

DETERMINING MINDFUL CONSUMPTION AMONG STAFF IN GOVERNMENT AGENCY

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Abstract

Sustainable consumption is one of the important discussions among consumers in Malaysia, due to the rising cost of living. This is because of the fluctuating of goods and services price, the introduction of new tax regime particularly Goods and Services Tax (GST) and the issue of uncontrollable debts caused by aggressive promotion by banking institution. This phenomenon has affected the spending pattern among Malaysians and it was highlighted in few literatures. Consequently, the importance of addressing the aspects of inculcating mindful consumption is crucially demanding and the comprehension of the topic should be fostered among consumers. The research on the subject matter is expected to bring a new paradigm toward practicing mindful consumption. Thus, the study aims to determine factors that affects mindful consumption among government staff and they were tested statistically. The study is conducted among the staff of Majlis Agama Islam Dan Adat Melayu Terengganu (MAIDAM) at its headquarters in Kuala Terengganu. MAIDAM is an agency that is responsible for the administration of Islamic religious affairs in Terengganu, Malaysia. There were 175 questionnaires administered to the respondents and all responses were analysed using the SPSS version 15. The results clearly indicate that all factors tested affected mindful consumption. The result also indicates that mindful consumption contributes benefits to the government servant and consumers in this country. It is undoubted that further research in this field among scholars and researchers is needed.

Keywords: Mindful Consumption, Religiosity, Spending Pattern, Consumer Behaviour

1.0 INTRODUCTION

This paper aims to explore factors determining mindful consumption. Conducting such study to identify the factors is very important and it is supported by the remarks given by certain government agencies such as AKPK that strongly recommends consumers to make necessary adjustments regarding their spending pattern due to the uprising cost of living. Consequently, in assisting its consumers to be sustainable at their spending patterns, AKPK has initiated a financial literacy program started in 2006 to provide guidance and advice to consumers related to mindful consumption (AKPK, 2014). However, there has been further discussions and researches about addressing the issues of unsustainability consumption using the approach of applying mindful consumption paradigm. Thus, the finding of this paper apparently suggests a concrete solution towards eradicating consumption problem and it is by fostering mindful consumption.

In attending the needs of addressing the mindful consumption aspects, an exploratory study is conducted among the staff of Majlis Agama Islam Dan Adat Melayu Terengganu (MAIDAM) at its headquarters located in Kuala Terengganu. MAIDAM is an agency that administrates all Islamic religious affairs in Terengganu, one of the east coast states in Malaysia. A questionnaire consisted of 23 questions was administered to 175 respondents and the obtained responses were analysed using the SPSS version 15.

1.1 Mindful Consumption

Nowadays, the public interest towards mindful consumption matter has increased. Quelch and Jocz (2007) stressed that unsustainable consumption delivers monetary or physical misery for consumer. In fact, it abuses or harms the characteristic of environment and the natural resources. In this situation, a planned primary impact benefits will be dominated by the unintended reaction effects. Hence, the issues of overconsumption are considered as unsustainable, and they need to be dealt properly by both the consumers and the businesses.

Additionally, the topic of mindful consumption too has become important in addressing sustainable aspect of consumption. This concept was introduced by Sheth et al. (2011) who stressed on the temperance of mindset related to self, environment and community. Accordingly, the mindset is considered as mindfulness and is predicted to impact the temperance of consumption behavior related towards moderation of consumption particularly to repetitive, acquisitive and aspiration consumption behavior. Thus, mindful consumption is encouraged to be adapted and fostered among consumer.

1.2 Understanding Religion

According to Kotler (2000), consumers conduct and practice, both were influenced by religion, are the components of culture. For instance, religious consumers may hold certain qualities that can impact their activities and choices. Certain level of religiosity gives experimental confirmation that consumers are solidly embraced by their religious education and practices. For example, Malays in Malaysia are expected to immovably embrace Islamic practices that unequivocally energize a mix of day by day exercises with religious morals. (Anuar et al, 2012)

There was an evidence that the religion aspects will influence consumption behaviour such as store and brand preference. The religious value influences consumers in term of consumption, but the effects are depending on the individual demographic profile (Moschis, & Ong, 2011). According to Shah Alam et al, (2011) Malays consider Islam as their source of reference and they were supposed to spend wisely, as commanded by Allah in the *Quran*. It is found that religiosity influences purchase behaviour of Muslim consumers.

1.3 Spending Pattern

Spending pattern concept that is related to Dowling et al. (2009), stated that financial related administration is an essential part of an individual's everyday life including his or her income administration. The important critical viewpoints incorporate the support and improvements of individual financial moves using a variety of measures, including the obligation control and the upkeep of way of life. The administration of money, obligation, monetary arrangement, venture, protection and retirement is also related to this.

A study done by Beal and Delpachitra (2003) revealed a few indications of lacking individual financial education which additionally incorporated with flippant overspending on consumption. These days, numerous consumers are unfit to deal with their income in an appropriate way based on the belief that they

can spend once they have a lot of money and they consider this as a fundamental need cost which is inappropriate (Ibrahim et al., 2009).

1.4 Hypotheses

Based on the comprehensive related literature review and Figure 1, two research hypotheses were developed as follow:

H1: Understanding religion has positive relationship towards mindful consumption (MC)

H2: Spending pattern has positive relationship towards mindful consumption (MC)

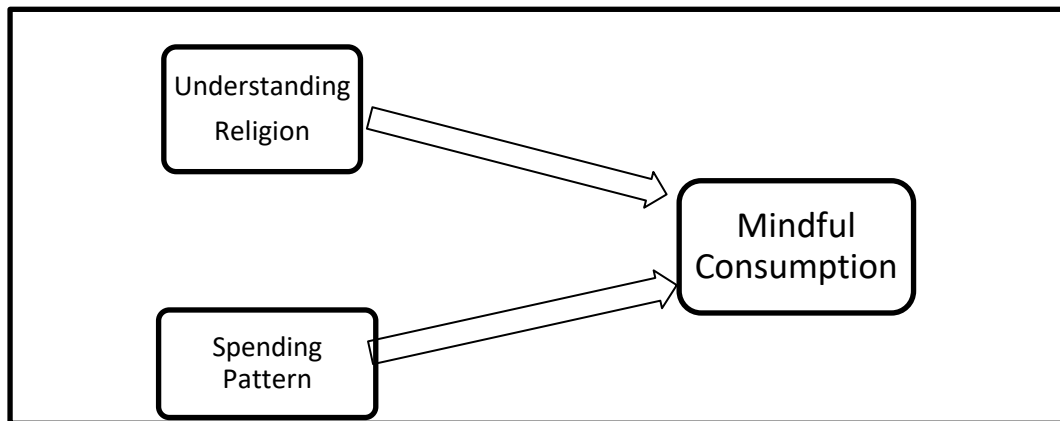


Figure 1. Theoretical Framework

2.0 METHODOLOGY

This section describes the methodological approach that was used in this study. It focuses on the research design, data collection method, measurements, and data analysis techniques.

2.1 Sampling

A convenience sampling method was applied in this study. This type of sampling is regarded as non-probability sampling technique where subjects are selected in terms; accessibility, convenient and nearness to the researcher. This sampling method by and large expect a homogeneous populace that one individual is essentially similar to another (Etikan et al., 2016)

The convenience random sampling was employed in this study. The researchers selected the respondents that are currently working at Majlis Agama Islam and Majlis Agama Islam dan Adat Melayu Terengganu (MAIDAM) at random. One hundred and seventy five printed questionnaires were distributed among respondents comprising of staff of MAIDAM with the total population of 300. The total respondents is employed based on Uma Sekaran's table that required a total of 169 samples to represent a population of 300 people.

2.2 Measurement

Applying series of questions in a questionnaire allows opinions of the respondent to be described in a structural manner. According to Sekaran and Bougie (2003) respondents may record their answers in a based on written set of questions in a questionnaire. In this study, the questionnaire was design according to the needs and requirements of this study. A closed ended question was applied to the entire questionnaire and the respondents have to select for a pre-assigned answer. All questions were administered in English and the translation in Bahasa Melayu was also provided to make sure they can be comprehended well by the respondents.

The questionnaire was divided into four (4) sections with Likert scale questions. Likert scale is a psychometric scale normally employed in questionnaire and is the popular scale in survey research. Respondents can express specifically their choice to a statement when responding to a Likert questionnaire item. The questionnaires were distributed at random to the respondents and they answered the question with appropriate help by the researchers.

2.3 Data Analysis

The data was analysed in term of descriptive statistics, reliability and inferential analysis using SPSS version 15.

3.0 FINDINGS

3.1 Descriptive Statistics

The statistical finding shows that 53.1% of the respondents who responded to and returned the questionnaire were female and another 46.9% of the respondents were male. Majority of them were found either to be single or married. In term of age grouping, most of the respondents or 52.6% of them were belongs to the group age of 21-30 years. There was a connection between the respondents' age grouping and their incomes due to the nature of government services compensation scheme where seniority reflects the total earnings. It was found that most respondents earned between RM 1000 to RM 3000 per month.

In term of education level, 19.4% of the respondents were SPM holders, 36% of them were qualified with diploma or equivalent qualifications and 44.6% of the respondents obtained their degrees. The results also indicated that 98% of the respondents knew about mindful consumption since they give positive responds to related questions regarding the consumption. Hence, in order to understand the respondents' monthly spending pattern, some questions were formed specifically to this objective and the pattern was later been identified with 41.1% of the respondents tend to go for shopping between 2-3 times, 29.7% of them do it for 4-5 times, another 28% was identified to do shopping more than 5 times and only 1.1% of them admitted to do it once a month.

3.2 Reliability Analysis

The result from the reliability test for the three major sections in the questionnaire have been presented in Table 1. The values between 0 and 1 is the determinants benchmark of Cronbach's alpha. The reliability of the scale signalling based on the value closer to 1, the more reliable the scale. (Yaakob, 2008).

Table 1. Reliability Result

Section	Items	Cronbach's alpha
Understanding Religion	5	0.801
Spending Pattern	5	0.670
Mindful Consumption	5	0.767

Understanding religion indicates the highest value of 0.801. It explains that most of the questions in that section can capture the responses from the respondents based on their consistency in answering the questionnaire. The quality of the instrument in capturing the feedbacks of the respondents is also shown in Spending Pattern and Mindful Consumption with the Cronbach's alpha values of 0.670 and 0.767 respectively. It can be concluded that all variables tested in this study were reliable.

3.3 Hypothesis Testing

The researchers used Pearson Correlation to determine the relationship among variables. By referring to Table 2, it clearly shows that the independent variables are statistically significant with the p-value of 0.000 at 0.01 significant levels. The result implies relatedness on the strength of association. Understanding Religion indicated the highest Pearson Correlation analysis with $r = 0.602$, showing that this variable is positively correlated with the Mindful Consumption followed by Spending Pattern with $r = 0.467$.

From the finding in Table 2, empirically, it indicates that all the two variables have positive correlation respectively relating to the strength of association. The Pearson Correlation analysis suggested that there is significant relationship between independent variables namely Understanding Religion and Spending Pattern with Mindful Consumption.

Table 2. Pearson Correlation

Variable		Understanding Religion	Spending Pattern
Mindful Consumption	Pearson Correlation	.602*	.559*
	Sig. (2 tailed)	.000	.000
	N	175	175

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

4.0 DISCUSSION

Based on the findings, this study has indicated that all hypotheses were positively correlated, and the researchers concluded that understanding religion and spending pattern will determine mindful consumption. The empirical findings of this study were consistent with study of religiosity aspects (Moschis, & Ong, 2011; Shah Alam et al, 2011) and spending pattern (Beal & Delpachitra, 2003; Dowling et al. 2009).

The study also signified that all factors that have been tested contributed positively toward mindful consumption. Therefore, in fostering the mindful consumption among the staff, the elements of understanding religion and spending patterns should be strengthened in the first place. Consequently, it was also found that the independent variable that influenced the mindful consumption the most was understanding religion. Thus, based on this finding, the management of organization needs to stress more on the aspects of religion. Strengthening the religion understanding is then, among all the initiatives to be

emphasized by the management while at the same time an education on the proper spending patterns also needs to be concerned.

5.0 CONCLUSION

In general, this study indicated that the hypotheses were positively correlated, and the researchers concluded that understanding religion and spending pattern are two factors determined to influence mindful consumption. Consequently, organization should strive on the variables in order to boost mindful consumption among consumer. Therefore, the aspects of inculcating religious values among consumer is very important in ensuring mindful consumption. In addition, the ways consumer makes a spending are also important consideration since this factor will contribute to the mindful consumption. Thus, education on the aspects of the ethical consumerism plays a significant role in creating sustainability consumption

Besides, mindful consumption aspect will enhance consumers' quality of life. Furthermore, it is strongly believed that the mindful consumption will enhance consumption sustainability hence eradicate the issues of spending, cost of living, uncontrolled debt and quality of life. Future study on the relationship of mindful consumption and sustainability consumption is highly recommended. Meanwhile, exploring various factors contributing toward mindful consumption is also a vital consideration.

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