

Malay culture and consumer decision-making styles: an investigation on religious and ethnic dimensions

Abdul Razak Kamaruddin

Faculty of Economic and Management

Universiti Malaysia Terengganu

abrazak@umt.edu.my

Kamarulzaman Kamaruddin

Faculty of Cognitive Science and Human Development

Universiti Pendidikan Sultan Idris

kamarulzaman@fskpm.upsi.edu.my

Abstract

The Malays are closely associated with the religion of Islam which constitutes a key element in Malay ethnic identity and its culture. Therefore, the main objective of this study is to investigate the Malays' decision-making styles pertaining to shopping behavior. This study also examines the relationships between Malays' cultural value orientations and their decision-making styles. The Consumer Style Inventory (CSI) was used to measure the Malays decision-making styles. The research findings indicated that religious factor alone is not sufficient to influence the Malays' decision-making styles. The findings also showed that there are three decision-making styles related to Malay ethnic: perfectionistic, confused by over choice and impulsive purchase. Significant relationship was also found between religiosity and ethnicity and the shopping behavior of the Malays. The findings also revealed that Malay consumers are quite incompetent in handling product and market information, resulting in information overload and confusion. Therefore, the results of this study suggested that formal consumer education should be introduced in secondary schools in developing knowledgeable and efficient young consumers.

Introduction

Cultural beliefs and values intervene in the economic decisions of consumers. Cultural values imply a widely held belief that has been internalized by individuals, as well as a general guide for some set of activities and behavior rules for them (Heine and Lehman, 1997). The effects of cultural values on the individual's life often predate birth, because cultural tradition to which individual adheres is an historical entity, one that carries with it great powers of socialization and predestination. Individuals have been known to react quite differently to the same situations according to their cultural background and general experience. Therefore, to understand the behavior of people, some knowledge of the influence of cultural norms and values is necessary. It also provides an approach towards understanding the consumer behavior not only on diverse nations but diverse groups within a nation. In South East Asia, for example, ethnic cultures within the countries of Malaysia, Indonesia and Thailand may be more influential than differences that exist between countries. Many of the ethnic influences cut across national boundaries established by colonials with little regards for cultural boundaries.

Cultural beliefs run deep where consumer goods are concerned. Particularly in the case of non-durable consumer goods such as food and clothing, the different taste, habits and customs

imparted by their culture prevent consumers from universally preferring the same product attributes, advertising messages, packaging and presentation. The mass introduction of durable consumer goods such as electronics goods and cars to developing Asian markets means that there is less cultural meaning attached to the purchasing and consumption of these products. However, even for these products, and even when economic and purchasing power differences are minimized, cultural differences are pervasive enough to call for different marketing strategies in different countries. This is perhaps less the case between Denmark and Sweden for example, but definitely the case between Asia and the West, and often among Asian countries themselves (Schutte and Ciarlante, 1998). Thus, the greater the cultural differences the greater the necessity of designing a marketing specific to the cultural context.

The objective of this paper is two-folds; first, to profile the Malay consumers decision-making styles pertaining to shopping behavior using the Consumer Style Inventory (CSI), and second, to explore the relationships between Malays' cultural value orientations and their decision-making styles. For the purpose of investigation, this study looked at two components of cultural orientations i.e., religious values and ethnic values. Consumer style concept represents a cognitive and affective aspect of consumer behavior and it is closely linked with various personality traits, similar to the concept of personality in psychology (Sproles and Kendall, 1986). In essence, sociologists have suggested personality traits as one of the general factors that have a tremendous impact on various human behaviors. Hence, as culture and personality traits are interrelated (Mastor, Jin and Cooper 2000), it should provide a major justification for Malay culture to be submitted for a more comprehensive investigation of its relationships to consumer decision-making styles.

An overview of Malay culture

Malays are among the largest indigenous peoples in South East Asia, who live in the Malay Archipelago, a region with a predominantly Malay population. People of Malay origin also live in Indonesia, Brunei, Southern Philippines, Singapore, Southern Thailand, Cambodia and Vietnam as well as being minorities outside South East Asia such as in South Africa, Sri Lanka, and Western Australia (Shellabear, 1977). Malays are differentiated from the other two major Malaysian ethnic groups, the Chinese and the Indians, because they are closely associated with the religion of Islam. Islam constitutes a key element in Malay ethnic identity and therefore has critical impact on the development of Malay culture (Mastor et al. 2000). As such, the concepts of religiosity and ethnicity of the Malay society are not mutually exclusive, but rather multidimensional. A Malay is born into a culture and religion simultaneously, and consequently, one who rejects Islam is no longer legally considered Malay. Thus, it is quite impossible to delineate the essential cultural elements in measuring the Malay identity in such a unique structure.

This is why ethnicity is not an easily definable term for the Malays in Malaysia, logically, due to the presence of Islamic religion which is seen as an integral part of a Malay culture for 500 years. To conceptualize and operationalize Malay ethnicity will somehow or rather need to overlap with religious dimension (Nagata, 1974). Malay ethnicity is believed to exert a relatively stronger effect on the individual's behavior because it is multidimensional. One set of values is promulgated both by informal social interactions and religious instructions; therefore, the individual experiences greater normative consistency. This congruence between culture and religion stands in contrast to conditions prevailing in some other ethnic groups. Irish ethnicity, for instance, may be exhibited quite differently, depending upon whether one is Irish Protestant or Irish Catholic.

Hence, the definition of a “Malay” is a purely cultural one, namely one who is a Muslim, habitually speaks the Malay language, and follows Malay custom or *adat*. The term *adat* has a variable domain of meaning. It is sometimes understood to cover all aspects of Malay culture and social life, from styles of dressing and housing to rules of etiquette and social interaction, but it is most commonly restricted to the major life crisis ceremonies of birth, engagement, marriage and death. Because of their additional religious significance, these rites of passage are more or less common to all Muslims in Malaysia. *Adat* represents an ideal state in which an individual maintains harmonious social relationship with his fellow man. Thus a Malay individual thinks foremost of himself in relation to other people and the way in which they are connected. The principle of *adat* requires a person to behave not according to his self-centered reasons but what is prescribed by ritual; constantly monitoring his own behavior to ensure that it is socially acceptable on any occasion.

A number of studies on Malay people and their cultural values have been reported in sociological and anthropological literatures (e.g., Brennan, 1985; Crouch, 1988; Crouch, 1996; Husin Ali, 1975; Hussin Mutalib, 1990). There have been also some empirical studies on psychological aspects of the Malays (Ball, Moselle, and Mustafa, 1992; Bochner, 1994; Bouchner and Brandt, 1981; Mastor et al. 2000; Rafaei, 1976). In general, findings from these studies provide evidence that cultural values may substantially affect a variety of Malay’s personality and behavior. Yet, despite the empirical linkages established between Malay cultural values and their psychological and behavioral aspects, studies into the understanding between Malay’s cultural values and their actions as consumer are rare.

Consumer decision-making styles

As indicated by Lysonski, Durvasula and Zotos’s (1996) review of existing consumer literature, the examination on decision-making construct can be categorized into three major approaches: the psychographic/lifestyle approach (e.g., Wells, 1974), the consumer typology approach (e.g., Kenson, 1999; Ownbey and Horridge, 1997; Shim and Kotsiopoulos, 1993) and the consumer characteristics approach (Sproles and Kendall, 1986; Sproles and Sproles, 1990). Among these three approaches, the consumer characteristics approach has been widely acknowledged by consumer researchers as the most explanatory and powerful construct because it focuses on a cognitive and affective aspect of consumer behavior. This approach deals with consumer’s general predisposition towards the act of shopping and describing mental orientation of consumers in their decision making process (Lysonski et al., 1996).

The genesis of characteristics approach began with several researchers who have been particularly interested in profiling consumer decision-making styles (Thorelli, Becker and Engledow, 1975). Based on examination of types of consumer decision-making styles in the previous literature, Sproles (1985) identified 50 items related to consumers’ cognitive and affective orientation towards shopping and buying. The author believes that measuring consumers’ general orientations toward shopping and buying can identify their decision-making styles. Sproles and Kendall (1986) refined this inventory and accordingly developed a more parsimonious scale consisting of 40 items. The Consumer Style Inventory (CSI) that they have developed consists of eight decision-making styles. This construct is described as basic consumer personality and is analogous to the concept of personality in psychology. There are eight mental characteristics of consumer decision-making style in the CSI. They are namely; a) perfectionistic and high-quality conscious; b) brand conscious; c) novelty and fashion-conscious; d) recreational; e) price conscious; f) impulsive; g) confused by overchoice and h) habitual and brand-loyal.

Because a sample of U.S. high school students was used to establish the CSI, Sproles and Kendall (1986) recommended validating the instrument across other populations. In response to this, Hafstrom, Chae and Chung (1992) surveyed college students in Korea and compared their decision-making styles to the constructs identified by Sproles (1985). In the study, eight decision-making styles were documented with an additional dimension of "time-energy conserving" to the original eight-factor model. Similarly, a study was done by Durvasula et al. (1993) using a sample of undergraduate students in New Zealand, comparing the psychometric properties of the CSI between the U.S. and New Zealand samples. In sum, findings from these studies demonstrated the generality of the CSI, identifying some similarities as well as differences in consumer decision-making styles across different cultures.

Lysonski, Durvasula and Zotos (1996) further investigated the cross-cultural applicability of the CSI using multi-country samples from India, Greece, U.S and New Zealand. While the CSI inventory received some support from these four different samples, the researchers noticed that the inventory appears to be more applicable to the economically developed countries (U.S. and New Zealand) than to the economically developing countries (India and Greece). In other studies, consumer decision-making styles have been linked to other constructs such as individual learning styles (Sproles and Sproles, 1990) and consumer socialization process (Abdul-Razak and Safiek, 2001; Shim and Gehrt, 1996). Looking at a more recent development of research on consumer decision-making styles, some researchers attempted to adopt the CSI to profile decision-making styles of young-adult Chinese consumers (Fan and Xiao, 1998; Siu, Wang, Chang and Hui, 2001) and Malaysian adults (Rosli, Jamil & Abdul Razak, 2002).

Although some concerns about the generalizability of the inventory have been expressed, the CSI represents the most tested instrument currently available to assist marketers in examining cross-cultural decision-making styles. Marketers intending to enter or to expand into new overseas markets are more likely to succeed if they gain good understanding of different cultures. With such knowledge, retailers can differentiate and target their offerings, locations and promotional efforts according to varying patronage profiles. There is evidence that decision-making styles can vary across cultures (Sproles and Kendall 1986; Hafstrom et. al. 1992; Lysonski et. al. 1996; Fan and Xiao 1998; Walsh, Mitchell and Hennig-Thurau 2001), but it is not really known how they vary under the effects of religion and ethnic.

Thus far, the CSI has been applied to eight countries: the US, Korea, New Zealand, Greece, India, the United Kingdom, China and Germany, all of which without any specific reference to cultural effects. This is an attempt to replicate the CSI study amongst the Malays consumers with their distinct religiosity and ethnicity values, in the hope that further generalizations can be made. It is difficult to build on the previous findings between religiosity, ethnicity and decision-making process because little work has been done in this area. For this reason the nature of this study is exploratory with the intention of adding to our knowledge of these relationships so that subsequent research can be undertaken to test on more specific aspects of consumer behavior.

Methodology

Sampling and data collection

The sample for the study comprised undergraduate students from one university in Malaysia, majoring in management, counseling, economics and public policy. The sample of

undergraduate students permits a more rigorous test of the applicability of the scale (Durvasula et al. 1993). In addition, using a relatively more homogenous group such as undergraduate students minimizes random error that might occur by using a heterogeneous sample such as the general public (Calder, Phillips and Tybout, 1981). The applicability of using students as a unit of analysis is evidenced in previous studies of consumer decision-making styles (Hafstrom et al. 1992; Lysonski et al. 1996; Fan and Xiao, 1998; Siu et al., 2001).

To provide an adequate level of confidence in this study, 450 Malay respondents were randomly selected for the survey. Of 442 returned questionnaires, a total of 419 responses deemed valid for data analysis, yielding a response rate of 94.8 percent. The sample had a mean age of 21.9 years and consisted of 29.8 percent male and 70.2 percent female. The students were from different regions with diverse backgrounds ranging from urban to rural which also reflect their differences in socioeconomic status.

Measurement of study variables

The research instrument was a five-page structured questionnaire consisting of four sections, which include items on religious value orientation, ethnic value orientation, consumer decision-making styles and demographics. Religious and ethnic value orientation scales were culled from 23 statements generated from a study by Abdul-Razak (1993) in the measurement of religiosity and ethnicity dimensions (Table 1). Consumer decision-making styles were measured using the 36-items of Consumer Style Inventory (CSI), developed by Sproles and Kendall (1986). All scales were measured on a 5-point Likert-type scales ranging from *strongly agree* to *strongly disagree*. To avoid any erroneous while translating the language, a back-translation procedure was performed on the questionnaire (Brislin, 1970). Scale items were translated into Malay language with minor changes in wording to clarify the meaning in the Malay questionnaire. Demographic items were related to gender, age, residence and state of origin.

Table 1: Consumer decision-making styles

Decision Making Styles	Characteristics
High-quality conscious	Consumers who search carefully and systematically for the best quality in products. Often, they are not satisfied with the good enough products.
Price-conscious	Consumers who are particularly conscious of sale prices and lower prices in general and, more importantly, are concerned with getting the best value for their money. These consumers are likely to be comparison shoppers.
Impulsive	Consumers who tend to buy on the spur of the moment and to appear unconcerned about how much they spend or about getting best buys.
Confused by overchoice	Consumers who perceive too many brands and stores from which to choose and who likely experience information overload in the market.
Brand-conscious	Consumers who are oriented toward buying the more

	expensive, well-known national brands, believing that a higher price means better quality. They also prefer best-selling, advertised brands.
Novelty/fashion conscious	Consumers who like new and innovative products and gain excitement from seeking out new things. Keeping up to date with styles and variety seeking are important aspects of novelty and fashion-conscious consumers.
Recreationa	Consumers who view shopping as recreation and entertainment. These consumers find shopping a pleasant activity and shop just for fun of it.
Habitual, brand-loyal	Consumers who have favorite brands and stores and have formed habits I choosing these repetitively.

Statistical Analysis

The data were entered into the computer for statistical analysis with the application of the SPSS. The first step in analyzing the data was to identify the salient items that explain the correlations among a set of variables. For this purpose, factor analysis with principal component method was conducted on decision-making style scale items. The principal component analysis was used to extract the factors that produced the “maximum contribution to the sum of variance of the n variables” (Harman, 1967, p. 15). Bartlett test of sphericity was also run to test the assumption that the variables are uncorrelated in the population. To test the appropriateness of factor analysis, Keiser-Meyer-Olkin (KMO) measure of sampling adequacy was assessed while the factor analysis was run.

Employing the latent root criterion method, eigenvalues above 1.00 were considered the criteria for extraction of factors. The factors were rotated using varimax method. Although a minimum factor loading of 0.3 was considered significant based on sample sizes greater than 350 (Hair, Anderson, Tatham and Black, 1998), only those items with factor loadings above 0.50 on a single variable were retained in this study. Reliability tests using Cronbach’s alpha coefficient were also employed to measure internal consistency for each factors (Churchill, 1979).

Summing the answers to all items and dividing by the number of items generated the scores for religious and ethnic orientations. To investigate relationships of religious and ethnic value orientations with consumer decision-making styles, t -tests were employed. Low- and high-religious and ethnic orientation groups were established based on the respondents’ scores on both scales. Scores for each scale were then divided into three groups; the middle group was dropped, leaving the lowest and highest scores for use in conducting t -tests. t -tests were run to identify differences in scores on the consumer decision-making style sub-scales between the low and high religious and ethnic orientation groups.

Findings and discussion

Results of factor analysis

The purpose of factor analyzing the 36-item inventory was to determine if the factors identified by Sproles and Kendall (1986) were common to the Malay sample. As a result of

factor analysis, 28 items were retained in this study. Table 2 presents the results of an eight-factor solution for consumer decision-making style items. Factors are named in line with Sproles and Kendall (1986) when they reflect similar decision-making styles between U.S. and Malay students. Each factor consists of at least two items, indicating that the scales are multidimensional scales as opposed to unidimensional scale where all items would be loaded on just one factor. As shown in Table 2, the eight-factor model appears adequately as it explained 48.35 percent of the variation for the Malay sample. Further, all eight factors have eigenvalues greater than one, which is a rule often used to judge model adequacy. Bartlett's test of sphericity is significant and the value of KMO statistic (0.831) is also large (>0.5). Thus, factor analysis may be considered appropriate.

Table 2: Factor analysis of Malay DCM style

Items	Factor Loadings	eigen-value	% of variance
Factor 1: Novelty, Brand Conscious			
The well-known national brands are best for me	0.75	6.54	11.33
The more expensive brands are usually my choice	0.74		
I prefer buying the best-selling brands.	0.73		
The most advertised brands are usually good choices.	0.65		
The higher the price of a product, the better its quality	0.65		
I keep my wardrobe up-to-date with the changing fashion	0.58		
Fashionable, attractive styling is very important to me	0.55		
Factor 2: Perfectionistic, High-Quality			
When it comes to purchase products, I try to get the best	0.67	3.45	8.08
I look carefully to find the best value for the money	0.65		
In general, I usually try to buy the best overall quality	0.55		
I carefully watch how much I spend.	0.60		
I should plan my shopping more carefully than I do.	0.52		
I take the time to shop carefully for the best buys.	0.52		
Factor 3: Confused by Overchoice Consumer			
There are many brands to choose that often I feel confused.	0.63	2.32	5.77
All the information I get on different products confuses me.	0.52		
The more I learn about products, the harder to choose the best.	0.69		
Factor 4: Recreational, Hedonistic Consumer			
Shopping is not a pleasant activity to me. (-)	0.75	1.84	5.47
Shopping the stores wastes my time. (-)	0.68		
Shopping is one of the enjoyable activities of my life.	0.54		
Factor 5: Impulsive, Careless Consumer			
I am impulsive when purchasing	0.62	1.39	5.04
I shop quickly, buying the first product/brand	0.63		
Often I make careless purchases I later wish I had not	0.53		
Factor 6: Variety Seeker Consumer			
To get variety, I shop different stores & brands.	0.62	1.35	4.43

Fashionable, attractive styling is important for me	0.52		
Factor 7: Habitual, Brand Loyal Consumer			
I go to the same stores each time I shop	0.70	1.25	4.29
Once I find a product or brand I like, I stick with it.	0.58		
Factor 8: Financial, Time-Energy Conserving			
I make my shopping trips fast.	0.55	1.20	3.94
The lower price products are usually my choice.	0.51		

Principal components after rotation to the varimax criterion. Items were retained only if factor loading on a single factor was 0.5 or greater.

Bartlett test of sphericity = 4297.998, df = 780, significance = .000

Kaiser-Mayer-Olkin measure of sampling adequacy = 0.831

Reliability of consumer decision-making style scales

To test the reliability for each factor, a conservative technique of Cronbach's (1951) unidimensional coefficient alpha was used. Coefficient alpha is an estimate of the correlation between random samples of items from a universe of items and is an appropriate index of equivalence. For internal consistency, it was decided an acceptable level of reliability coefficient should not be below 0.5, the minimum level recommended by Nunnally (1967).

Table 3 depicts the Cronbach's reliability coefficients and the number of items used to compute Cronbach's alpha for each factor of decision-making styles for Malay consumers. It shows that seven decision-making style sub-scales were found to have an acceptable level of internal consistencies: (a) novelty, brand conscious consumer ($\alpha = 0.83$), (b) perfectionistic, high-quality conscious consumer ($\alpha = 0.67$), (c) confused by overchoice ($\alpha = 0.59$), (d) recreational, hedonistic shopping conscious ($\alpha = 0.65$), (e) impulsive, careless consumer ($\alpha = 0.65$), (f) habitual, brand-loyal consumer ($\alpha = 0.52$) and (g) variety seeker consumer ($\alpha = 0.42$). Financial, time-energy conserving consumer sub-scale however, was considered unreliable as it fall below the acceptable level ($\alpha = 0.29$). For further analysis, only those factors with alpha above 0.5 will be included.

Table 3: Reliability coefficients of eight consumer decision-making styles for Malay consumers

Consumer Style Characteristics	Cronbach's α of items loading above 0.4	No. of items used
Novelty, brand conscious	0.83	8
Perfectionistic, high-quality conscious	0.67	8
Confused by overchoice	0.59	5
Recreational shopping conscious	0.65	4
Impulsive, careless consumer	0.65	3
Variety seeker consumer	0.42	2
Habitual, brand-loyal	0.52	3
Financial, time-energy conserving	0.29	3

Consumer decision-making style differences between low and high cultural value groups of Malays

Two series of *t*-tests were run to identify differences in consumer decision-making styles in regards to cultural contrasts; that is, differences between low- and high-religious and also differences between low- and high-ethnic orientation groups. Six decision-making style factors meeting the minimum acceptable level of reliability test (Cronbach’s alpha > 0.5) as recommended by Nunnally (1967) and therefore were included in the *t*-test analyses (see Tables 4 and 5). These factors are brand conscious, quality conscious, recreational shopping, impulsive buying, confused by overchoice and brand loyal. As documented in Table 4, a significant difference was shown ($p < .05$) for high-quality conscious between the low- and the high-religious orientation groups of consumers. Response of the high-religious orientation group generated higher mean (4.14) than response of the low-religious orientation group (3.90).

Counter to our initial expectations, highly religious Malays seem to be particularly concerned in seeking high-quality products, to get the best value for money, tend to watch their spending and set a high standard of expectation for products. Being perfectionists, Malay consumers would search carefully and systematically for the best quality in products and often, they are not satisfied with good enough products. On a second note, religion does not play an influential factor in determining other shopping orientations such as brand consciousness, brand loyalty, hedonistic and impulsive buying. Although religion is an important element in the overall Malay culture, it could be so interwoven with the culture that relatively little conscious thought or activity is required, thus, the devout and casually religious consumers would have similar attitudes and behaviors. The unified nature of religion in Malaysia would tend to support this explanation. Malay society may be more secular, thus, the degree of religiosity would be a relatively unimportant construct of consumer behavior in that environment.

Table 4: Differences in consumer decision-making styles between low- and high-religious orientation groups

	Low-religious orientation group ^a			High-religious orientation group ^b			Degrees of freedom	<i>t</i> value
	<i>N</i>	<i>M</i>	<i>SD</i>	<i>N</i>	<i>M</i>	<i>SD</i>		
Novelty, brand conscious	115	2.82	.72	130	2.79	.72	243	0.26
Perfectionistic	115	3.90	.50	130	4.14	.42	243	-4.26*
Confused by overchoice	115	3.40	.62	130	3.46	.56	243	-0.84
Recreational shopping	115	3.40	.83	130	3.39	.69	243	0.14
Impulsive, careless consumer	115	3.25	.75	130	3.32	.75	243	-0.80
Habitual, brand-loyal consumer	115	3.17	.79	130	3.00	.81	243	1.72

^aRespondents who scored lowest on the religious value orientation scale.

^bRespondents who scored highest on the religious value orientation scale.

* $p < .05$

Pertaining to ethnicity and shopping orientation, significant differences ($p < .05$) were shown for three decision-making styles: high-quality conscious (perfection), confused by overchoice and impulsive between the low- and the high-ethnic orientation groups (Table 5). For these three decision-making styles, responses of the high-ethnic orientation group indicated higher means as compared to responses of the low-ethnic orientation group.

Similar explanations can be deduced with ethnic affiliation where high-ethnic Malays display quality consciousness and will seek for perfection when buying. At the same time, Malay consumers tend to get into trouble in making decisions after experiencing information overload from various marketing campaigns. They may perceive too many brands and stores from which to choose and the plausible explanations for this are low product knowledge, low purchase involvement and unable to make heuristic decision-making. Finally, Malays are also identified as buying on the spur of moment and likely to spend less on time on browsing and negotiating.

Until this point, the findings of this study suggest that certain decision-making style constructs - high-quality conscious, confused by overchoice and impulsive buying - were more closely linked with religious and ethnic values of Malay consumers than other decision-making style constructs. A higher mean represents more of the decision-making characteristic, whereas a lower mean represents less of the decision-making characteristic.

Table 5: Differences in consumer decision-making styles between low- and high-ethnic orientation groups

	Low-ethnic orientation group ^a			High-Ethnic orientation group ^b			Degrees of freedom	t value
	N	M	SD	n	M	SD		
Novelty, brand conscious	140	2.84	.73	156	2.94	.75	294	-1.19
Perfectionistic	140	3.82	.45	156	4.20	.44	294	-7.48*
Confused by overchoice	140	3.30	.58	156	3.65	.56	294	-5.19*
Recreational shopping	140	3.41	.74	156	3.49	.72	294	-0.86
Impulsive, careless consumer	140	3.23	.73	156	3.49	.79	294	-2.54*
Habitual, brand-loyal consumer	140	3.10	.76	156	3.07	.82	294	0.29

^aRespondents who scored lowest on the ethnic value orientation scale.

^bRespondents who scored highest on the ethnic value orientation scale.

* $p < .05$

Conclusions and implications

The conceptualization of religiosity and ethnicity constructs in this study had enabled the researchers to delineate the essential cultural elements in measuring the Malay identity. In term of their numbers, the Malays represents the largest “race” in Malaysia. Hence, it is an important subculture that should be seriously studied by researchers and marketers alike. Theories of consumer behavior presently recognize that on the macro-level, cultural institutions transmit values, which eventually may affect consumers’ decision-making process and choice behavior. The empirical findings reported in this study support the inclusion of Malay ethnic values in a deeper study of consumption behavior. The Malays possess a distinct lifestyle, which is different from their Chinese and Indian counterparts. Various cultural element, viz., religion, society and family mostly shape the Malays’ lifestyle and marketers should never fail to notice this distinction.

With dearth of academic research that explored the effect of religious and ethnic values on consumer behavior in Malaysia, the findings of this study may be explained in light of the fact that religion and ethnicity are closely interrelated in which Muslims are also identified as Malays. It is possible that religious factor alone is not sufficient to influence a Malay’s decision-making styles. Religious factor may indirectly affect consumer decision-making

styles via the influence of ethnicity when we consider Islamic values as an integral part of Malay's ethnic identity, but it remains a task for future research to be explored.

From marketing perspective, it is possible to point out that religiosity and ethnicity could determine the shopping behavior of the Malays. This is more remarkable with respect to ethnic influence. In general, the whole ideology of consumption in Malaysia is inclined towards pragmatism and quality consciousness. This type of consumption places primary importance on virtues such as quality, best value for money and high utility. Being quality conscious consumers, Malays display much interest in acquiring technologically produced and high quality products, without being materialistic or conspicuous buying. Pragmatic consumption ideology should permeate in many aspects of marketing experience and adapting products to be compatible with the religious and ethnic values would be a challenging task for marketers in Malaysia.

The research findings also revealed that Malay consumers are quite incompetent in handling product and market information, resulting in information overload and confusion. It is strongly recommended that formal consumer education should be introduced in secondary schools in developing knowledgeable and efficient young consumers. Specifically, the content of the consumer education should be designed in a way that it can facilitate the development of effective consumption practices and enlighten consumers the economic and rational aspects of decision-making process.

Future research

Based on the results of this exploratory study, the subject of Malay religiosity and ethnicity should be included in future cross-cultural research. For example, it may be useful to view religiosity, as well as ethnicity, as causes of behavioral patterns rather than simply indicators of product choices. As a result, the study suggests many directions for future research. Perhaps, the most obvious is the extension of the research to a more geographically and demographically diverse races in Malaysia such as Chinese and Indian. Another direction that promises both methodologically problems and potentially valuable gains is the study of religiosity in different religions such as Buddhism, Hinduism and Christianity. Conceivably, this line of research would help to isolate the effect of religiosity from national or ethnic background. And finally, another fertile field for investigation is the moderating influence on religiosity and ethnicity by demographic variables of age, education and income in different cultural settings.

It is hoped that this research provides a beginning to our better understanding of the relationship between religiosity, ethnicity and consumer behavior. The research findings suggest that the study of these factors holds a considerable promise for greater insight into the adaptation or standardization of international marketing strategies. As noted earlier, Malay people are located in various countries such as Malaysia, Indonesia, Brunei, Singapore, the Philippines, and southern part of Thailand. The investigation of Malay cultural orientation can aid in identifying the most effective marketing strategies, which suit the needs of these communities.

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