

MALAYSIAN MILLENNIAL BUYING BEHAVIOR AND COUNTRY-OF-ORIGIN EFFECTYong Shee Mun¹ and Tamil Selvi A/P Renganathan**ABSTRACT**

Millennials are increasingly domineering in global digital consumption. They are exposed and accustomed to rapidly changing technology that influences the way they purchase products. As Millennials' disposable income increases they are becoming a force to be reckoned. The Malaysian government is encouraging consumers in particular Millennials to buy local products as a means to reviving its economy. However, there is a need for better understanding of Millennials' purchase intention and its influence from extrinsic and intrinsic environmental cues. Also, Millennials' own purchase attitude and perception of country-of-origin when it comes to making buying decision. The cross-sectional study was conducted on 334 respondents located in Klang Valley, Malaysia and analyzed using structural equation modeling AMOS statistical software. The outcome is that Millennials are less influenced by product quality alone and more on trust and price perception. Although trust may be the main purchasing factor, Millennials' real disposable income is an overriding factor to actually proceed with the purchase.

Keywords: Millennials, Country-of-Origin, Trust, Advertisement, Disposable Income, Price Perception, Quality.

ABSTRAK

Millennials (golongan yang mencapai dewasa muda pada awal abad ke-21) semakin dominan dalam penggunaan digital global. Mereka telah terdedah dan terbiasa dengan teknologi pesat berubah yang mempengaruhi cara mereka pembelian produk. Apabila pendapatan boleh guna dalam kalangan Millennials meningkat, mereka menjadi pengguna digital global yang semakin hebat. Kerajaan Malaysia menggalakkan pengguna, khususnya golongan Millennials membeli produk tempatan sebagai cara untuk memulihkan ekonomi negara. Walau bagaimanapun, hal ini memerlukan pemahaman yang lebih baik mengenai kuasa yang mempengaruhi faktor ekstrinsik persekitaran, faktor intrinsik, sikap pembelian Millennials dan persepsi mereka sendiri tentang negara asal produk apabila membuat keputusan untuk membeli. Kajian keratan rentas telah dilakukan pada 334 responden yang tinggal di Lembah Klang, Malaysia dan dianalisis dengan menggunakan perisian statistik pemodelan persamaan struktur AMOS. Hasil dapatan menunjukkan golongan Millennials kurang dipengaruhi oleh hanya faktor kualiti produk, tetapi lebih kepada kepercayaan dan persepsi harga. Walaupun kepercayaan boleh menjadi faktor pembelian yang penting, pendapatan boleh guna sebenar Millennials adalah faktor utama yang sebenar bagi golongan ini untuk meneruskan pembelian.

Kata kunci: Millennials, Negara Asal, Amanah, Pengiklanan, Pendapatan Boleh Guna, Persepsi Harga, Kualiti

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INTRODUCTION

Millennials are increasingly domineering in global digital consumption bringing about a new order of shopping behavior (Friederichsen, 2017). These millennials born between 1981 and 1997 are technologically savvy accounting for \$170 billion in purchases each year making them a powerful buying group in today's consumer market (Murdough, n.d.). They are exposed and accustomed to rapidly changing technology in information communication, social media and social network that influence the way they purchase products. Accordingly, 39% of Millennials post reviews of products and brands, 60% would try products suggested by a YouTuber (Mergein, 2017) and 69% of Millennials have indicated the feelings of FOMO (fear of missing out) (Forer, 2017). In Malaysia, Millennials form 74% of 28.7 million internet users making them the biggest social media influencer in content sharing, and product and service promotion. As online shopping accounting for 53.3% of internet activities becomes more entrenched, Millennials are increasingly becoming a dominant force (Malaysian Communication and Multimedia Commissions, 2018). It is not surprising that this generation makes more online and mobile purchase than any of the previous generations.

Although these statistics show Millennials as embracer of cutting-edge technology, they do not translate into brand loyalty unless there is incremental value in the item. This is because a bigger part of Millennials is at an early stage of their career having an average salary range of between RM2100 (USD507.8) and RM2500 (USD604.5) compare to Malaysian average salary of RM5746 (USD1389.6) (Universum Global, 2016). The low disposable income arising from student-loan and other financial obligations have caused financial skepticism (Skowronski, 2014) of Millennials not being loyal to any particular brand.

As Malaysia's economy declined significantly in recent years (Athena, 2017) attributed partly to the market's preference for imported products, the phenomenon would cumulatively have serious implication on the nation's Gross Domestic Product (GDP) growth. For instance, Nielsen (2017) has indicated that nine out of ten consumers in Malaysia prefer global brands when purchasing baby products. Other categories of high global brand preference include feminine care products, pet foods, and health care. In enticing greater local spending, the Malaysian government encouraged consumers to buy local products as a means of reviving the nation's economy (MIDA, 2015). For many countries, local label is becoming increasingly important in enticing consumption. By and large customers in Asia-Pacific and Middle East region are more concerned about the country-of-origin than other selection factors (Carufel, 2016). It is recognized as an important factor and a key purchase driver in enticing and stimulating customers' attitude towards consuming locally made products (Cheng, Isa, & Hoe, 2014).

Paradoxical, locals in Malaysia perceive foreign imported products as being more superior (Temesgen, 2014). This cognitive bias towards foreign imported products is a result of their own experience and constant exposure to public media that is aggressively promoting the global brand as high quality, fashionable and exquisite. These global brands employ persuasion strategy such as running a mega marketing campaign with their high financial clout leading prospective customers into believing locally made products are inferior and quality deprived (The Sun Daily, 2012 March 3).

In addressing this socioeconomic and ethnocentrism issue, there is a need for the Malaysian government to instill market confidence and perception towards buying local products. Although policies such as "Made in Malaysia" was launched in 1997 introducing "Buatan Malaysia" logo (Ministry of Domestic Trade and Consumer Affairs, 2018) and attempts such as "Malaysiaku, Our Brand" campaign (NST, 2014 December 12) were made to support Malaysian products and

services, there was no concerted effort to sustain the momentum. As Millennials' disposable income increases they will become a force to be reckoned. In the era of Industry Revolution 4.0 where technology is transforming at a rate never seen before, the influencing power of extrinsic factors such as social media, mobile apps, and network sharing are becoming increasingly important in shaping buying behavior of Millennials. Other factors such as Millennials' own purchase attitude and quality perception of country-of-origin have an equally major influence when it comes to making buying decision.

LITERATURE REVIEW

Global brands are brands of product and service deployed in multiple countries and generally recognized throughout much of these countries (Davvetas & Diamantopoulos, 2016). They are generally associated with quality, social responsibility, global image, esteem, and standardization (Dimofte, Johansson, & Ronkainen, 2008). The concept of standardization is a gap that is often capitalized by the local brand which is more culturally intimate and possesses the capability to customize in accordance with the unique needs of the local market. Some of these local brands are even recognized as icons due to the brand association with symbols of local heritage, country and culture (Ozsomer, 2012). For the right or wrong reason, these local products have strong recognition in their native countries because of their association with local cultural factors (Hamid, Rasool, Kiyani, & Ali, 2012).

The ability to build brand depends very much on a company's influence on the buying decision of customer which can be quite complicated. This is because customers' purchase intention is not based on a single but a wide spectrum of factors (Tih & Lee, 2013; Gaur, Amini, Banerjee, & Gupta, 2015). Some of these factors can be classified as intrinsic such as quality of the product due to its inherent properties and external extrinsic factors such as trust, economic situation, and public media exposure. These factors serve as physiological motivation in driving a consumer buying behavior (Kalicharan, 2014).

Purchase Intention

It is an undeniable fact that consumer's buying decision is a complicated psychological process that involves need recognition, information gathering, purchase, and post-purchase evaluation. In contrary to the process, the art of decision making does not always follow the same pattern. This is because consumer behavior is influenced by emotion and environmental cues, and how the options are presented to them (Kokemuller, 2017). The behavioral norm is exacerbated by the degree of ethnocentrism and patriotism towards the country-of-origin when it comes to making that final decision (Chen, 2010).

Malaysia is not an exception in this context as past literature such as Che Aniza, Syed, Nor Rahimy, Suraya (2018), and Lew and Sulaiman (2013) have positively testified this correlation. But just how patriotic are Malaysian when it comes to buying country-of-origin product given the alternatives choices of foreign products? Would the decision-making process be swayed by extrinsic and intrinsic environmental cues? Although Nor Sara and Wan Edura (2016) attempted to find the answer using a country image, perceived product quality, and brand familiarity, the outcome is based on a correlation study that might not be conclusive. This study took a step further by undertaking multiple linear regression analysis to determine the effect of extrinsic and intrinsic factors and consumer attitude toward the purchase intention of locally made goods.

Intrinsic Factors

Whilst intrinsic cue is associated with physical attributes of a product, such as size, flavor, color or aroma (Schiffman & Wisenblit, 2015), intrinsic factors relate to the characteristics such as perceived quality and value of a physical product (Jaafar, Lalp, & Naba, 2012).

Perceived quality is described as a customer's perception of a product or service overall quality with respect to its intended purpose, relative to substitutions. It is also being described as the comparison of consumer expectations with the actual performance of a product (Baltas & Argouslidis, 2007). Studies such as Schiffman and Wisenblit (2015) have suggested that customers evaluate product quality based on their own perception of intrinsic cue (Schiffman & Wisenblit, 2015). The perceived quality of a product is deemed as "an estimation made by the consumer relying on the whole set of basic as well as the outer dimension of the product or the service" (Saleem, Ghafar, Ibrahim, Yousuf, & Ahmed, 2015). In a study comparing the national brand with private label, it shows a correlation between price and quality indicating that the higher is the price of the product, the greater is the product quality for a national brand (Olbrich & Jansen, 2014; Jaafar *et al.*, 2012). Interestingly price and quality of food private label are found as negatively correlated (Olbrich & Jansen, 2014; Jaafar *et al.*, 2012). Hence, the perception of respondents on national brand and private label yield a different result under the same circumstances.

Extrinsic Factors

Extrinsic factors are characteristics not inherent in the product when making a purchasing decision judgment (Schiffman & Wisenblit, 2015). They create perceived value in a brand that might not commensurate with the actual value customer paid for the product or service. Extrinsic factors such as perceived price (Munusamy & Wong, 2008; Boutsouki *et al.*, 2008) and advertisement (Cela & Cazacu, 2016; Jaafar *et al.*, 2012) are considered as a powerful influencer on consumer's purchase intention (Jaafar *et al.*, 2012).

Past studies conducted in Malaysia showed similar correlations. Siti, Pan, and Mohaini (2012) posited that consumers' attitude and perceived price are the most significant factors that influence consumers' purchase intention. This finding is supported by Cham, Ng, Lim, and Cheng (2017) using price perception in moderating the independent variables and purchase intention. Insights obtained from these experiments are used by product retailers when developing pricing and marketing strategies to positively manage customers' perceived value and purchase intention of the brand. In tandem with the increasing popularity of social media as a means of communication, many companies both local and foreign are using influencer marketing to promote their own product and service in social media. Studies (Chowdhury & Tushi, 2016; Pradhan, Duraipandian, & Sethi, 2016) have shown significant influence using this approach. With the advent of technology, social media advertising is now an entrenched marketing tool used in promoting products to a variety level of the global audience. From the perspective of e-commerce, Malaysian Millennial is now considered as an important factor when it comes to online purchase intention (Tan, Goh, Wee, & Yeow, 2017).

Consumers' attitude serves as a crucial link between the perception of product and decision-making process (Chaniotakis, Lymperopoulos, & Soureli, 2010). Although marketing effort can highly influence market consumption behavior, it is not the only factor as others such as trust and buyers' own disposable income have equal influencing power on an individual's buying intention decision. In addition, every customer holds different experience and opinion of trust and familiarity (Conroy, 2010). Whilst certain customers' buying behavior switch between local and global products

depending on the various factors, others are more brand conscious (Beldona & Wysong, 2007). In the case of online purchase, trust and security (Meskaran, Ismail, & Shanmugan, 2013) are important considerations when making purchase intention.

Hypotheses Formulation

Past literature has posited that customer's buying intention is not linked to any particular factor but a combination of factors that are both extrinsic and intrinsic, as well as behavioral in nature. How these factors influence the behavior of Millennials when making a purchasing decision on country-of-origin products are less known. In seeking an answer, a set of hypotheses were formulated as the basis for this study of which they were tested.

The first hypothesis (H1) was based on the preconceived notion of consumer ethnocentrism that Malaysia-made products are of inferior quality. This perception creates an impression of a deprived quality in local production diminishes the intention of customers to buy local. We hypothesized that Millennials are equally influenced by the phenomenon of consumer ethnocentrism towards the quality of Malaysia-made products. In addition, Millennials having generally low disposable income are more susceptible to price perception especially regarding country-of-origin products (H2). Studies have indicated the effect of advertising on customer purchasing behavior (Balarabe & Bamble, 2016; Chowdhury & Tushi, 2016; Pradhan, Duraipandian, & Sethi, 2016; Dehghani, 2015). We were of the view that the factor of advertising has a less influencing effect on Millennials given that they are more exposed to information communication, social media and network sharing (H3). These extrinsic factors were tested to determine the purchase intention of Millennials buying country-of-origin goods. The final two hypotheses dealt with customer behavior. In particular, whether Millennials' propensity to buy is determined by the level of their own disposable income (H4) or based on their trust for the brand (H5).

METHODOLOGY

The hypotheses were tested using a cross-sectional quantitative method. Primary data was collected via a web-based online survey from 334 respondents in Klang Valley region using nonprobability convenience sampling method. In reducing the risk of sampling bias inherent to the method, the survey website link was distributed in social media and for the online community to reach out within their social circle.

For the purpose of the study, geographical locations and age groups were added as filter questions in the instrument demographic section to remove those that did not meet the scope of the study requirement. This has resulted in the removal of 56 respondents who are either not located in Klang Valley or fell outside the age group of Millennial from the study. The questionnaire used in the survey is made up of three sections. The first section covers the respondent's demographic that describes the profile of the respondent. The second section consists of sets of Likert-scale questions segregated according to the variables defined in the study. In the final section, an open-ended question is included to allow the respondent to express their input regarding the study topic.

Prior to analysis, the data collected was validated for homogeneity and normality. The data was then screened for response bias, missing data, multivariate and multicollinearity. Three cases deemed incomplete were removed from the sample. No multivariate and multicollinearity issues were uncovered. However, a further seven cases determined as outliers using outlier labeling rules

were removed bringing the sample size down to 324. The variables that form the model were then tested for internal consistency and reliability.

The analysis was carried out using a combination of IBM SPSS statistical software v22 for factor analysis and structural equation modeling AMOS statistical software as a confirmatory analysis of the hypotheses that were developed.

Descriptive Statistics

Descriptive statistics were used in the initial analysis to explore the data with the objective of obtaining an insight into the distribution of respondents' information. The demographic profile shows that the ratio of male to female is almost similar to the male ratio slightly ahead at 51.2% or 166 respondents compared to 48.8% or 158 female respondents. As the study covers Millennials, respondents' age bracket is between 20 and 35 with a monthly income of between RM2000 and RM3000. In terms of ethnicity, Malaysian Chinese forms the biggest ethnicity group followed by Malay Bumiputra and Malaysian Indian.

Factor Analysis

For factor analysis, principal axis factoring (PAF) was used followed by varimax rotation that allows orthogonal rotation to consider uncorrelated factors. The rotated factor matrix showed five components were below the best-fit item loading of greater than 0.3 (Costello & Osborne, 2005) and were removed. A second rotational method was carried out using principal component analysis (PCA) as a formative approach to reducing the number of variables extracted from PAF and exploring meaningful patterns. Unlike PAF, PCA assumes factors are correlated. The result was a six-factor formation that is made up of Purchase Intention, Economic (disposable income), Advertising, Price, Trust, and Quality. The reliability of the model formed by the six factors was tested using Cronbach's alpha showed acceptable reliability coefficient of above 0.7.

The outcome of factor analysis led to a reduction in items representing the various factors. The 'External' factor was split into 'Advertising' and 'Price' components which makes logical sense that under certain circumstances advertising and pricing of goods may each has a different effect on individuals' purchase intent.

Along with the same argument, the behavior of customer was further componentized into 'Trust' representing the individual's trust in the product and 'Economics' denoting the disposal income of Millennials. Having these two sub-factors gave a more definitive outcome towards establishing the relationship between the dependent variable and its predictors. With the removal of 'Risk', the internal factor is represented by 'Quality' denoting the linkage between product qualities and buying behavior. The revised model (Figure 1) illustrates five predictors that the study hypothesizes as having direct linkages with Millennial's buying behavior.

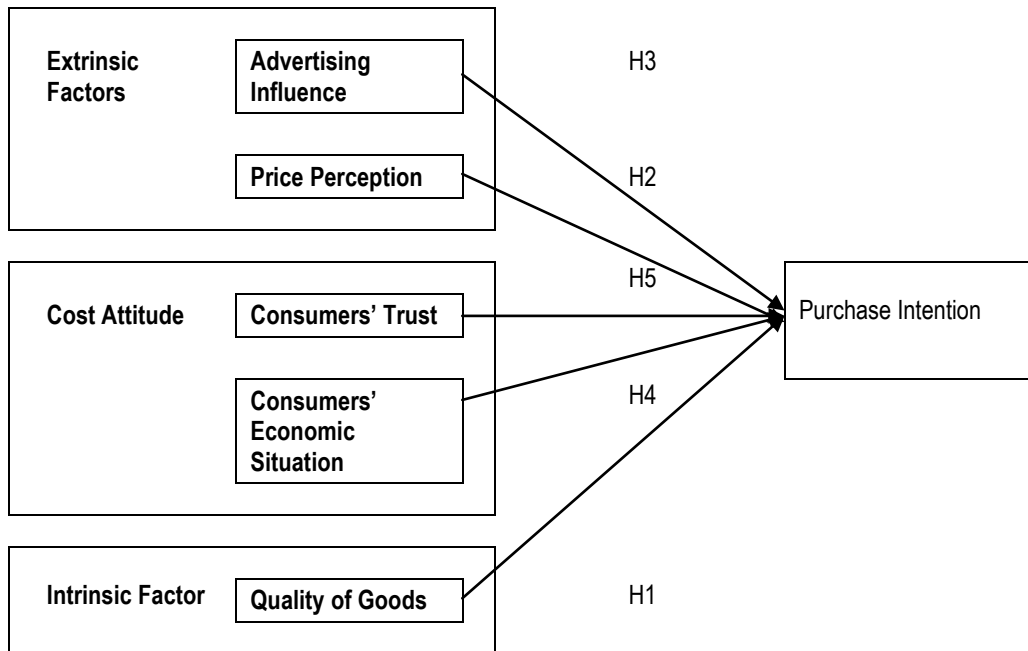


Figure 1: Revised Conceptual Model

Measurement Model

The initial measurement model based on fit indices showed a few fit indices were below the minimum acceptable value of 0.90. P-value was below the significant alpha coefficient of 0.05 indicating that the model was not of a good fit. In order to improve the fit measures, respecification was carried out found several indicators' factor loading have exceeded the acceptable alpha coefficient threshold of 0.60. The error terms of these indicators were co-varied to improve the fit of the measurement model. Standardized residual covariance (SRC) was then applied resulted in items having outlying residual value (Brown, 2015) removed from the model. The respecified model shows significant improvements with all measurement fit indices meeting the minimum acceptable level of value requirement for a good fit. Examination for AVE convergent validity and composite reliability computation indicate a high degree of convergent validity and discriminant validity.

Table 1: Correlation

	Correlations					
	PurchIntent	Advertising	Price	Economics	Quality	Trust
PurchIntent	1					
Advertising	.019	1				
Price	.146**	.197**	1			
Economics	.535**	.030	.107	1		
Quality	.023	-.007	.131*	-.075	1	
Trust	.366**	.145**	.049	.311**	.047	1

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

* Correlation is significant at the 0.05 level (2-tailed)

Pearson’s bivariate correlation (Table 1) shows that Purchase Intent (PurchIntent) and Price Perception (Price) factors are strongly (coeff. 0.146**) correlated. Similarly, the disposal income of Millennials represented by economics situation has shown a significant correlation with PurchIntent (coeff. 0.535**). Product Trust (Trust) is another factor having significant correlation (coeff. 0.366**) with PurchIntent. Contrary to the belief that Advertising and Purchintent are significantly correlated as suggested by past studies (Balarabe & Bamble, 2016; Chowdhury & Tushi, 2016; Pradhan *et al.*, 2016; Dehghani, 2015), Advertising (coeff. 0.019) derived from this study did not strongly correlate with buying intention (PurchIntent) for Millennials. The same deduction applies to the relationship (coeff. 0.023) between the quality of goods (Quality) and PurchIntent although directly linked was not significant.

Asides purchase intent, some interesting observations were made. One is the influence of advertising on price (coeff. 0.179**) and trust (coeff. 0.145**). Although it is logical to assume higher advertising expenditure (ADEX) commensurate with the increased level of advertising causing a trajectory in product prices, the high advertising-trust correlation could be used as a tool by advertising to build trust. It explains the willingness of foreign brands to invest heavily in advertising to communicating the merits of their products. In the same table, Pearson correlation shows that quality of the product is synonymous with price perception (coeff. 0.131*). It gives the perception that goods that are of higher price have better quality compare to lower price goods. It is equally interesting to note the significant correlation between disposable income (economics) and product trust (coeff. 0.311**). When reading with disposable income - price correlation (coeff. .107), the insignificant linkage implies Millennials would rather buy based on trust and less regard for price.

The results eliminate the concern of multicollinearity issues. However, the correlation is based on the observed trend and does not establish a causal relationship between the dependent variable of Purchase Intent and its predictors. These were carried out by way of multiple regression analysis.

FINDINGS AND DISCUSSION

Estimation of structural regression modeling was carried out based on the combination of estimated path coefficient, critical ratio (CR) and p-value (table 3) of the regression path between the dependent variable and its predictors.

The weak path link between PurchIntent and Quality (coeff. 0.03) implies an insignificant impact of product quality on the consumption behavior of Millennials. In the case of Malaysia, the local consumer market does not generally have a good impression on the quality of locally manufactured products. Their beliefs manifested from their previous experience in using country-of-origin products did not give them the price-quality satisfaction. Unless there is a change in their intrinsic insight, increasing product quality would not alter Millennials spending behavioral pattern until they have experienced it themselves.

Table 3: Hypothesis (Hypo.) Testing

Hypo. No.	Correlations						Decision
	Hypothesis Path			Path Coeff.	T-Value (CR)	P Value	
H1	PurchIntent	< --	Quality	0.03	0.398	0.691	Not supported
H2	PurchIntent		Price	0.164	2.222	0.026	Supported
H3	PurchIntent		Advert	-0.053	-1.153	0.249	Not supported
H4	PurchIntent		Economic	0.696	6.773	***	Supported
H5	PurchIntent		Trust	0.213	3.305	***	Supported

*** Correlation is significant at the 0.005 level (2-tailed)

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

* Correlation is significant at the 0.05 level (2-tailed)

The Malaysian government through Ministry of Domestic Trade and Consumer Affairs rolled out Made in Malaysia policy introducing “Buatan Malaysia” logo in 1997 as part of the government’s initiative to encourage local goods consumption with the objective of changing market perception and attitude towards locally made products (Ministry of Domestic Trade and Consumer Affairs, 2018). The other objective is to increase the level of consumer confidence and realign market perception that local products are of comparable quality to an imported good. However, initiatives by the government alone are not enough. Industry players must respond to this initiative and bring about systemic change towards improving local product quality. Unless there is a genuine desire for change, the realignment of customer insight will continue to be a distant goal.

Influencing power of advertising and price perception constitute the external factors examined in the study. Whilst the price factor strongly relates to the customer’s intention to purchase (path coeff. 0.164*), the same cannot be said for advertising (path coeff. -0.053). This is not exactly surprising as Millennials are exposed to modern day technology where information is readily available. Most are active in social media and social networking. As a result, the influence of public media communication is diminished by their ability to seek reviews from internet sites and

social media. The surprise revelation, however, is the high path linkage (path coeff. 0.164*) between price perception and purchase intention. Contrary to the expectation that price perception and demand are inversely related the results showed a high direct linkage between the two variables. It supports our hypothesis that in Malaysia Millennials especially those with affordable disposable income equate price to quality (Correlation coeff. 0.131*) and would buy especially when they have trust (path coeff. 0.213***) in the product.

Trust is built over time through customer experience and the ability of producers or providers in managing customers' expectation. There is a fine balance between "overpromise under deliver" or "under promise over deliver". Overpromising has detrimental and eroding effect on trust as the quality of services and goods fail to meet the expectation of customers. Conversely, an under-promise situation would result in producers losing their competitive edge due to better propositions in the market.

Whilst trust is an important purchasing decision consideration, customers' own economic situation or disposable income can affect the behavioral pattern of customers (path coeff. 0.696***). A case in point is of a person receiving a windfall would spend more luxuriously compare to someone who has just lost his job. Therefore, although trust may be the main purchasing factor, Millennials' real disposable income is an overriding factor to actually proceed with the purchase.

CONCLUSION

The study shows that unless a concerted effort is made by both government and industry players in addressing the intrinsic and extrinsic factors that drive the behavior of customers towards buying Made in Malaysia products, measures carried out perfunctory without systemic support would not alter subjective norms in the purchasing behavioral pattern of customers. This phenomenon is exacerbated in the case of Millennials who are better informed. It is clear from the data collected that there is still suspicion amongst the respondents on the quality of Country-of-Origin goods. However, there is also a general agreement that the overall standard has improved as the Malaysia economy becomes more integrated with the world economy. Given this perception, continuous emphasis should be placed on changing customer trust and belief towards the performance of a locally manufactured product for both low involvement and high involvement products.

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