diikuti dengan pengaruh warna ($\beta = 0.412$; $t = 6.475$; $p < 0.001$) dalam mempengaruhi tingkah laku pembelian pengguna. Sementara itu, elemen muzik didapati tidak memberikan pengaruh yang signifikan ($\beta = -0.037$; $t = -0.689$; $p = 0.492$).

Jadual 6: Hasil Analisis Regresi Berganda

Pemboleh ubah	Unstandardised coefficients		Standardised Coefficients	t	Sig.
	B	Std. Error	Beta		
Konstant	3.316	1.031		3.215	0.001
Muzik	-0.048	0.069	-0.037	-0.689	0.492
Warna	0.378	0.058	0.412	6.475	0.000
Atmosfera	0.512	0.061	0.470	8.410	0.000

$F = 139.273$, $p = 0.000$, $R = 0.793$, $R^2 = 0.629$, $\Delta R^2 = 0.625$

Hasil analisis regresi berganda ini adalah selari dengan analisis korelasi Pearson yang juga menunjukkan pengaruh persekitaran atmosfera adalah yang paling tinggi, dan diikuti dengan pengaruh warna. Begitu juga dengan pengaruh muzik yang

mempunyai nilai korelasi yang paling rendah ($r = 0.498$) berbanding pengaruh persekitaran yang lain yang seterusnya menjadi tidak signifikan apabila dianalisis serentak bersama pengaruh persekitaran yang lain dalam analisis regresi berganda, malah memberikan nilai beta yang negatif. Nilai negatif ini boleh diinterpretasikan sebagai elemen persekitaran muzik tidak memberikan pengaruh apabila terdapat elemen lain yang boleh dinilai oleh pengguna semasa berada dalam sesebuah kafeteria. Dalam konteks kajian ini, elemen lain yang dimaksudkan ini adalah atmosfera dan warna.

Kesimpulan dan Implikasi

Kajian yang dilakukan ini bertujuan untuk menentukan pengaruh persekitaran kafeteria terhadap tingkah laku pembelian pengguna. Pengaruh persekitaran kafeteria yang terpilih adalah muzik, warna, dan atmosfera. Secara khususnya, persoalan kajian dan pengukuran dalam instrumen kajian dibentuk untuk lebih memahami tingkah laku pembelian pengguna sama ada berada dalam kafeteria dengan merujuk kepada pengaruh faktor persekitaran muzik, warna dan atmosfera. Merujuk kepada analisis tahap pengaruh, secara deskriptifnya, muzik dan warna memberikan pengaruh yang tinggi kepada pengguna yang berkunjung di sesebuah kafeteria. Manakala bagi atmosfera pula, tahap pengaruhnya berada dalam kategori antara tahap sederhana dan tinggi. Namun begitu, sesuai dengan ciri analisis inferensi yang membolehkan pengujian hipotesis dilaksanakan, hasil kajian menyimpulkan bahawa atmosfera memberikan pengaruh yang paling dominan terhadap tingkah laku pembelian pengguna dalam kajian ini.

Implikasi kajian ini boleh dibincangkan dalam perspektif terutamanya terhadap pengguna dan pengusaha kafeteria khususnya di sekitar Lembah Klang. Selain itu, hasil kajian ini juga dilihat berguna sebagai panduan kepada pengkaji akan datang. Dalam konteks pengguna, kajian ini melihat bahawa adalah penting untuk pengguna membuat keputusan pembelian berdasarkan kepuasan yang mereka peroleh supaya perbelanjaan, masa dan sebagainya yang mereka peruntukkan adalah berbaloi. Misalnya, menikmati makanan dalam suasana atmosfera yang baik, penggunaan faktor persekitaran yang sesuai seperti warna yang menarik dan menenangkan mampu memberikan mereka kepuasan yang dimaksudkan (Aprilia & Suryani, 2020). Dapatan kajian ini memberikan implikasi bahawa langkah-langkah untuk meningkatkan kualiti perkhidmatan, menyediakan variasi muzik dan warna yang lebih sesuai, dan memberikan perhatian kepada atmosfera kafeteria terutama dalam aspek kebersihan dan keselesaan tempat makan memberi impak positif kepada kepuasan pengguna (Setiawan et al., 2022). Pengguna menghargai peningkatan ini dan merasakan bahawa kafeteria mampu memenuhi jangkauan keperluan makanan dan pengalaman mereka semasa berada dalam kafeteria. Sekiranya pengguna berasa puas hati dengan yang diberikan oleh sesebuah

kafeteria, maka pengguna akan lebih kerap mengunjungi dan membuat pembelian terhadap kafeteria tersebut.

Dalam konteks pengusaha kafeteria pula, hasil kajian ini boleh dijadikan sebagai panduan untuk pengusaha meningkatkan kepuasan pelanggan mereka terutamanya dengan mewujudkan atmosfera yang sesuai dan yang memberikan kemudahan kepada pelanggan. Penggunaan warna yang sesuai dengan atmosfera dan konsep kafeteria juga penting di mana kajian ini telah membuktikan bahawa kedua-dua faktor persekitaran (atmosfera dan warna) ini memberikan pengaruh yang signifikan ke atas tingkah laku pembelian pengguna. Pengusaha juga perlu teliti dalam membuat pilihan penggunaan muzik yang bersesuaian dengan keadaan atau suasana yang ingin dicipta sesuai dengan konsep kafeteria dan ciri-ciri pelanggan yang berkunjung. Pengurusan kafeteria yang baik dan terus mempertingkatkan kualiti perkhidmatan akan dapat memastikan kepuasan pelanggan yang berterusan.

Cadangan untuk kajian akan datang

Dalam kajian ini, cadangan yang diutarakan adalah untuk membantu memperkasakan lagi kajian mengenai pengaruh persekitaran kafeteria. Antaranya adalah dengan meluaskan skop kajian dengan turut mengkaji persekitaran kafeteria yang memfokuskan kepada konsep kriteria yang khusus mengikut fokus item yang dijual mahupun berdasarkan konsep yang berbeza. Hal ini kerana terdapatnya kecenderungan dari pengkaji di negara lain yang melihat kepada persekitaran yang khusus seperti yang dibuat oleh Antony dan Triandi (2022) untuk kafe yang secara khususnya menjual kopi atau kajian oleh Pratminingsih et al. (2018) yang memfokuskan kepada konsep tradisional, Paramitta dan Sofiani (2023) yang melihat kepada pengaruh persekitaran dalam konsep dekorasi kayu dan Imamah dan Nur Iradawaty (2022) untuk konsep kafe lorong.

Pengkaji akan datang juga dicadangkan untuk menggabungkan pelbagai faktor lain dalam pengaruh persekitaran kafeteria selain dari faktor yang telah terpilih dalam kajian ini. Merujuk kepada nilai R^2 sebanyak 0.629 yang diperoleh dalam kajian ini, didapati masih lagi terdapat baki 37.1% yang mana pengaruh dari faktor persekitaran lain yang boleh mempengaruhi tingkah laku pembelian pengguna. Nicola (2019) juga mencadangkan agar beberapa faktor persekitaran kafeteria digabungkan dalam kajian akan datang kerana penggabungan ini bertujuan untuk meningkatkan ketepatan dalam mendapatkan data yang berkaitan dengan pengaruh persekitaran kafeteria terhadap tingkah laku pembelian pengguna.

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DIGITAL MARKETING STRATEGY IN PROMOTING PRODUCT

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Abstract

This study investigates the effectiveness of digital marketing tactics in promoting products, addressing both industry needs and academic gaps. The rapid transition from traditional to digital marketing and significant investments in digital advertising highlight the necessity for optimized strategies to achieve satisfactory ROI. Using a mixed-methods approach, the research analyzed data from 119 survey responses across diverse industries. Key findings indicate a predominant use of social media marketing, varying adoption rates of AI-driven personalization, and notable differences in digital marketing practices across sectors. The study underscores the importance of high-quality content and data-driven strategies for effective marketing. Policy implications suggest the need for incentives and support to facilitate the adoption of new technologies, industry-specific frameworks, and regulations promoting ethical data use. These insights aim to enhance digital marketing efforts, contributing to academic literature and practical applications.

Keywords: Digital Marketing, AI-driven Personalization, Data Analytics, Customer Engagement, Marketing Strategies, Marketing Effectiveness, Search Engine Optimization (SEO)

Abstrak

Kajian ini menyelidik keberkesanan taktik pemasaran digital dalam mempromosikan produk, yang memberi perhatian kepada keperluan industri dan jurang akademik. Peralihan pesat daripada pemasaran tradisional kepada pemasaran digital, serta pelaburan besar dalam pengiklanan digital, menekankan keperluan untuk strategi yang dioptimumkan bagi mencapai pulangan pelaburan (ROI) yang memuaskan. Dengan menggunakan pendekatan kaedah campuran, kajian ini menganalisis data daripada 119 tindak balas kaji selidik merentasi pelbagai industri. Dapatan utama menunjukkan penggunaan dominan pemasaran media sosial, kadar penerimaan yang berbeza dalam penyesuaian berasaskan AI, dan perbezaan ketara dalam amalan pemasaran digital merentasi sektor. Kajian ini menegaskan kepentingan kandungan berkualiti tinggi dan strategi berasaskan data untuk pemasaran yang

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berkesan. Implikasi dasar mencadangkan keperluan untuk insentif dan sokongan dalam memudahkan penggunaan teknologi baharu, rangka kerja industri khusus, dan peraturan yang mempromosikan penggunaan data secara beretika. Penemuan ini bertujuan untuk meningkatkan usaha pemasaran digital, menyumbang kepada kedua-dua kesusasteraan akademik dan aplikasi praktikal dalam bidang ini.

Katakunci: *Pemasaran digital, Penyesuaian berasaskan AI, Analitik data, Penglibatan pelanggan, Strategi pemasaran, Keberkesanan pemasaran, Pengoptimuman enjin carian (SEO)*

Introduction

This study addresses specific gaps in existing research on digital marketing strategies by highlighting the need to understand the causal relationships between various digital marketing tactics and their impact on customer behavior. While numerous studies have examined individual aspects of digital marketing, such as social media engagement or content quality, there still needs to be comprehensive analyses that integrate these elements to understand their combined effectiveness in promoting products. Additionally, much of the existing literature focuses on singular industries or geographic regions, resulting in findings that may need to be more generalizable across diverse contexts. By employing a mixed-methods approach and analyzing a varied sample from multiple sectors, this study provides a holistic view of digital marketing practices, filling the empirical void and offering actionable insights for marketers and policymakers alike.

Digital marketing has become essential for firms looking to promote their products and services in today's competitive market. With the proliferation of digital platforms and the growing reliance on the internet for information and commerce, understanding the complexities of digital marketing tactics is more important than ever. This study aims to investigate the effectiveness of digital marketing tactics in promoting products, giving a complete analysis that answers both industry needs and academic shortcomings.

The marketplace's rapid digital transition highlights the importance of this study. Traditional marketing strategies replace digital marketing techniques that provide more specific targeting and measurable results. Statista (2023) states that global digital advertising spending is expected to reach \$645 billion by 2024, highlighting firms' significant commitment. Despite this, many organizations need help to optimize their digital marketing strategy, resulting in unsatisfactory ROI. For example, a HubSpot (2022) survey discovered that 63% of marketers ranked generating traffic and leads as their top difficulty. These numbers demonstrate the crucial need for more successful digital marketing techniques, highlighting the significance of this study.

This study's theoretical underpinning is based on several fundamental marketing ideas, including the Technology Acceptance Model (TAM) and the Theory of Planned Behaviour. TAM implies that perceived ease of use and usefulness substantially impact user adoption of new technologies, including digital marketing tools. Conversely, TPB emphasizes how attitudes, subjective standards, and perceived behavioral control shape intents and behaviors. While these theories offer valuable insights, more thorough knowledge about the causal linkages between digital marketing methods and customer behavior still needs to be provided. Previous empirical studies have been fragmented, with many focused on discrete components of digital marketing rather than presenting a comprehensive view. This study aims to close this gap by merging various aspects of digital marketing and investigating their combined impact on product promotion.

This study seeks to distinguish itself from past studies by examining a varied sample of organizations from various industries and countries. Unlike previous studies, which frequently focus on a single industry or geographical area, this study will take a broader approach, allowing for more generalizable results. Furthermore, the methodological approach will mix quantitative and qualitative evaluations, resulting in a more nuanced understanding of the efficacy of digital marketing initiatives. This study will provide academically rigorous and practical insights for marketers and business leaders.

The significance of this work stems from its prospective contributions to the literature, industry, and policymaking. Academically, it will contribute to the existing body of knowledge by offering a thorough analysis of digital marketing tactics, filling gaps in present research. The findings will provide practical insights for the industry to help organizations optimize their marketing efforts, resulting in greater performance and a competitive edge. Policymakers can also benefit from this research by better understanding the digital marketing ecosystem, which can help them design legislation and standards that promote fair and effective marketing tactics.

Literature Review

Technology Acceptance Model (TAM) and Adoption of Digital Marketing Tools

Davis's (1989) Technology Acceptance Model (TAM) introduces perceived ease of use and perceived usefulness as critical elements in predicting the acceptance and usage of new technologies. These elements are critical in determining how users interact with digital marketing tools. In digital marketing, the perceived ease of use relates to how intuitive and user-friendly platforms such as social media management tools, AI-driven analytics, and content automation systems are for marketers. On the

other hand, perceived usefulness refers to how much these tools enhance the marketer's ability to reach customers, personalize content, and optimize campaigns.

For instance, AI-driven marketing tools that enable real-time customer segmentation and personalized content delivery are likely to be perceived as highly useful because they simplify complex tasks, thus boosting marketers' confidence in their effectiveness. However, if these AI tools' interfaces are too complex or require significant technical expertise, the perceived ease of use diminishes, potentially hindering adoption. In this sense, TAM elements can be seen as a balance of technologies that need to be both easy to use and beneficial in improving marketing outcomes for their widespread adoption.

Empirical research supports the role of TAM elements in digital marketing. Ellis-Chadwick and Chaffey (2021) demonstrated that AI-driven personalization contributed to a 25% rise in conversion rates and a 30% increase in engagement, signaling a high perceived usefulness of AI in enhancing marketing outcomes. This aligns with TAM, where the perceived benefit directly influences technology adoption.

Literature Review Critique

The literature review presented includes a series of studies that collectively demonstrate the effectiveness of modern digital marketing techniques. However, the review could benefit from a more critical and in-depth analysis of the studies, particularly regarding methodology, scope, and theoretical contributions.

For instance, Ellis-Chadwick and Chaffey (2021) highlight AI's transformative potential in personalizing customer experiences. While the 25% increase in conversion rates is impressive, the study must sincerely address the variability of results across different industries. Personalization driven by AI may be more effective in sectors with large customer bases and rich datasets (e.g., e-commerce). Still, its scalability and effectiveness in smaller firms or niche markets must be clarified. Additionally, the study would benefit from discussing the ethical considerations surrounding AI-driven personalization, particularly about data privacy.

Similarly, Kingsnorth (2020) provides valuable insights into how content marketing can improve customer loyalty and brand awareness. However, the study's broad claim that companies who prioritize content marketing see a 20% increase in retention overlooks potential confounding factors such as brand size, customer base demographics, and industry-specific challenges. The study assumes that all companies will benefit equally from content marketing without thoroughly addressing the differences in marketing budgets, content strategy sophistication, or competition.

Kotler, Kartajaya, and Setiawan (2019) argue that using big data analytics in marketing decisions enhances campaign effectiveness by 35%. While this is significant, their research primarily focuses on the success stories. It offers a little critique of the challenges marketers face in integrating big data into their strategies, such as data quality issues or the need for more skilled professionals in data analytics. The impact of privacy regulations like GDPR on extensive data-driven marketing still needs to be addressed, although this has profound implications for the widespread adoption of such techniques.

Lemon and Verhoef (2018) highlight the critical role of optimizing digital customer journeys, finding that companies that did so experienced a 40% increase in customer satisfaction. However, the study would benefit from analyzing the long-term sustainability of such satisfaction gains. Do these improvements persist over time, or are short-term spikes that wane as customer expectations evolve? This longitudinal view is essential, particularly in a fast-changing digital environment where trends quickly shift.

Batra and Keller (2017) explored the effect of social media marketing on brand equity, showing a 50% increase in brand equity measurements due to active social media engagement. However, the study could further explore the specific types of engagement that drive these results. Is it user-generated content, influencer marketing, or branded campaigns? Additionally, as the digital space becomes more saturated, it would be essential to critique the diminishing returns on brand equity through social media marketing as platforms introduce more advertising clutter.

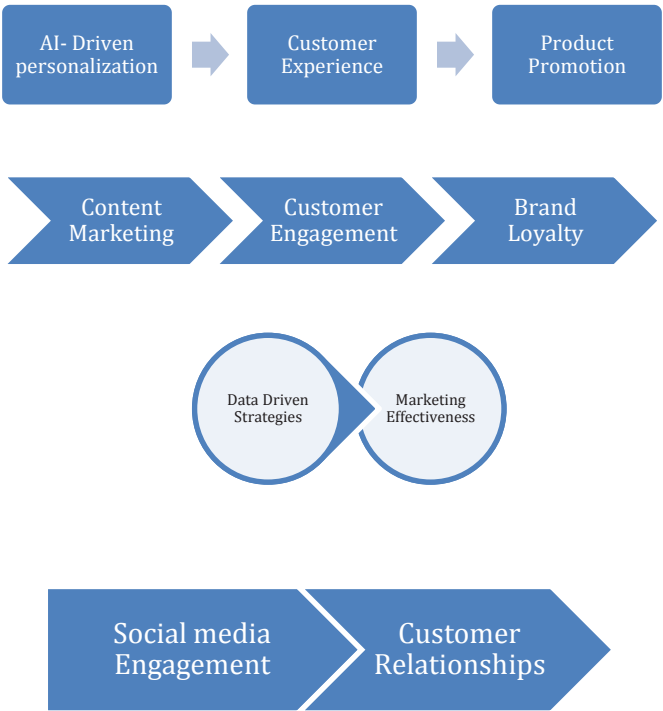
Synthesis and Implications for Digital Marketing

The research reviewed highlights the importance of AI-driven personalization, high-quality content, big data analytics, and optimizing customer journeys in driving effective digital marketing. However, the literature tends to focus on the successes of digital marketing tools and strategies without sufficiently addressing the challenges and limitations. For instance, ethical concerns, privacy issues, and technical barriers are not thoroughly discussed despite their increasing relevance in digital marketing.

Furthermore, the theories integrated into the framework TAM, Theory of Planned Behaviour (TPB), Integrated Marketing Communications (IMC), and Diffusion of Innovations (DOI) provide a comprehensive foundation for understanding digital marketing adoption and effectiveness. TAM and TPB highlight individual and organizational factors influencing technology adoption, while IMC and DOI explain the importance of message consistency and the spread of innovation in marketing practices. These theories should be applied with a critical lens, particularly considering how external factors like regulation, market competition, and consumer skepticism influence their applicability in digital marketing.

Finally, the proposed hypotheses offer a roadmap for empirical validation. AI-driven personalization (H1), high-quality content marketing (H2), and data-driven strategies (H3) are robust hypotheses based on existing literature. However, future research should also consider testing mediating variables such as consumer trust and data privacy concerns, which are increasingly important in digital marketing.

As a result, even if the examined studies offer a solid basis for comprehending the components of successful digital marketing, the criticism emphasizes the necessity of additional context-specific, longitudinal, and ethical concerns in subsequent studies. By filling in these gaps, scholars and practitioners can get a more comprehensive and valuable understanding of optimizing digital marketing tools and techniques for different contexts and long-term success.



Methodology

The study utilized the Digital Marketing Strategy Effectiveness (DMSE) Questionnaire, a standardized tool developed specifically to assess the use of digital marketing tactics across industries. This questionnaire was adapted from existing, validated instruments, such as the Digital Marketing Adoption and Effectiveness

Survey by Smith et al. (2018), which has been proven to possess strong validity and reliability in assessing digital marketing effectiveness across various sectors. The adapted version was reviewed and validated by a panel of experts in digital marketing and survey design, ensuring it maintained high content validity and construct reliability standards.

The DMSE Questionnaire was distributed in 2024 to a diverse range of businesses across sectors, including technology, retail, healthcare, and education. The study's purpose was to collect specific insights into these companies' digital marketing strategies. Participants were selected using convenience sampling, focusing on businesses with expertise in digital marketing to ensure a sample representative of key industry players. One hundred nineteen participants contributed to the study, generating a robust dataset for analysis.

Section A: Demographic Information This section collected primary data on respondents and their companies, such as industry type, company size, and the respondent's role. The demographic details enabled a segmented analysis of trends across various industries.

Section B: Digital Marketing Strategies – This portion gathered data on the various digital marketing approaches used by respondents, including search engine optimization (SEO), influencer marketing, email marketing, social media marketing, and the integration of AI-powered personalization in their campaigns.

Section C: Social Media Engagement—This section focused on the respondents' use of social media platforms such as Facebook, Instagram, and TikTok and examined engagement frequency and the perceived effectiveness of customer interactions via these platforms.

The data were analyzed using both descriptive and inferential statistical methods. Descriptive statistics provided a general overview of the digital marketing strategies implemented by the sample businesses, while frequency distributions were utilized to understand the prevalence of different tactics. Comparative analyses were performed to explore variations in digital marketing usage across industries, including trends in AI integration and social media engagement.

Correlation analyses were performed to evaluate the hypotheses and assess the relationship between factors like marketing performance and AI-driven personalization. Thematic analysis was used to examine qualitative data from open-ended responses, revealing essential trends in tactics and difficulties in digital marketing. Using a combination of quantitative and qualitative methodologies, this study offered insights into how companies use digital marketing to improve overall results and product promotion.

Because of the DMSE Questionnaire's proven validity and reliability, the study's conclusions are more credible, and the data is guaranteed to reflect digital marketing activities across a range of businesses appropriately.

Results and Discussion

Results

Section A: Demographic Information

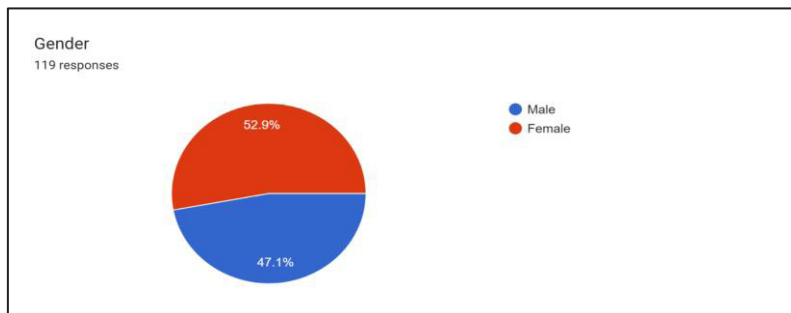


Figure 1: Gender

The survey received 119 responses with a gender distribution of 52.9% female and 47.1% male participants. This nearly equal representation shows a diversified response pool, with some bias toward females. The equal gender distribution improves the survey's dependability and inclusiveness, ensuring that the outcomes reflect both genders' opinions.

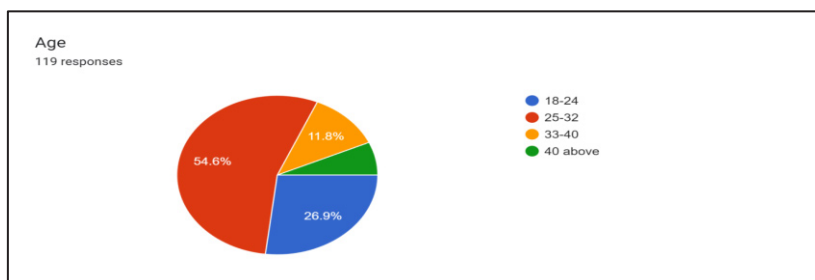


Figure 2: Age

The pie chart illustrates the age distribution of the 119 survey participants and reveals that the majority, or 54.6%, are between the ages of 25 and 32. This is followed by 26.9% of respondents between the ages of 18 and 24, 11.8% between the ages of 33 and 40, and a negligible 6.7% who were above the age of 40. This distribution suggests that younger adults, especially those in their mid-20s to early 30s, were the

majority of respondents to the poll. Given the noteworthy participation of younger age groups, the results may be more representative of this demographic's interests and viewpoints.

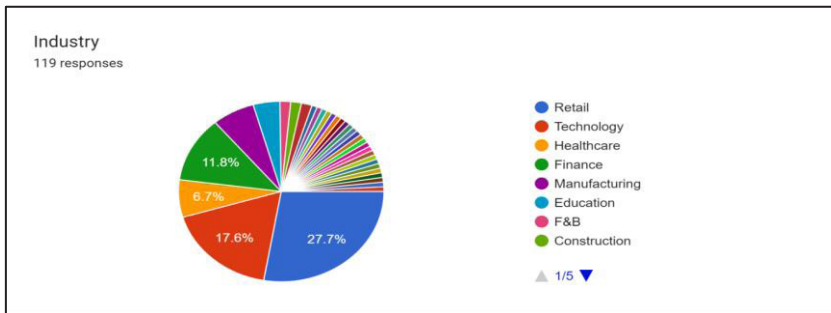


Figure 3: Type of Industry

The distribution of 119 replies among different industries is shown in the pie chart. The retail industry is the largest segment, accounting for 27.7% of the total, suggesting a sizable percentage of responders. Technology comes in second with 17.6%, and healthcare is third with 11.8%, indicating strong participation in these industries. Contributions from Manufacturing and Finance are 5.0% and 6.7%, respectively. The other categories are combined into a single category representing the smallest percentages, with the Education, F&B (Food and Beverage), and Construction sectors having lesser shares—all less than 5%. With a clear bias toward technology and retail, this distribution demonstrates the respondents' varied industry representation.

Section B: Digital Marketing Strategies

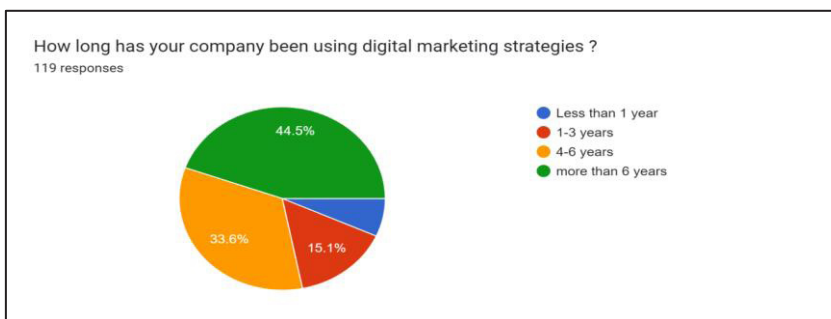


Figure 4: Duration of using Digital Marketing Strategies

Based on 119 replies, the pie chart shows how long businesses have utilized digital marketing methods. The vast majority of businesses, 44.5%, have been employing digital marketing for over six years, demonstrating significant dedication and expertise

in this area. Subsequently, 33.6% of the businesses indicated that they had been utilizing digital marketing for one to three years, indicating a significant proportion of recent users. Businesses with 4-6 years of digital marketing expertise comprise 15.1% of the market, and the lowest category comprises 6.7% of companies with less than a year of experience. This distribution points to a tendency among the respondents to engage with digital marketing methods over an extended period.

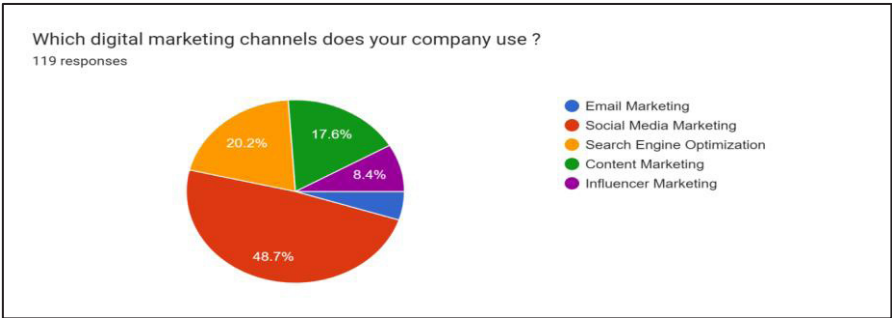


Figure 5: Digital Marketing Channels

The pie chart shows the distribution of digital marketing channels used by companies based on 119 responses. Social Media Marketing is the most frequently used channel, with 48.7% of companies utilizing it. Search Engine Optimization (SEO) follows at 20.2%, indicating significant use. Content Marketing is employed by 17.6% of companies, while Email Marketing is used by 8.4%. The least utilized channel is Influencer Marketing, with only 5.0% of companies using it. This distribution highlights that Social Media Marketing is the predominant channel, with SEO and Content Marketing also being popular choices, whereas Email Marketing and Influencer Marketing are less commonly used.

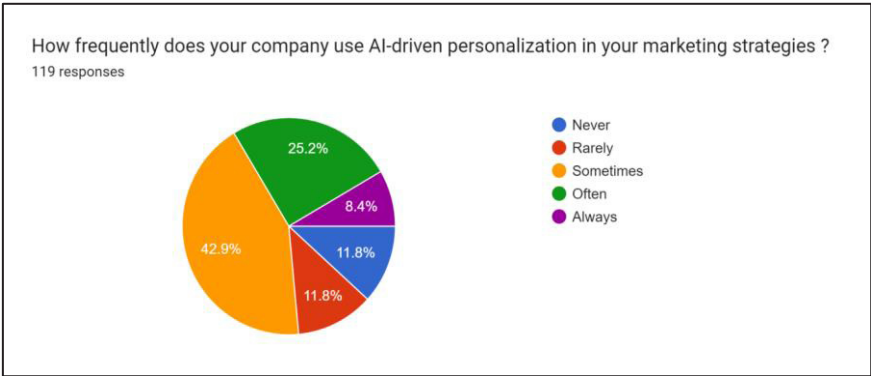


Figure 6: Frequency of Using AI

The pie chart illustrates the frequency with which companies use AI-driven personalization in their marketing strategies based on 119 responses. The largest

segment, representing 42.9% of respondents, indicates that AI-driven personalization is often used. This is followed by 25.2% who sometimes use it, 11.8% who rarely use it, and 8.4% who never use it. Meanwhile, 11.8% of respondents always incorporate AI-driven personalization in their marketing strategies. The data suggests that while a significant portion of companies frequently employ AI-driven personalization, a notable percentage still use it infrequently or not at all, indicating varying levels of adoption and integration across different organizations.

Section C: Social Media Engagement

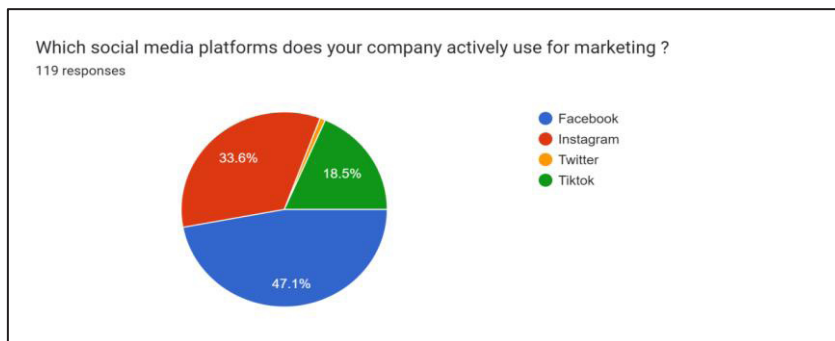


Figure 7: Social Media Platforms Companies

The pie chart displays the social media platforms companies actively use for marketing based on 119 responses. Most companies, 47.1%, use Facebook for their marketing efforts. Instagram follows with 33.6% of the responses, indicating significant usage but less than Facebook. Twitter is utilized by 18.5% of the companies, showing moderate engagement, while TikTok is not represented in the chart, implying it is not a significant platform for the respondents. These results highlight Facebook and Instagram as the primary platforms for marketing activities, with Twitter being less commonly used.

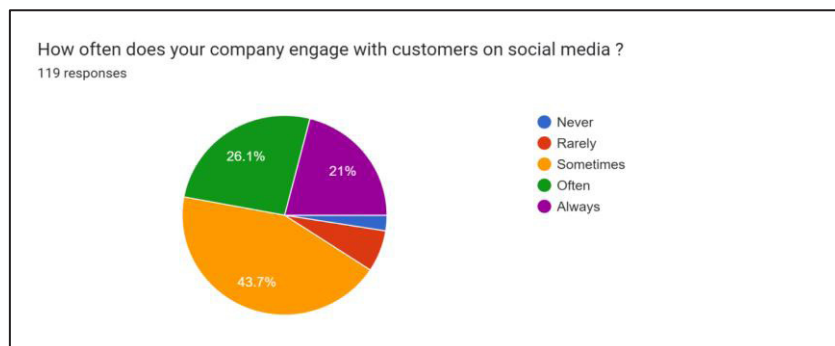


Figure 8: Companies' Frequency of Customer Engagement on Social

The pie chart shows companies' frequency of customer engagement on social media based on 119 responses. The most significant portion, 43.7%, indicates that companies often engage with customers on social media. 26.1% of respondents sometimes engage, while 21% always engage with their customers. A small percentage, 5%, rarely engage, and an even smaller 4.2% never engage. These results suggest that most companies frequently or consistently interact with their customers on social media, highlighting the importance of social media engagement in maintaining customer relationships.

The study incorporates Ajzen's Theory of Planned Behaviour (TPB) to analyze customer responses to digital marketing strategies by focusing on three key elements: attitudes, subjective norms, and perceived behavioral control. It examines how these factors influence customer intentions to engage with digital marketing channels like social media platforms, email marketing, and AI-driven personalization. The respondents' behavior is evaluated in terms of their attitudes toward these marketing methods, social pressures from peers or competitors (subjective norms), and their perceived ability to control how they interact with these strategies (perceived behavioral control). For instance, TPB helps to understand whether positive attitudes towards AI-driven personalization or social pressure to engage in social media marketing increase the likelihood of customers adopting or interacting with digital marketing tools. By leveraging TPB, the study aims to link marketing strategies to customer behavior, offering a predictive framework for how businesses can optimize their approaches to drive more effective engagement.

The survey results highlight several key findings. First, the adoption of AI-driven personalization is relatively low, with only 42.9% of companies using it often, while a significant percentage either use it rarely (11.8%) or not at all (8.4%). This demonstrates that while AI is recognized as beneficial for marketing, its integration needs to be more consistent across businesses. Social media marketing emerged as the most dominant digital marketing channel, with 48.7% of respondents relying on platforms such as Facebook (47.1%) and Instagram (33.6%) for their marketing activities. However, newer platforms like TikTok could have been more utilized.

Additionally, social media engagement varied significantly among businesses, with 43.7% of companies often interacting with customers, while 21% reported constantly engaging with their audience. These findings emphasize the importance of social media in maintaining customer relationships but also reveal areas where businesses can enhance engagement, mainly through underused channels like TikTok or more consistent AI-driven personalization. The industry representation was led by retail (27.7%) and technology (17.6%), reflecting a strong focus on consumer-facing industries, with respondents primarily from younger age groups (54.6% aged 25-32). This demographic insight suggests that younger professionals are more involved in digital marketing, shaping the trends seen in platform and tool usage.

Discussion

Different industries adopt digital marketing at varying rates due to several factors, including the nature of the industry, regulatory requirements, resource availability, and the perceived return on investment. For example, the technology and retail sectors, often at the forefront of consumer trends, were the most active in adopting AI-powered tools, social media marketing, and advanced analytics. These industries tend to operate in fast-paced environments where agility and customer engagement are critical, driving the need for more innovative and personalized digital marketing strategies. In these sectors, AI-driven personalization helps businesses improve customer experiences, increasing conversion rates and fostering stronger brand loyalty, making the investment worthwhile despite the cost.

In contrast, industries like healthcare and education were more conservative in adopting digital marketing. This can be attributed to the higher levels of regulatory scrutiny in healthcare, where the risks associated with personal data usage and patient confidentiality make widespread digital adoption slower. Similarly, the education sector, often dealing with limited budgets and a traditionally slower pace of technological change, focuses more on older marketing methods, such as email campaigns or content marketing, than newer technologies like AI. These industries might also face more significant challenges in justifying the high costs of adopting advanced digital marketing tools.

This varied approach impacts the effectiveness and reach of marketing campaigns in these sectors. Retail and tech companies that use innovative strategies like AI can more easily achieve high engagement and conversion rates, benefiting from tailored, data-driven insights. On the other hand, industries that rely on older, more traditional marketing methods may see slower growth in customer engagement and find it harder to scale personalization efforts. The reluctance to adopt newer strategies, like influencer marketing, is often due to perceived risks, costs, or lack of expertise. Yet, those industries that embrace newer tools report measurable improvements in brand awareness and customer interaction.

Overall, this industry-specific adoption highlights the need for tailored digital marketing strategies that address each sector's unique risks, benefits, and customer expectations. Companies that integrate traditional and cutting-edge tools can strike a balance between innovation and practicality, ensuring they remain competitive while addressing the specific needs of their market.

Policy Implications and Conclusions

Policy Implications

The study's findings highlight the need for improved digital marketing infrastructure to facilitate the adoption of new technologies like AI-driven personalization and data analytics. Policymakers should consider offering incentives and support to firms, particularly small and medium-sized organizations (SMEs), to invest in these technologies. This could include subsidies, tax breaks, or grants to encourage the incorporation of AI and big data tools into marketing efforts. Furthermore, forming public-private partnerships to establish training programs and resources can assist in bridging the knowledge gap and guarantee that firms are well-prepared to use new technologies efficiently.

The survey revealed significant variations in digital marketing practices across different industries, highlighting the need for industry-specific policy measures. Policymakers should promote tailored digital marketing frameworks that address each sector's unique challenges and opportunities. For instance, the healthcare and education sectors, which were found to be more conservative in their digital marketing approaches, could benefit from policies encouraging the adoption of secure and compliant digital tools. Such measures could facilitate more effective marketing without compromising privacy and regulatory standards. Policymakers can foster a more inclusive and effective digital marketing ecosystem by recognizing and addressing industry-specific needs.

Given the significant impact of social media engagement and high-quality content on marketing effectiveness, policies should encourage businesses to enhance their social media presence and content strategies. This could involve initiatives supporting creative and engaging content development, such as funding for digital content creation workshops or incentives for hiring skilled digital marketing professionals. Additionally, policies could promote ethical and responsible social media practices, ensuring businesses engage with their audiences meaningfully and transparently. By fostering a supportive environment for high-quality content and active social media engagement, policymakers can help businesses build stronger customer relationships and enhance brand loyalty.

The study emphasizes the necessity of data-driven marketing techniques in reaching desired results. Policymakers should work to create a regulatory climate that promotes the ethical use of data in marketing. This includes enacting strong data protection regulations that protect consumers' privacy while allowing firms to use data for personalized and targeted marketing. Encouraging data analytics tools through training activities and offering access to affordable analytics software can help organizations make more educated marketing decisions. By encouraging a balance

between data usage and privacy, authorities can assist firms in harnessing the power of data-driven methods to improve marketing success.

Conclusions

This study aimed to explore the effectiveness of digital marketing strategies in promoting products, utilizing a diverse sample of industries and geographic regions. The research employed a mixed-methods approach, combining quantitative and qualitative analyses to understand current digital marketing practices comprehensively.

The findings revealed several key insights:

1. **Prevalence of Digital Marketing Channels:** Social media marketing emerged as the most commonly used channel, followed by search engine optimization and content marketing. Despite its potential, AI-driven personalization and influencer marketing were less frequently adopted, suggesting room for growth in these areas.
2. **Variation Across Industries:** There were notable differences in digital marketing practices among various sectors, with technology and retail leading in using advanced digital tools. In contrast, industries like healthcare and education showed more conservative approaches.
3. **Importance of Engagement:** Active engagement on social media and creating high-quality content were critical factors contributing to successful marketing outcomes. Companies that excelled in these areas reported higher customer engagement and loyalty levels.

Despite the study's contributions, it faced certain limitations. The sample size, while robust, may not fully represent all industry sectors or geographical regions. Additionally, the reliance on self-reported data could introduce bias. Future research should consider expanding the sample size and incorporating longitudinal studies to capture changes over time. Investigating the impact of emerging technologies and evolving digital marketing trends could also provide deeper insights into their effectiveness and adoption.

Overall, this research underscores the importance of adopting a multifaceted approach to digital marketing, integrating both traditional and innovative strategies. The study's findings offer valuable guidance for businesses seeking to enhance their digital marketing efforts and provide a foundation for policymakers to support effective and ethical marketing practices.

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