AN ABSTRACT OF THE THESIS OF

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An investigation was conducted on parental influence
on adolescent's consumer activities in Malaysia. A total
of 4287 Form Four students from 32 randomly selected
schools, with 80 percent of their parents, participated in
this study. A majority of the adolescents were staying
with parents in rural areas. The adolescents received some
allowance and reported performing consumer roles. Chi
square tests were conducted to determine parent-adolescent
behavioral overlap and congruity of response. Adolescents
tend to behave in a manner similar to their parents; both
parent and adolescent perceptions pertaining to their
interaction about consumption were congruent.

Multiple regression analysis was conducted to
determine factors significantly influencing adolescent-
parent interaction about consumption and adolescent
consumer activism. Parents income, number of siblings, and
interval between allowances had a negative influence on
adolescent-parent interaction about consumption. Sibling ranking, parental perception of the adolescent-parent interaction, and parent reported consumer practices had a positive influence on this dependent variable.

Variance in consumer activism was significantly explained by the index of amenities, adolescent's age, total allowance received by the adolescent, adolescent-parent interaction, parent reported consumer practices and father's occupation. The results indicated that adolescents whose parent performed effective consumer practices tended to perform more of the socially desirable consumer behaviors.

Parents in Malaysia play important roles in consumer learning through social interaction or modeling. The findings are consistent with research conducted in the United States, and support the application of a consumer socialization framework in developing countries, particularly Malaysia.
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CHAPTER 1

INTRODUCTION

In recent years, young people have been recognized as a specialized segment of the market for the consumption of a variety of products and services. Their behavior as consumers has received increasing attention among marketers, public policy makers, consumer educators and students of consumer socialization and consumer behavior. Increasing interest in the adolescent market has resulted from changes in the working and spending habits of teenagers, their increasing influence on purchasing decisions of the adult population, and the increasing evidence that many patterns of adult purchasing behavior are acquired during the teen years (Moschis and Moore, 1983). Consumer educators have been interested in understanding the process of how young people acquire consumption-related skills in order to prepare them to evaluate and process marketing information (Moschis, 1976).
The expansion in international market activities has begun to change market activities all over the world. Multinational corporate investments are being made in developing countries (such as Malaysia) because of cheap labor and governmental investment incentives. Such corporations are also viewing populations in developing countries as potential markets for their goods. Young consumers, comprising almost half of the population, are often the target of these marketing activities.

Increasing evidence of frauds, malpractice and deception are sources of serious concerns among consumer educators in developed and developing countries. As a result of these concerns the International Organization of Consumer Union has expanded its activities (Karapatkin, 1983). The lack of research on consumers in developing countries has been recognized elsewhere (Thorelli, 1983; Balakrishnan, 1985).

Research focusing on consumers in developing countries such as Malaysia is lacking. Such research would assist consumer advocates at local and international levels to adopt appropriate strategies to overcome problems facing consumers by influencing policy makers and promoting consumer education and protection. Such studies will be of particular interest to educators in designing appropriate consumer education programs within the cultural context. Study of the relationship between parent and adolescent consumer behaviors will
provide the needed information to understand family consumer behavior, intergenerational consistency and change, the impact of social trends on buying patterns of young people and behavioral overlap between a parent and child (Ward, 1974).

**Statement of the Problem**

Although there is a growing concern about problems facing consumers in developing countries, there is a lack of available information to answer questions pertaining to their behavior as consumers. One of the main issues of concern among educators and consumer advocates is the lack of information on the acquisition of consumer roles by young consumers. The frequency of contact between adolescent and parents and the extent of parental persuasive power (Kuhlmann, 1983) determine the effectiveness of the socializing role of family on the adolescent. A review of literature by Moschis (1985) indicated that parents in the United States play an important role in consumer socialization of adolescents and it may be true in Malaysia as well. The existence of a traditional extended family, and religious and cultural values facilitate the role of parents as socialization agents in Malaysian society. Ward and others (1977) found that purposive consumer training by parents occurs infrequently, hence, children may learn to be consumers
only through observation, imitation and interaction (Ward, 1974).

Past research has focused on social interaction as measured by reported overt parent-adolescent communication or interaction about consumption. No effort has been made to evaluate the extent of such interaction from the parents' perspective. Knowing the similarities and differences between a parent's and adolescent's perception pertaining to the interaction will provide an indication of the measurement bias if data on parent-adolescent interaction were to be collected from adolescents.

Despite the recognition that children learn certain consumer skills through observation and imitation, research on the nature of the relationship between parent and child consumer practices is lacking. The exploratory study conducted by Arndt (1971) revealed significant intrafamilial similarity for the behavioral variables. Learning theory suggests that habits involving overt behavior, active practice and training are particularly likely to have been cemented into a relatively permanent pattern of response (Arndt, 1971). If learning through modeling occurs, we can expect some behavioral similarities between parent and child, particularly the older child.
Adolescence is speculated to be the most critical period of socialization (Campbell, 1969). Based upon Piaget's theory, it is assumed that adolescents already have acquired knowledge, attitudes and motives about almost any subject that is relevant to the consumer's role and are performing some of these roles. Parent/child characteristics such as age, social class, and sex (Moschis, 1976, Moschis and Moore, 1977; 1979) were found to have influence on the development of young people's consumer learning.

Malaysian children and adolescents have opportunities to help make family purchases, thus exercising their consumer roles. Lack of storage facilities and prepackaged goods, food preparation practices and limited financial resources have forced the majority of families to shop daily. It has been observed that children, particularly older children, help with family purchases in addition to buying goods for themselves. The environmental and cultural practices in Malaysia indicate that adolescents in Malaysia are performing their consumer roles, although very little is known about where and how they learned these roles or how well they are being performed.

There is a need to study all aspects of consumer behavior in Malaysia. Adolescence is identified as the group of immediate interest, and parent influence on their behavior is the focus of this study, since
information on their behavior will enable us to design appropriate educational programs for them and predict adult consumer behavior in the near future. A study on adolescents' consumer behavior and parents' influence on their behavior will be of interest to consumer educators and advocates in helping them designing appropriate educational programs and strategies promoting consumer welfare in Malaysia.

Knowledge of adolescents' consumer behaviors and parents' influence on their behavior will be useful to marketers to enable them to adopt appropriate marketing strategies for consumers in Malaysia. Such a study will provide evidence on the importance of the parents' role in consumer learning. For those interested in family relationships, this study will provide a general picture of parent-adolescent interaction and hopefully promote better understanding of one aspect of social interaction in Malaysia.

Finally, this research will explore the application of the consumer socialization model in developing countries. Such research is lacking despite the growth in the consumer movement in the international scene. It is hoped this study will be useful to those who have any dealing with consumers in developing countries, particularly in Malaysia. Among areas of concern are: 1) How do the adolescents behave as consumers?, 2) What are the factors influencing their behavior as consumers?, 3)
Is there any similarity or difference between parents’ and adolescents’ consumer behavior?, 4) What is the relationship between parent and adolescent consumer behavior?, 5) Are there differences or similarities in parent’s and adolescent’s perception on parent-adolescent communication about consumption?, 6) Does parent-adolescent communication about consumption have an influence on adolescent’s consumer behavior?.

Objectives of the Study

Using the consumer socialization model proposed by Ward (1974), this study attempted to investigate parental influence on adolescent consumer behavior in Malaysia. The framework used in this study is shown in Figure 1. Five similar statements were included in the instrument to explore whether parents and adolescents have similar perceptions of communication about consumption. The specific objectives of this study are:

1. To determine the influence of parent-adolescent interaction about consumption on the adolescent’s consumer activism.

2. To determine the influence of parent's reported consumer behavior on the adolescent’s reported consumer activism.
3. To investigate parent-adolescent behavioral overlap on five behavioral variables related to consumer behavior.

4. To compare adolescent and parent perception on five variables related to parent-adolescent interaction about consumption.

5. To investigate factors that may account for significant variance in:
   a) Parent's reported consumer practices,
   b) Parent-Adolescent interaction about consumption,
   c) Adolescent's consumer activism.
FIGURE 1.

Consumer Socialization Framework

Antecedent  Processes and Agent  Outcome

Social structural variables  →  Parent-adolescent relationships:

Parent's reported consumer practices (Modeling)

Parent-adolescent interaction about consumption

→  Adolescent's consumer activism

Limitations of the Study

1. The analysis and operational definitions in this study are limited to variables available in the data base used.

2. This study does not distinguish which parent, mother or father, responded to the parent’s questionnaire. Due to the exploratory nature of this study, this limitation will not override the importance of the findings from this study.

3. Though the sample of students for this study includes different races, there will be no analysis of consumer activities by race. The reason for exclusion of analysis by race is the policy of the Ministry of Education of Malaysia that race should not be noted in such studies.

Assumptions

1. The respondents answered the questions to the best of their knowledge.

2. The parent’s questionnaire was completed by one parent.

3. The cognitive development stages proposed by Piaget (1960) are applicable to the Malaysian culture.
CHAPTER 2

REVIEW OF LITERATURE

Introduction

The purpose of this chapter is to review literature related to research and theoretical aspects of consumer socialization. This chapter will begin with a discussion on theoretical development in consumer socialization followed by a review of research in this area. The role of adolescents as consumers will be discussed to indicate the importance of their role in the marketplace.

Findings from previous studies were used to guide the conceptual framework and direction of hypotheses in this study. Since no such research has been conducted in developing countries, the development of the present research model is based solely on the model developed in the United States. The discussion on consumers in Malaysia will follow to provide a general overview of the situation in Malaysia.

Theoretical Framework

Brim (1966) defined socialization as the process by which individuals acquire the knowledge, skills, and dispositions that enable them to participate as more or
less effective members of groups in the society. It is a process of learning of social roles and behavior associated with those roles (Ward, 1974a). Hence, individuals are trained to play their assigned roles correctly (Berkman and Gilson, 1986). Socialization involves acquiring information and learning how to deal effectively with the environment.

Socialization theories have been identified by Roedder and others (1978) as falling into three categories: 1) process-oriented, 2) content-oriented, and 3) goal-oriented. The process orientation theory focuses on the involvement of the learners (passive or active), and control over socialization (internal or external). For content orientation, socialization is viewed as cumulative or transitional; concentrating on either childhood or throughout life and emphasizing individual differences or group commonalities. Goal orientation is a descriptive or explanatory focus and provides complete approaches to socialization (Roedder, Didow, and Calder, 1978).

The consumer socialization model has been used to explain how young people learn and acquire consumer roles (Ward, 1974; Moschis, 1976; Moschis and Moore, 1979). Roedder and associates (1978) review formal theories of consumer socialization which include Piaget's cognitive development theory, learning theory and interaction theory. Their reviews have indicated that Piaget's cognitive development theory, by itself, is inappropriate
to explain consumer socialization because of 1) it's restricted emphasis upon childhood and early adolescence, 2) it's failure to address the question of discriminative interpretation of the environment, and 3) it's inability to explicitly view the individual as "decision maker".

Research into the acquisition of cognitive and behavioral patterns that constitute consumer behavior is based mainly on two models of human learning. The cognitive development theory is one and the social learning model is another (Moschis and Churchill, 1978). Cognitive development theory suggests that socialization is a function of qualitative changes (stages) in cognitive organization occurring between infancy and adulthood. Socialization is assumed to occur during the course of the person's interaction with agents in various social settings (McLeod and O'Keefe, 1972).

The cognitive development approach may better predict development of a youth's knowledge and ability to function as a consumer in the marketplace. Whereas, the social learning model seems to better explain the development of his attitudes and values (Moschis and Churchill, 1978). Learning theory, particularly social learning, has been widely used in consumer socialization research in the United States (Moschis and Churchill, 1978; Moore and Moschis, 1979; Moschis, 1985). The social learning approach emphasizes sources of influence (commonly known as "socialization agents") which transmit norms,
attitudes, motivations and behaviors to the learner (Moschis and Churchill, 1978).

The social learning model seeks explanations for the formation of cognitions and behaviors reinforced in the child by significant others (Moschis and Moore, 1978), and in specific social settings (Ward, 1974). The use of different theories in examining consumer socialization indicates the complexity of the process. A review of research conducted in this area indicates that no single research undertaking can possibly incorporate all approaches. Since most research utilizes cross-sectional studies, a full analysis of the process of socialization is not possible.

Prior to the 1970’s, research on socialization primarily investigated socialization of a more general nature, such as newly-married couples (Hill and Aldous, 1971), and the newly employed (Moore, 1971). These works provided some useful speculation about the general nature of socialization (Ward, 1974a). Parson and associates (1953) speculated that children learn basic and seemingly "rational" aspects of consumption from parents, and "expressive" elements of consumption from peers and mass media. Nevertheless, researchers did not explicitly deal with differences in socialization that may occur as a consequence of cultural, sex, or social class differences. For example, Parson's research did not take into account changes in economic conditions (Ward, 1974a).
Those in marketing have instead proposed a model focusing on intra-individual processes such as individual consumer brand choice (Howard and Seth, 1969) and decision processes (Nicosia, 1966). After a comprehensive review of studies that attempted to explain consumer learning, Ward (1974a) proposed a consumer socialization model which incorporates necessary elements in explaining how children acquire the consumer role.

Ward (1974a) defined consumer socialization as the:

"processes by which young people acquire skills, knowledge, and attitudes relevant to their functioning as consumers in the market place" (p. 2).

Ward stressed that consumer socialization is focused on childhood socialization and limits his discussion to the marketplace. He emphasized the need to distinguish between skills, knowledge and attitudes that are directly or indirectly relevant to consumption behavior. Directly relevant skills (skills in budgeting, pricing, knowledge of brands, and shopping outlets, and attitudes toward brands, products, and sales people) are considered by Ward (1974) as necessary for enactment of the consumer role.

In other words, the consumer socialization model is a model that attempts to explain the acquisition of consumer behavior in terms of role enactment (Moschis, 1976). The concept of role enactment as defined by Ward (1974a) is:

... the set of physical and mental activities specially involved in purchase decisions, shopping, talking to others about products and brands and weighing
purchase criteria. At such times, skills, knowledge and attitudes directly relevant to the transaction are quite useful.

Moschis (1976) includes knowledge, skills, attitudes, predispositions, and subsequent behaviors as elements of the consumer role which make an individual a more or less effective consumer in the marketplace. Since young consumers have not acquired their consumer role, consumer socialization is concerned with childhood socialization.

The learning elements or socialization outcomes selected as the focus of a study depend on the interest and area of specialization of the researcher. Since earlier investigations were conducted to determine the influence of mass media (i.e. television advertising), the focus of these studies has been on direct consumer skills (Moschis, 1976; Wackman, Wartella and Ward, 1977; Wartella and associates, 1979; Churchill and Moschis, 1979). Though no specific criterion or intervening variables have been agreed upon among consumer socialization researchers, several questions can be asked to guide the formulation of research in relation to a socialization perspective. These questions are:

"What knowledge, attitudes, and skills characterize behavior in a particular area, such as consumer behavior?.
What are the impacts of various socializing agents, such as the family, advertising, etc. on the development of knowledge, attitude and skills?.
What learning processes i.e. direct teaching, modeling, reinforcement, etc. are involved?" (Wackman, Wartella and Ward, 1977).
Kuhlmann (1983) proposed several questions which can be useful guides in designing research in this area. These questions are:

Who is the social learner?
In what way does social learning take place?
What are the effects of social learning?
Who is the socialization agent involved in the learning process?
Under what condition does the social learning occur?

Studies have focused on adolescence which was believed to be the most crucial stage in consumer socialization (Campbell, 1969). Older children learned greater variety of consumer skills from their parents than did younger children. Adolescents were found to be more interested in family consumption matters, including planning of finances (Moore and Holtzmann, 1965) and to have more accurate consumer role perceptions than their younger counterparts (Moschis and Moore, 1978, 1979; Moore et al., 1976). Ward and associates (1977) found that older children acquired consumer skills through the more subtle process of observing parental models of consumer behavior.

Learning by means of modeling becomes meaningful with increasing adolescent ability to acquire more information and consistency of judgement (Ward and Wackman, 1973). Since nearly every kind of consumer behavior takes place in the family context, adolescents have a chance to observe and, perhaps, imitate the behavior.
McLeod and O'Keefe (1972) defined the modeling processes to include source-learner similarity of behaviors and attitudes. The learner accepts the agent as the model or reference standard for his consumption behavior (Kuhlmann, 1983). By performing certain acts, a family member may consciously or unconsciously communicate certain norms and expectations to others (Moschis, 1985). A combination of reinforcement and modeling is considered the most efficient kind of social learning (Secord and Backman, 1964). Though there may be several agents involved, the learner will direct his/her attention to that model with the greatest social power at its disposal (Irle, 1975 as cited in Kuhlmann, 1983).

Behavioristic theories of Stimulus-Response (S-R) learning are usually preferred by researchers attempting to explain the processes of social learning (McLeod and O'Keefe, 1972). According to Kuhlmann (1983), these theories are suitable for the explanation of overt behavior such as purchasing, media use, household production, etc.

An interpersonal communication framework has been utilized by researchers to explain the family role in consumer learning. Newcomb's A-B-X paradigm, whereby A is the learner, B is the learning agent and X is the content or topic, has been widely adopted in consumer socialization research (McLeod and Chaffee, 1972; Moschis, 1985). The communication process can be in the form of
modeling, reinforcement, or social interaction. The results can be in absolute or relative measures. An absolute measure of family communication effects on consumer learning often consists of cognitive, affective and behavioral outcomes in relation to some norm or expected direction. Relative effects are assessed in terms of the communicator's intent, attitudes, and cognitions, by pitting the source's orientation against the audience's (child's) orientation toward the object of the communication (Moschis, 1985).

Moschis (1985), in his summary on the review of literature in family communication research, stated that

"In the context of Newcomb's A-B-X paradigm, the single best criterion for assessing communication effectiveness is considered to be the degree of similarity between 1) one person's (A) estimate of the other person's (B) cognitions about the object of communication (X) and 2) the other person's (B) actual cognition" (p. 901).

Arndt (1971) investigated the outcome of the socialization processes in term of overlap for consumer style variables in parent-child dyads. Studies on consumer socialization provide means for understanding family consumer behavior, inter-generational consistency and change, and the impact of social trends on buying patterns of young people and on family consumer behavior (Ward, 1974a; 1974b).

The general response approach has been utilized by most researchers to study the impact of the parent on the child's behavior (Ward, 1974; Moschis, 1985; Kuhlmann, 1983). Frequency of exposure to the parental practices is
seen as most important in determining its impact on the child (Ward and associates, 1977). Thus, it may be theorized that, as a result of adolescent's observation and interaction with parents, adolescents acquire a set of consumer skills and perform consumer behavior based on what they have learned.

Five types of variables were proposed by McLeod and O'Keefe (1972) as essentials in consumer socialization research. They were:

1. age or life cycle of the influencee,
2. social structural constraints operating to affect learning,
3. agent or source of the influence,
4. learning processes involved in socialization, and
5. content or criterion behavior being explained as the dependent variable.

Ideally, a longitudinal study would address all the variables mentioned earlier. Nevertheless, findings from cross sectional studies can be valuable in an attempt to understand the complexity of the consumer socialization process. Exploring the role of socialization agents, for example, will provide us with insight on the influence of such agents in consumer learning.

Age or Life Cycle

Adolescence is defined as the time of life between puberty and maturity (Webster's Collegiate Dictionary, 1966). It is a stage in life when a person is developing from childhood to maturity. Based on Piaget's
Theory of cognitive development, adolescence is labeled as the formal operations stage, which is recognized to be occurring at the age of eleven to fifteen and older (Piaget, 1972). Erickson (1968) identifies adolescence as a stage where one is facing an identity crisis and seeks answers to questions on who he is and what his role in society is to be.

From a socialization perspective, adolescence is defined as a system of rights and duties, a social role in a social space (Campbell, 1969). It is a socially created category with childhood as its predecessor and adulthood its termination. Adolescence is the focus of this study since it has been recognized as the most critical stage in consumer socialization (Campbell, 1969). Reasons given by Campbell are:

1. Adolescents substantially broaden their range of social contacts and dramatically increase the number of others who are emotionally and normatively relevant to them by becoming less dependent on parents and home and more oriented to peers and to the adult world.
2. Adolescents experiment with what they are in relationship to others in the sense of "trying on" new behaviors and experiences, questioning themselves internally as to what they are and wish to be seen as, working toward integration of past experiences, past performances, and future expectancies, attaining a somewhat coherent, somewhat permanent answer to the question, "Who am I?".
3. Adolescents are learning to be adults, in the sense of acquiring social skills, selecting internal standards of judgement and conduct, and acquiring through practice in the "make-believe" organizational settings (clubs, plays, school newspaper, student activities, etc.) the skills of constraint and presentation needed for success in the adult settings of an industrial, bureaucratized society.
Adolescents are widely viewed as being simultaneously in a suspended state of supreme frustration and in the middle of the best years of their life (Campbell, 1969).

The role of young consumers in the marketplace has been recognized since the beginning of the 1970s. There has been a notable increase in teenage spending in the past fifteen years. According to one market report, teenagers in the United States spent $45.7 billion in 1983, a figure that has grown 80 percent since 1975. During the same period the number of teenagers fell from 30 million to 26 million (Stern, 1985). Although the number of adolescents in the United States declined, the proportion of the younger population in the developing countries has increased. In Malaysia, for example, there was a 22 percent increase in the younger population, amounting to 6.17 million people (age 5-24) in 1980 compared to 5.03 million in 1970 (Department of Statistics, 1983).

Increases in the income of parent and teenager contributes to the increasing importance of young consumers in the market. Teenagers have more disposable income and a greater voice in family decisions than ever before (Roman, 1984).

Marketers interest in the adolescent consumer has been obvious for several reasons. The female teenage market comprises one of the largest groups of drugstore consumers and is growing both in numbers and in purchasing
power (Rothstein, 1981). Merchandisers want to obtain teenagers as customers, as they often will become loyal adult customers. There is considerable evidence to support the idea that most patterns of adult purchasing behavior are acquired early in life (Olshavsky and Granbois, 1979). It is believed that if a teenager tries a certain brand, he may become a life long customer (Roman, 1984).

Teenagers comprise a lucrative market, according to Moore and Stephens (1975). They are a specialized and significant market for specific types of products and are often a major influence on adult consumer behavior (Moschis and Moore, 1980). As discretionary income increases, the tendency for adolescents to make their own purchase decisions on various consumer items will also increase (Moore and Stephens, 1975). Today's youthful consumers, who range from the mid-teens to the mid-twenties, are willing to spend their highly disposable incomes for personal comfort and to become fashion conscious individualists. The top items purchased are records, tapes, video equipment, electronic game movies, and sports equipment.

Stampfl (1978) characterized adolescent consumers in the consumer life cycle as those whose basic needs are provided by parents. They have evolving tastes and preferences, unlimited consumption time, discretionary income, and high levels of shopping energy. They are susceptible to peer pressure to conform. In addition to
the importance of adolescence in the market, it is a crucial period for their socialization (Campbell, 1969). It is a tense juncture between past dependency on parents and future independence. Research has shown that a great deal of consumer learning occurs during adolescent years (Moschis and Churchill, 1978; Moschis and Moore, 1978; 1979; Ward and Wackman, 1971).

Usually during adolescence the individual first begins to conceptualize himself and moves consciously toward changing his life style, focusing identification more on friends, peers, and teachers than on his family (Moore and Stephens, 1975). Social demands increase considerably and become more diverse during adolescence (Campbell, 1969). It is a widely held belief that childhood experiences are of paramount importance in shaping patterns of cognition and behavior in later life. This belief is supported by numerous research studies in clinical psychiatry, child development, criminology, and political socialization (Ward, 1974a; 1974b).

Age, which has been used to differentiate cognitive development among young people has been found to have an indirect influence on the outcome of consumer socialization (Churchill and Moschis, 1979). High school students are primarily at the formal stage of consumer role acquisition. They have acquired certain group values to a significantly greater degree, exhibit other evidence of conformity to role set expectation, and some become
more skeptical and critical of marketing practices (Moore and Moschis, 1979).

One study revealed that with increasing age, adolescents tend to interact less with their parents about consumption matters and tend to rely more on peers (Moore and Moschis, 1979). Females were more likely to do so than their male counterparts. Another study conducted by Moschis and Moore (1980) appeared to support this finding. It was observed that older males rather than females were more likely to use commercials, brand names and store reputation.

Moschis and Churchill (1979) observed that the older child seems to be more a sophisticated consumer and inclined to consult several sources of consumer information prior to decision making. Adolescents are also knowledgeable about consumer concepts as well as major consumer legislation (Moschis, Moore and Smith, 1983). This finding implies the need to evaluate alternative messages and sources of communications on the basis of age(s) of the target market(s).

It seems that young people have developed clear sex-role perceptions by the time they reach adolescence (Moschis and Moore, 1979). They tend to rely more on personal sources for information on products of high socioeconomic and performance risk, and on mass media for information on products perceived as low risk. These
behaviors were similar to those from adult consumer research (Engel, 1978).

Evidence has shown that consumer socialization continues throughout late adolescent years (Kuhlmann, 1983). Moschis and Moore (1984) concluded in their study that adolescents continuously develop and integrate simple and complex skills. This finding suggest that various consumer skills may be learned by adolescents as a result of frequency of interaction with the marketplace either individually, or by accompanying others (Moschis, 1981). In another study, Moore and Moschis (1981) found that age was positively associated with newspaper reading, consumer knowledge, and materialism; it was negatively related to motives for watching television.

Belief that adolescence is the most critical stage in consumer socialization has prompted researchers to focus their research on this group. Research discussed in this section tends to support this general belief. Though there has been no longitudinal study conducted to investigate the complete process of socialization and to isolate changing cohort effects, study across adolescents will be useful since some patterns of their behavior tend to remain when they enter adulthood.
Antecedent Variables

Antecedent or social structural variables are variables related to the social setting within which learning takes place. Variables commonly used in previous research include social class, sex, family size, birth order and amount of money received by adolescents (Ward 1974; Moschis, 1976; Moschis and Moore, 1979; Ward and associates, 1977; Moore and Stephens 1975).

The Influence of Social Class

Studies have investigated the influence of social class on several criterion variables, such as the ability to filter puffery in advertising, the ability to manage consumer finances, attitudes toward the marketplace, and the amount of information seeking. A social class variable in past studies was derived using Duncan's SES Index (Moschis, 1976). Adolescents from the upper social class were found to have greater ability to filter puffery in advertising compared to lower-class adolescents (Moschis, 1976; Moschis and Churchill, 1979; Moore and Moschis, 1979). In addition, members of the upper social class were found to have better ability to manage consumer finances (Moschis, 1976; Moschis and Churchill, 1978) and

Studies conducted by Moschis and Moore (1978; 1979) found that upper social class adolescents appear to have greater knowledge in consumer matters. Moschis and associates (1983) found that social class had a weak association with the development of consumer preferences for information sources. This longitudinal study on the development of purchasing patterns among adolescents revealed long term effects of social class on the adolescent's propensity to rely on friends, with the lower class respondents being more likely to do so (Moschis, Moore, and Smith, 1983).

In another study on the purchasing patterns of adolescent consumers, Moschis and associates (1984) found that middle class adolescents appear to attain less independence in purchasing as they grow older than do adolescent consumers in lower and upper social classes. Moore and Moschis (1983), using path analysis, examined the role of media and family in developing consumption norms, and found that socioeconomic status had an indirect effect on consumer skill acquisition. The authors recognized the existence of minimal direct socioeconomic effects on the development of consumer related cognitions and behaviors. It appears that socioeconomic status had an impact on the socialization process which, in turn, appeared to affect the outcome of socialization.
A significant positive relationship exists between the adolescent's social class and the extent to which she/he;

(a) is aware of available brands in the marketplace (Moschis and Moore, 1978; 1979),

(b) is able to price products and services,

(c) understands consumer-legal matters, and

(d) knows desirable consumer role expectations (Moschis and Moore, 1978).

Moore and Moschis (1979), in their study on social interactions, found that social class was negatively related to the respondent's attitudes toward the marketplace. Higher socioeconomic class adolescents were more aware of their consumption environment, including the availability of products in the marketplace, than children of lower socioeconomic backgrounds. These findings are similar to the study conducted the previous year (Moschis and Churchill, 1978). Studies have also shown that social class appears to affect the extent to which the adolescent uses newspaper advertisements in decision making (Moschis and Moore, 1980) and motives for using TV and consumer knowledge (Moore and Moschis, 1981).

Based on these findings, it can be concluded that social class is an important indicator on how children and adolescents are brought up by their parents. The adolescent's exposure to the marketplace and the amount of money available to the children and adolescents reflect
the differences in socialization. Social class may also affect consumption opportunities available to the adolescent. A study conducted by Ward and associates (1977) has indicated that allowances given to children increase slightly with social class. The amount of money available to the adolescent is one of the ways adolescents learn consumer roles. Changes in family structure (i.e. dual-earner parents and single-parent families) and family mobility are speculated to have significant influence on consumer socialization in developed as well as developing countries.

Similar studies were repeated several times with some inconsistencies in the findings. This could be due to differences in the variables used and the statistical analysis employed. Some studies (Moschis, 1976; Moore and Moschis, 1979; Moschis and Moore, 1983) utilized stepwise regression analysis while other studies, especially the later ones, utilized path analysis (Churchill and Moschis, 1979; Moore and Stephens, 1975; Moore and Moschis, 1983).

Arguments put forward by McLeod and O'Keefe (1972), emphasized that the effects of social structural constraints may be dependent upon such characteristics as the sex of the person being socialized. They suggested that social variables are more likely to be useful if they are treated as indicators of underlying variables rather than as simple categorical distinctions. Interaction
between antecedent variables such as sex and social class may better explain the criterion variable.

Gender

Another antecedent variable often investigated in socialization studies is gender of the learners. Research has shown that male and female adolescents possess different skills. These findings have been consistent across several studies. Male adolescents were found to have greater motivation for consumption than females (Moschis and Churchill, 1978; 1979; Churchill and Moschis, 1979). Other studies revealed that males appear to have more favorable attitudes toward materialism than female adolescents (Moschis and Churchill, 1978; 1979; Moschis and Moore, 1980). In contrast, female adolescents appeared to perform more socially desirable consumer activities than males (Moschis, 1976; Moschis and Churchill, 1978). Female adolescents were also found to communicate more with their parents than did male adolescents (Moschis and Moore, 1978; 1980).

Differences between male and female adolescents were also found in relation to attitudes toward stores (Moschis, 1976; Moschis and Churchill, 1978), consumer affairs knowledge (Moschis and Churchill, 1979), ability to accurately price products, and legal knowledge (Moschis and Moore, 1978) with males scoring higher than
females. Females tend to do less newspaper reading, and score low on socio-orientation but higher on concept-orientation (Moore and Moschis, 1981). A study on decision making among adolescents indicated that both sexes have accurate sex-role perceptions regarding the responsibility for decision making in traditional male or female activities with slight differences in less specialized sex roles (Moschis and Moore, 1979).

These differences can serve as indicators of parental expectations concerning behaviors of sons and daughters (Kuhlmann, 1983). Consequently, the differences which can be observed in the consumption behavior of girls and boys are the results of social influence, inasmuch as they are not obviously biologically determined. It is believed that these same differences between male and female adolescents also apply in Malaysia.

Birth Order

Birth order was found to have an indirect influence on the outcome of socialization processes (Moschis and Churchill, 1979). It is speculated that first-borns tend to have close communication with parents. This speculation was supported by findings from one study which indicated that first-borns have a stronger tendency than the later-borns to turn to their parents for values. They tended to
use their parents' values as a model, rather than those of their peers (Schachter, 1959).

First born adolescents are expected to interact more frequently than later-borns with their parents regarding consumption matters, while interaction with peers is expected to be more frequent among later-borns than among first-borns. In the United States it is speculated that first-borns and only-borns are more likely to have higher aspirations than later-born children (Moschis and Moore (1984). The impact of birth order on family communication was positive but the estimated relationship was not significant. In developing countries, birth order is speculated to have an impact on communication generally due to larger family size and cultural status given to first-borns.

Agent or Processes of Socialization

Parents' Consumer Practices

An earlier study attempted to investigate the influence of the practices of parents on children's money knowledge (Marshall and Magruder, 1960). They found that giving children allowances does not appear to help them develop knowledge about money or give them money-managing skills. Parents who practised good money management principles seem to serve as good models. The tendency for
these children to acquire money management expertise was greater when compared to their counterparts. Ward and associates (1977), in their interview with mothers, found out that higher status mothers used more sources and kinds of information in product decision making and were more likely to report greater budget accounting than did middle to low status mothers.

There were no social status differences observed in other aspects of the mother's consumer activity, such as the relationship to shopping behaviors and budget planning. There is evidence that adolescents have the ability to learn from observation and to relate to parent's behavior and practices. Since data on past research in consumer socialization were gathered using only adolescents as the sample, little is known about the relationship between consumer practices of parents and adolescents.

Parents as Socialization Agents

The most obvious socializing agents are easy to identify by using the frequency of contact during a specific period and the extent of social power as indicators (Kuhlmann, 1983). Socialization agents identified as having significant roles in consumer socialization were parents, peers, media and school. Parents have a predominant influence on the consumer
learning of their children. Every kind of consumer behavior is practiced in the family context and children have a chance to observe and, perhaps, imitate it. Thus, parents have the opportunity to filter, moderate, and change the influence of other agents upon their children. Cultural and traditional practices held by families can be an indication of the existence of strong parental influence on socialization in Malaysia.

The role of media in consumer socialization, particularly television, has been widely researched (Ward and Wackman, 1971; 1973; Moschis and Moore, 1979; 1982; Chaffee and Tims, 1976; Churchill and Moschis, 1979; Chaffee, McLeod and Atkin, 1971). The role of media in socialization in developing countries has not been investigated but it is speculated that the role of television in developing countries is not as important as it is in the United States. Viewing time is limited and television, in 1980, was owned by only 53 percent of households (Department of Statistics, 1983). In Malaysia, radio and television stations are operated by a quasi-government agency.

Ward, Wackman and Wartella (1977) summarized three alternative influences which the family has on socialization processes, they are:

1. Families can influence the pace and quality of cognitive development by providing an enriched environment or, conversely, a relatively sterile environment. Families
can influence the general cognitive abilities which, in turn, influence the child's development of consumer skills.

2. Families may help (hinder) the child's application of an already developed cognitive ability in specific consumption situations (indirect role).

3. Families may have a relatively direct impact on children's consumer behavior in teaching specific skills (direct role).

In their study, they found the pattern for mothers' own behaviors was mixed in its impact on kindergartners' performance of consumer skills, but was clearly supportive of third and sixth-graders' skill performance. The mother's information processing behaviors served as a positive model for older children due to the ability to understand their mother's behavior and integrate it with their own. It was observed that younger children learn more through relatively direct "teaching" processes and the older children learn indirectly through observation.

Messaris and Kerr (1984), conducted parallel interviews with mothers and children of grades one, three, and five on television-related mother-child interaction and children's perception of television characters. Results indicated that the best predictors of children's perceptions of television characters were aspects of mothers' behaviors which were directly related to the children's perceptions of the specific programs. In
another study, Belch and associates (1985) found that the child's input into decisions is greatest for products he/she is most involved with and/or directly affected by. Also, the child's perception differed from his/her parents. The child attributes more influence to himself/herself than either parent does. When the child was asked to assess parents' input in decision making, he/she tended to attribute more influence to the father than to mother. The children were found to overstate the influence of each parent relative to parents' reports.

Perceptions of adolescents have been sought to indicate parental influence on their children's consumer behavior. This, then, has been used to indicate the role of parents in consumer learning. One theory is that, in an effort to be independent of their parents control, adolescents might under-report their parents influence on their behavior. Consistency in findings on the influence of family communication patterns across studies provides assurance that some generalization can be made pertaining to these issues (Moschis, 1981a; 1981b; Moschis and Moore, 1979).

Few studies have focused on parent's influence on children's developing attitudes, skills and knowledge relevant to consumption. Fewer still have examined relative influences of parents, peers, and mass media on consumer socialization (Ward, 1974). Ward and Wackman (1973) found that purposive consumer training by parents
occurs infrequently. Parents of older children are somewhat more likely to report purposive teaching and "setting an example" than parents of younger children. Other findings of the same study indicated that parents "expect" their children to learn through observation. If purposive consumer training rarely occurs in families, children may learn certain consumer skills through observation and imitation (Ward, 1974).

Family Interaction About Consumption

Studies of parent-child communication processes have consistently found two interrelated dimensions of the communication structure (McLeod and Chaffee, 1972; 1973). The first, which is analogous to types of social power, is called socio-oriented. It is the type of communication that is designed to produce deference and to foster harmonious and pleasant social relationships at home (Moschis, 1985). The second type of communication structure is called concept-oriented, which is described as a pattern that focuses on positive constraints that help the child to develop his/her own views about the world. Based on their findings in studies of communication patterns, McLeod and Chaffee (1972) developed a typology of parent-child communication structures and patterns. These typologies are:
1. Laissez-faire families lack emphasis on both kinds of communication; there is minimal parent-child communication in these families.

2. Protective families stress obedience and social harmony in their communication with their child; there is little concern over conceptual matters.

3. Pluralistic families encourage open communication and discussion of ideas without insisting on obedience to authority; the child is encouraged to explore new ideas and express them without fear of retaliation.

4. Consensual families stress both types of communication; the child is encouraged to take an interest in the world of ideas, without disturbing the family's hierarchy of opinion and internal harmony (Moschis, 1985).

Moschis and Moore (1978) found a positive correlation between socio-orientation and materialism. Families characterized by socio-orientation tend to encourage their children to turn to the media to learn appropriate social orientations or consumption behaviors appropriate to certain roles. On the other hand, adolescent from pluralistic homes appears to know more about consumer matters. They were able to filter puffery in advertisement and better able to differentiate among products as a result of their exposure to advertisements. Family communication about consumption had an indirect
effect on the adolescent's acquisition of consumer competencies via public affairs and media use (Moschis and Moore, 1978).

In another study, Moore and Moschis (1981) found that the laissez-faire group was low on all media use variables compared to consensual groups. The amount of TV viewing was high among protective families and low among children from pluralistic families. Children from pluralistic homes scored significantly higher on consumer affairs and consumer activity scores than children from protective families. They seemed to know more about consumer matters and were more likely to perform consumer activities that are socially desirable. These children scored lower on materialism than their counterparts. Consensual children scored higher on materialism than did children in the laissez-faire group. Consumer activity was found to relate strongly to concept-orientation as well as newspaper reading.

Moschis and Moore (1979) indicated that family communication structures may affect the child's consumer learning. Parents who emphasized the importance of social relationships (socio-oriented structure) in their communications with their children may implicitly encourage their children to evaluate their consumer actions (including their consumer behaviors). This emphasis may result in the development of social motivation for consumption and differential exposure to
media content. Moore and Moschis (1979) found that, the families apparently helps their child(ren) learn to discriminate facts from exaggerations in commercials.

Family communication about consumption appears to affect the adolescent's propensity to use parents and TV ads as sources of information in decision making. This may encourage the development of the adolescent's tendency to base his decision on product advertising and sales (Moschis and Moore, 1980). Moore and Moschis (1981) suggested that family communication processes may condition children's susceptibility to television advertising, which may directly lead to the development of materialistic attitudes. Learning may also be conditioned by the family communication environment.

In their study on anticipatory socialization, Moschis and Moore (1984), found that parent-child communication about consumption is positively related to the adolescent's development of expectations regarding the purchase of major consumer products and consumer role perceptions. Parents may emphasize normative consumer skills while interacting with their children.

Research findings presented above provide clear evidence of the influence of overt communication or interaction about consumption on adolescent's consumer learning. Studies in this area have been conducted by relatively few researchers and the development and
refinement of the instrument used and improvement in the methodology will continue.

**Content or Criterion Variables**

Discussion on the consumer role is often limited to marketplace transactions (i.e. consumption related skills, knowledge, and attitudes). The focus of the content of learning differentiates consumer socialization from other aspects of socialization (Ward, 1974a). Ward (1974a) distinguished the content of learning as direct and indirect skills relevant to consumption behavior. Directly relevant skills are necessary for the enactment of the consumer role. Examples of such consumer skills include budgeting, pricing, and attitudes toward sales people.

The relevant indirect consumer skills include general skills, knowledge, and attitudes which motivate purchasing or consumption but are not directly useful in the purchasing decision or transaction itself (Ward, 1974a). Such skills include economic and social motivations for consumption.

Another classification scheme for the various criteria for consumer learning is based on levels of cognitive complexity. Gagne's model (1971) of cumulative learning distinguishes between simple and complex learning skills. Complex learning includes conceptualized materialism and behavioral response to television

Moschis (1976), in his study on the acquisition of consumer roles by adolescents, investigated dimensions of consumer learning based on the directness and complexity dimensions of the role. He defined direct-simple skills as the cognitive and affective orientations toward marketing variables. They include attitudes toward advertisements, salespersons, prices, brands and stores. The indirect-simple skills were knowledge about one's legal rights in the marketplace, and knowledge of economic and business concepts. The abilities to filter puffery in advertisement, to cognitively differentiate advertising stimuli, to seek information, and to manage consumer finances were categorized as indirect complex skills. Predispositions or motives (materialism and consumption motives) were considered as direct-complex skills.

Another outcome of consumer socialization is socially desirable behavior referred to by Moschis (1976) as "consumer activism". These learning properties are those properties which help a person function in a given social system. It is based on normative theories of human
behavior and is prescribed by that society (McLeod and O'Keefe, 1972). One general expectation is that consumers are rational (Moschis, 1976). The present study will focus on socially desirable consumer behavior as the outcome to be investigated in terms of the factors which shape and/or modify it.

**Malaysian Consumers**

This section will present the general economic and market structure in Malaysia to provide some insight on problems and concerns facing Malaysian consumers. The discussion will begin with an overview of changes which have taken place since Malaysian Independence. Consumer problems and market structure in Malaysia will be discussed to provide the reader with some understanding of the interrelationships between the environmental factors and the problems facing consumers.

Malaysia gained independence from the British in 1959 and since then has been undergoing economic, social and some political changes. According to the 1980 census, Malaysian population is comprised of 13.7 million, an average increase of 2.3 percent every year since 1970 (Department of Statistics, 1983). Malaysia is known as a multi-racial country. This characteristic has some influence on consumer problems and concerns.
Agriculture, such as rubber and oil palm, forestry, hunting and fishing together account for the most important sector of the Malaysian economy. In 1985 this sector employed an estimated 35.2 percent of the economically active population, contributing 19.9 percent of gross domestic product. Manufacturing is playing an increasingly important role in the economy as a result of government development of this sector, and accounted for 20.9 percent of Gross Domestic Product (GDP) in 1984 compared with just under 18 percent in 1982.

The annual growth of Malaysian GDP, in real terms, reached eight percent in 1980. Average annual inflation increased from 6.7 percent in 1980 to 9.6 percent in 1981, but fell to 3.9 percent in 1984. In 1983, according to estimates by the World Bank, Malaysia's gross per capita national product was US $1860 (at average 1981-83 prices), having increased, in real terms, at an average of 4.5 percent per year since 1965 (The Europa, 1986).

Despite these changes, Malaysia is still regarded as one of the developing countries. General characteristics of developing countries are low per capita income, economic structures with occupational concentration in agriculture and livestock, little urbanization, high population growth rate and low educational levels (Balakrishnan, 1985). The development programs have had an impact on the economic and social conditions in Malaysia. Within a period of ten years, the number of persons who enroll in school
increased by 39 percent. During the same period, the number of people employed in agriculture declined from 52 percent in 1970 to 41 percent in 1980 (Department of Statistics, 1983).

Though there is no documentation specifically focusing on how these changes impact consumers in Malaysia, literature describing consumers in the developing countries (Balakrishnan, 1985; Kim, 1985; Lytton, 1983; Tek and Ehyul, 1983; Thorelli, 1983) was reviewed for the purpose of this research. The focus of development in Malaysia in the early sixties was on income generation and job creation. The introduction of mechanization in production caused displaced labor, and provided opportunities for a small portion of urban elite to advance economically. The gap between the rich and poor is getting wider, rich people are now living a more western life-style. Because of potential resources available to them, the needs of the elite become the priority of marketers who recognized potential market for western products (Balakrishnan, 1985). Development programs tend to stratify society in developing countries into subsistence level consumers and the urban elite with purchasing power and a western life-style.

Since the late seventies the focus of development has shifted from consumers as wage earners, to consumers with special needs, to poor consumers who lack access to basic goods and services. Prior to a basic needs approach,
the development focus was on special needs of specific groups of people such as women. This strategy did not have much impact since the projects were segmented and failed to recognize the interrelationships among agencies and systems.

Regardless of what is the focus of development, the general feature of the consumer buying process in Malaysia can be described as having several market structure problems and being fraught with high risk. The general characteristics of the majority of buyers are: low income and educational attainment, unawareness of consumer rights and trustful. On the other hand, sellers are characterized as having profit maximization motives, foreseeing potential gain in business through fraud and deception. In addition, there are several structural factors such as lack of quality control in local manufacturing, lack of transportation and storage facilities, and predatory practices of sellers that create problems for consumers.

As for the marketing system, few things are prepackaged; buyers have to be very observant and know how to judge quality of products in order to select goods. Changing from conventional measures to metric measures has provided some opportunities for sellers to cheat consumers. Not many consumers know the differences between the two systems and what to do if they are cheated. Packaged goods are often adulterated and open dating on
perishable goods is not compulsory. To make things more difficult, there are few official product standards and almost everything related to weight and measures tends to be "approximate".

Markets which sell essential goods are privately owned and operated. Such a market structure encourages the tendency for people to shop at certain stores. Since a larger proportion of the population is characterized as of low income, consumers tend to be involved in intensive search efforts to stretch their dollars. Unfortunately poor, scarce and maldistributed information make this effort less rewarding. With information inefficiently communicated and intensively valued, bargaining is becoming essential, risky and time consuming.

The market system in Malaysia can be divided into: organized formal, organized informal, loosely structured barter system, and to some extent, black markets. The organized informal market links the modern urban sector with rural sectors.

Looking at the specific problems facing consumers in developing countries, Lytton (1983) and Kim (1985), acknowledged problems related to false and misleading advertisements, multiple product choices, limited product information, and unscrupulous practices. Tek and Ehyul (1983) in their attempt to look at consumers in Turkey, categorized the problems as product and service related
problems, price related problems, distribution related problems and promotion related problems.

There are differences in the market structures and consumer concerns in developed and developing countries. A study among 70 consumers in Fort Worth, Texas and 167 consumers in Kuala Lumpur, Malaysia was conducted to compare the perceptions of consumer problems and concerns (Halimah, 1984). The results of this study suggest that consumer problems are experienced by all type of consumers but the focus of the problems and concerns were significantly different. The American consumers perceived greater problems on costly purchases and deceptive promotion while Malaysian consumers perceived greater problems over unscrupulous business.

The same study revealed that the American consumers were more concerned over the price of foods, automobile and health care than Malaysian consumers. Malaysian consumers expressed greater concern for quality, safety and labeling information compared to American consumers. Consumers in Malaysia had less favorable attitudes toward business while the American consumers tended to have more favorable attitude toward business. The findings of this study clearly indicates the need to identify specific problems and situations relevant to each society.

Thorelli (1982) proposed that the consumer protection focus in developing countries should be different from that of developed countries. Aspects of protection
recommended for consumers in developing countries were product integrity and quality, deceptive practices in advertising, complaint handling, health and safety and consumer education.

The role of government in consumer protection in developing countries is much more critical compared to developed countries since a large share of the population in developing countries has little education. In Malaysia there are 29 laws and ordinances that are regarded by government as protecting consumers. Some of these laws have been in existence since the early fifties and sixties. Examples of such laws are the Trade Description Act, Weights and Measures Act, Hire Purchase Act and Food and Drug Ordinance.

The Trade Description Act in Malaysia, which was meant to protect against adulteration of products, regulates product quality and intra-brand quality variation. The Standard and Research Institute of Malaysia (SIRIM) was established to set up standards for selected goods produced locally. Nevertheless these standards are voluntary. Only established and big manufacturers are willing to spend money to obtain the standards and seal of approval from SIRIM. Consumers in Malaysia are partially protected from deceptive practices in radio, TV and newspapers advertising since these media are under the control of government.
The consumer movement in Malaysia is expanding. There are Consumer Associations in each state and the leadership comes mainly from middle class people. The Federation of Malaysian Consumers Associations serves as a coordinating body for consumer associations at the state level.

To date there is no established and efficient complaint handling infrastructure and legislation to ensure that consumers have the rights and know how to complain. The need for a central complaints board, composed of an equal representation of buyers and sellers, was stressed by Thorelli (1982).

In relation to health and safety aspects, the government programs to improve health and sanitation in Malaysia is continuing and has proven successful. In the case of product safety, however, not much has been done except the role taken by SIRIM to come up with standard features for electrical appliances. Due to lack of awareness, few consumers have utilized the standards for purchase decisions. A lack of income tends to force consumers to look for cheaper products at the expense of quality and safety.

Presently, consumer education is taught only in home economics classes in school curricula. Not much has been done to improve the teaching of such courses since it is considered as to be unimportant subject. The University of Agriculture, Malaysia was the first university to offer consumer education but not everybody has the opportunity
to take such courses. The integration of consumer education concepts in other classes depends solely on the individual instructor or teacher. It can be concluded that the problems facing consumers in Malaysia are greater than the efforts to educate or provide protection to consumers.

Summary

Research conducted in the United States has been used to guide the development of similar research in Malaysia. Variables that have been found to have a significant influence on adolescents' consumer learning in United States were included in this study. Though differences in culture and environment are well recognized, the results of this study can serve to identify appropriate positive directions for further research into consumer socialization in developing countries.
CHAPTER 3

METHODOLOGY

Description of the Target Population

The population of interest in this study is older adolescents. Form four students (equivalent to grade ten in the United States) attending public schools in 1981, were selected for the study. This group represents the school enrolled segment of the population ages 15 to 18 years old, since literacy is an important characteristic for this self administered study. This group did not have any major examination compared to the other groups. They were selected to meet the requirement of the Ministry of Education, Malaysia that the study should not interfere with regular school activities.

Sample Selection

The sampling frame used in sample selection was the list of public schools in the Peninsula of Malaysia for 1978 (Ministry of Education Malaysia, 1980). The first step in the sample selection involved stratifying the schools by state. Eight out of eleven states were selected for this study. The three states which were not included in this study had been included in the first
stage of a similar 1980 study because of their location near the capital city Kuala Lumpur, the home base for this study. Based on the Census Report (1983) there are no major differences in economic activities, market structure and social situation between those three states and the eight states included in this study. Since all states are federally administered, the issues confronting consumers in these states are universal.

Only co-educational schools were included in the sampling frame. Four schools from each state were randomly selected to participate in this study. The selection was done by drawing numbers from the total number of schools in each state. The limitation of available resources was the only criterion for determining the number of schools selected in each state.

Thirty two schools out of 389 total co-educational schools were selected to participate in this study. Each school was treated as a cluster sample. The final sample for this study was comprised of all form four students who were in school on the day agreed upon by each school principal for administering the instrument.

Description of the Instrument

Two sets of questionnaires were used in the data collection (Appendix A). The questionnaire for the adolescent includes questions on socio-demographic
variables, frequency and amount of money received by the adolescent. The socio-demographic variables of interest were place of residence, sibling ranking, parent’s income and occupation, and number of siblings. Structured questions were used to gather information on place of residence, sibling ranking, frequency of allowance received and parent’s income. Open ended questions were used to gather information on parent’s occupation, amount of allowance received by the adolescent and number of siblings. To indicate the respondent’s exposure to the marketplace, the adolescent was asked to check at the appropriate column, all of the amenities available at the place of residence.

A set of sixteen statements related to consumer activity were included and summed to create a scale of consumer activism. These statements required response to a five-point Likert-type scale, ranging from (1) "never" to (5) "very often" responses. An additional six statements which required the same response type were included to measure adolescent’s perception of adolescent-parent interaction about consumption (A-P interaction). Several of the statements used in this study were similar to ones used in previous research (Moschis, 1976).

The parent’s questionnaire was designed to obtain information on parents’ consumer practices and parents’ perception of parent-adolescent interaction about consumption. Parents were also asked to respond to
socioeconomic questions which include parent's occupation, income, and the frequency and amount of allowance given to the child participating in this study. Open ended questions were used to gather this information.

A set of ten questions requiring "yes" or "no" responses was included in the questionnaire to measure parent's reported consumer practices. The selection of questions was based on recommended consumer practices discussed in consumer economic books (Gordon and Lee, 1972). An additional eight questions were included to obtain information on the parent's perception of parent-adolescent interaction about consumption (P-A interaction).

The adolescents' questionnaire was pretested among five adolescents of a similar age group. The parents' questionnaire was also pretested among five parents who were employed by the University of Agriculture Malaysia. Minor revisions were made after the pretest, and the revised questionnaires were circulated among four instructors at the Department of Human Development Studies, University of Agriculture Malaysia for content validation. For identification purposes, a common reference number was given to each pair of parent/adolescent questionnaires. Prior to the data collection week, the questionnaires were arranged in a package comprised of the adolescent's questionnaire, an
introductory letter to the parent, and the parent's questionnaire with an addressed, stamped return envelope.

Data Collection

Several administrative procedures had to be met before the data were collected. After the schools were randomly selected, the researcher sought permission from all thirty-two principals by sending a letter of introduction, brief summary of the study and a letter requesting written agreement. Upon approval from all schools in this study, a letter was sent to each State Education Director for permission to carry out the study in each respective state. Separate letters were sent to all eight State Education Directors, which also included the approval letters from the school principals.

With the approval from all the State Education Directors, the final stage was to get the approval from the Educational Planning and Research Division, Ministry of Education. Special application forms had to be submitted through the University of Agriculture, Malaysia. The application process took about six months and, with approval from the Ministry of Education, the researcher had final permission to carry out the data collection. During the application process, the dates and times for data collection were discussed and agreed upon by the school headmasters.
Data collection was conducted during the class period and those present on the specified day participated in this study. Eight trained research assistants (final year degree students with the Department of Human Development Studies) were responsible for the data collection in each state. The questionnaire packets were distributed at the beginning of the data collection period. Each research assistant was instructed to give a brief description of the study and instruction on how students were expected to fill in the questionnaires. The students were instructed to take the questionnaires home to their parents to complete, and mail back in the addressed and stamped envelopes provided.

On the average, the students took 30 to 45 minutes to respond to the questionnaire. The adolescents' responses were collected at the end of the data collection period. There was a 100 percent response rate among the adolescents. Parents were given two weeks to respond to the questionnaire and by the end of the second week about fifty percent of the parents' questionnaires were returned. The parents' response period was extended four weeks to allow the students who were not staying with their parents to take the questionnaire home to their parents. The final response rate from parents was 80 percent.
The variables

Variables of interest in this study are summarized below.

Independent variables (socio-structural):

a) parent's income  
b) parent's occupation  
c) number of siblings  
d) adolescent's sibling ranking  
e) gender  
f) amount of money received by the adolescent in one month  
g) place of residence  
h) index of amenities  
i) frequency of allowance received by the adolescent  
j) adolescent's age

Antecedent variables:

a) parent's reported consumer practices  
b) adolescent-parent interaction about consumption (adolescent's questionnaire)  
c) parent-adolescent interaction about consumption (parent's questionnaire)

Dependent variable: consumer activism

Operational Definitions

Consumer Activism

Moschis (1976) defined consumer activism as a set of socially desirable consumer behaviors that contribute to the efficient utilization of economic resources producing satisfaction for the maximum number of people. An
effective consumer is defined as a person who uses products in a rational and efficient way, usually referred to as "responsible consumption" (Moschis, 1976; p. 63).

Adolescent's consumer activism in this study is measured using sixteen statements related to effective (socially desirable) consumer behaviors. The sum of responses to these activities was used to represent consumer activism among adolescents. Six of the items included were similar to items used in past studies (Moschis, 1976; Moschis and Churchill, 1979). Examples of the statements include such item as: "I carefully read most of the things written on the labels". Five additional items often recommended in Consumer Education text books (Gordon and Lee, 1972; Campbell, 1979) were included to represent additional aspects of effective consumer practices. Examples of such items are buying items on sale, preparing a shopping list, bring along a shopping list when shopping, and buying goods of high quality.

To capture consumer practices unique to Malaysia, five items such as counting change, observing weight, buying items every time one enters a shop (reverse score) were included in the consumer activism scale. All sixteen statements require "never" to "very often" responses and are as follows.

I buy things for my own use.
I buy items that are advertised (reverse score).
I buy things every time I enter a shop (reverse score).
I check price tags before buying.
I buy goods of high quality.
I know how I will spend my money.
I know how my money was spent.
I compare prices before buying.
I carefully read things written on the labels.
I carefully observe shopkeeper-weighed goods.
I prepare a shopping list before going out to shop.
I count my change before leaving the shop.
I bring along a shopping list when I go shopping.
I do not buy items not listed on my shopping list.
I buy goods on "sale".
I consider the prices of items to be important in my purchases.

The possible score for this variable can range from sixteen to eighty. The alpha reliability coefficient of this scale was .69.

Adolescent-parent Interaction About Consumption
(adolescent’s questionnaire)

This variable is defined as the adolescent's perception of overt interaction between the adolescent and parent about consumption (Moore and Stephens, 1975) and is measured by adding the adolescent’s responses to six items. Each statement required a "never" to "very often" response. A score of one was given to "never" and five was given to "very often". Five of the statements selected were used in past research (Moschis, 1976; Moschis and Moore, 1979; Moore and Stephens, 1975). One additional item included was related to whether the adolescent informed his/her parent how she/he spent
his/her money. The minimum possible score for this variable is six and the maximum score is thirty.

Items included are:

My parents decide what I should or should not buy.
I inform my parents how I spent my money.
My parents expect me to tell them how I spent my money.
I help my parents buy items for the family.
I discuss advertised items I want to buy with my parents.
I seek my parents advice before buying.

Parent's Reported Consumer Practices

This variable is defined as self reported responses related to effective (socially desirable) consumer behaviors. A "yes" or "no" response to ten statements in the parent's questionnaire was used to measure parents reported consumer practices. The statements included were general behavioral practice performed by parents as consumers. The items selected were based on recommended practices for an effective consumer (Lee, 1985; Campbell, 1979). The score ranged from a minimum of ten to a maximum of twenty. Parents were asked to respond as to whether or not they performed the activities listed. The activities included were:

Do you plan family spending?
Do you discuss with family members how money should be spent?
Do you prepare a shopping list before going out shopping?
Do you wish to increase your income?
Do both of you (husband and wife) discuss money matters?
Do you compare prices before buying?
Do you read labels when buying?
Do you inspect goods before buying?
Do you have savings?
Do you have any plan for old age?

Parent-adolescent Interaction About Consumption
(parent's questionnaire)

In addition to parent's reported consumer activities, several questions were included to obtain parent's perception on parent-adolescent interaction about consumption. Eight statements requiring a "yes" or "no" response were included in the parent's questionnaire. These responses were added, and identified as parent-adolescent interaction about consumption. The possible scores range from eight to sixteen. Items included were:

- Does your child accompany you shopping?
- Does your child make purchase requests when you go shopping?
- Do you ask your child to buy things for the family?
- Do you tell your child what she/he can or can not buy?
- Does your child inform you how she/he spent his/her money?
- Does your child ask for your advice before buying?
- Do you require your child to do chores before giving money?
- Does your child talk to you whenever she/he has problems with money?

Index of Amenities

An index of access to media and other household facilities was created using the adolescent responses on the type of facilities available at or near his/her place of residence. The index is derived by counting the number
of facilities such as radio, television, newspapers, postal services, public transportation, electricity, pipe water, and telephone listed by the adolescents. Each facility was counted as one and there was a maximum of eight possible facilities to select. This index is used to indicate the adolescent's exposure to the marketplace and the level of development at his/her place of residence.

**Preliminary Data Analysis**

Several similar questions were asked on both the parent's and adolescent's questionnaires. For example, on the adolescent's questionnaire, parent's income was sought by asking the respondents to check the appropriate monthly income category. On the parent's questionnaire, the parent was asked to indicate the estimated amount of income received per month. Parent's occupation was also asked in both questionnaires.

A test of congruity between parent's and adolescent's responses was conducted among similar variables from the parent's and the adolescent's questionnaires. The specific variables which were compared are summarized in table 1.
Table 1: List of Parent/Adolescent Variables Compared for Congruence.

<table>
<thead>
<tr>
<th>Variables</th>
<th>Adolescent's questionnaire</th>
<th>Parent's questionnaire</th>
</tr>
</thead>
<tbody>
<tr>
<td>Parent's income</td>
<td>categorical</td>
<td>continuous</td>
</tr>
<tr>
<td>Parent's occupations</td>
<td>categorical</td>
<td>categorical</td>
</tr>
<tr>
<td>Frequency of allowance received</td>
<td>categorical</td>
<td>categorical</td>
</tr>
<tr>
<td>Amount of allowance received</td>
<td>continuous</td>
<td>continuous</td>
</tr>
</tbody>
</table>

Since the adolescent response on parent's income was categorical and parent's response on the same item was continuous, analysis of variance through the Breakdown program was conducted to compare the responses. A Chi-Square test of independence was also conducted. The correlation coefficient between allowance reported received by adolescents and parent reported allowance given to the adolescents was determined.

The results of this test provide some indication of the congruity of responses given by the adolescents. It was expected that the relationship between allowance received by the adolescent and given by the parent would be positively related. In the case of analysis of variance, the F value was expected to be significant at p<.10. For the Chi-Square test the response given by both adolescent and parent was expected to be interdependent.
In addition to comparing responses between similar questions, preliminary analysis was carried out to compare the group of adolescents with the parent questionnaire returned to the group of adolescents without the parent questionnaire. T-Test and Chi-square analysis were conducted to examine their socio-demographic characteristics.

**Hypotheses Tested**

1. Parent's reported consumer practices is positively related to adolescent consumer activism.

2. Adolescent-parent interaction (adolescent's perception) about consumption is positively related to adolescent consumer activism.

3. Parent-adolescent interaction (parent's perception) about consumption is positively related to adolescent consumer activism.

4. The distribution of adolescent's reported consumer behavior is interdependent of parent's reported consumer behavior on items:

   a. Price comparison
   b. Read labels
   c. Have savings
   d. Prepare shopping list
   e. Plan spending.
5. The distribution of adolescent's and parent's perceptions on aspects of parent-adolescent interaction about consumption listed below is interdependent.

a. Parent decided what the adolescent should or should not buy.
b. Adolescent informs parents how she/he spent her/his money.
c. Adolescent seeks parents advice before buying.
d. Adolescent buys items similar to peers.
e. Adolescent involvement in family purchase.

Model Building

Multiple regression analysis was used to determine variables that had a significant influence on the dependent variables. Models to be developed are as follows:

Model 1. \[ Y_1 = f(X_1, X_2, F, P_1, P_2, M, T_1, T_2, T_3, T_4, Y_4) \]

- \( Y_1 \) = parent's reported consumer practices
- \( X_1 \) = parent's income
- \( X_2 \) = number of siblings
- \( F \) = index of amenities
- \( P_1 \) = father's occupation, 1 if farmer, 0 if others
- \( P_2 \) = father's occupation, 1 if blue collar worker, 0 if others
- \( M \) = mother's occupation, 1 if full time homemaker, 0 if others
- \( T_1 \) = place of residence, 1 if rural area, 0 if others
- \( T_2 \) = place of residence, 1 if stay in estate, 0 if others
- \( T_3 \) = place of residence, 1 if Stay in new village, 0 if others
- \( T_4 \) = place of residence, 1 if stay in small town, 0 if others
Model 2. \( Y_2 = f(X_1, X_2, F, X_3, Z_1, Z_2, Z_3, T_1, T_3, T_4, M, P_1, P_2, Y_4) \).

\( Y_2 = \) adolescent-parent interaction about consumption
\( X_1 = \) parent's income
\( X_2 = \) number of siblings
\( F = \) index of amenities
\( X_3 = \) sex, 1 if male
\( \quad \) 0 if female
\( Z_1 = \) sibling ranking, 1 if oldest child
\( \quad \) 0 if others
\( Z_2 = \) sibling ranking, 1 if only child
\( \quad \) 0 if others
\( Z_3 = \) sibling ranking, 1 if middle child
\( \quad \) 0 if others
\( T_1, T_2, T_3, T_4 = \) place of residence (as above)
\( M = \) mother's occupation
\( P_1, P_2 = \) father's occupation (as above)
\( Y_4 = \) parent-adolescent interaction about consumption
\( Y_1 = \) Parent's reported consumer practices

Model 3. \( Y_3 = f(X_1, X_2, F, X_3, Y_1, Y_3, Y_4, Z_1, Z_2, Z_3, T_1, T_2, T_3, T_4, M, P_1, P_2) \)

\( Y_3 = \) adolescent consumer activism
\( X_1 = \) parent's income
\( X_2 = \) number of siblings
\( F = \) index of amenities
\( X_3 = \) sex (as above)
\( Z_1, Z_2, Z_3 = \) sibling ranking (as above)
\( Y_1 = \) parent's reported consumer practices
\( Y_2 = \) adolescent-parent interaction about consumption
\( Y_4 = \) parent-adolescent interaction about consumption
\( T_1, T_2, T_3, T_4 = \) place of residence (as above)
\( P_1, P_2 = \) father's occupation (as above)
\( M = \) mother's occupation (as above)
Analysis of the Data

Data collected were coded and transferred to the computer, and analyzed using the Statistical Package for Social Sciences. Since the primary focus of this study is to investigate the role of parents as socialization agents, only paired questionnaires were used in the hypotheses testing. The dependent variable for this study is the adolescent's score on consumer activism. The intervening or explanatory variables are parent's reported consumer practices score, adolescent and parent perceptions of interaction about consumption.

A frequency program was used to provide descriptive information. The Chi-Square test of independence, T-test, Pearson's Product Moment Correlation and Stepwise Regression were used to analyze the data and test the hypotheses. The probability level for all statistical tests was set at p=.10.

Statistical Procedure

Chi-square Test of Independence. The chi-squared statistic was used to test the hypotheses on behavioral overlap and difference in perception on variables related to parent-adolescent interaction about consumption.
T-tests were used to compare parent's income, parent-adolescent interaction about consumption, consumer activism, and parent's consumer practices between male and female adolescents and between adolescents with and without parents' questionnaires.

**Pearson's Product Moment Correlation.** This analysis was used to determine the magnitude, direction, and significance level of relationships between continuous variables. The correlation coefficients were compared with criterion values for Pearson's 'r' in a standard table to determine statistical significance. The null hypothesis was rejected if the correlation coefficient was greater than the table value. This analysis was also used to check for multicollinearity among variables to be included in the model.

**Multiple Regression.** This program was used to develop three models of interest in this study; parent's reported consumer practices, adolescent-parent interaction about consumption and consumer activism. Only variables that have estimated beta values significantly greater than zero were used in the model.
CHAPTER 4

THE RESULTS OF THE STUDY

The findings of this study are presented in four sections: the description of the respondents, results of the preliminary analysis, comparison between groups with and without parent’s questionnaire, and hypotheses testing. The description of the respondents provides an understanding of the context within which the model and hypotheses were tested.

Description of Adolescents

The questionnaires were administered to 4287 form four students in 32 schools in Peninsula of Malaysia in 1981. The same number of parent’s questionnaires were distributed and at the end of one month period, 3418 parent’s questionnaires were returned, i.e. 80 percent response rate among the parents. All of the adolescents’ questionnaires were used for this study and this section discusses the general characteristics of all adolescents.

The descriptive statistics of the adolescents are shown in table 2. The adolescents in this study were comprised of 54.5 percent males and 44.5 percent females. Though there were two percent more females than
males, population age 15-19 in the census report, the low literacy rate among female explains the difference in the proportion of female respondents in this study (Department of Statistics, 1983). The respondents' ages ranged from 15 to 18 years old, with a mean of 16.2 and median of 16.1 years. This is the normal age for students in form four.

Number of Siblings

The average number of siblings reported by the respondents was 6.1. Half of the respondents had 4 to 8 siblings as compared to the mean family size of 5.2 for the Peninsula Malaysia in 1980. Thus, the mean family size in this study was higher. This could be due to the larger portion of adolescents from rural areas. Based on the census report, the mean family size in rural Malaysia was higher than in urban areas.

The majority of the adolescents in this study were middle children. Only one percent of the adolescents had one child in the family. The eldest child comprised 20 percent of the adolescents, and 17 percent were the youngest child. The number of siblings and sibling ranking are thought to have an influence on adolescent consumer learning.
Table 2: Adolescent Gender, Area and Type of Residence

<table>
<thead>
<tr>
<th>Variable</th>
<th>N</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender: males</td>
<td>2328</td>
<td>54.5</td>
</tr>
<tr>
<td>females</td>
<td>1946</td>
<td>45.5</td>
</tr>
<tr>
<td>Area of residence</td>
<td></td>
<td></td>
</tr>
<tr>
<td>villages</td>
<td>2675</td>
<td>63.0</td>
</tr>
<tr>
<td>estate/plantation</td>
<td>108</td>
<td>3.0</td>
</tr>
<tr>
<td>New Village*</td>
<td>295</td>
<td>7.0</td>
</tr>
<tr>
<td>Small Town</td>
<td>558</td>
<td>13.0</td>
</tr>
<tr>
<td>City</td>
<td>620</td>
<td>15.0</td>
</tr>
<tr>
<td>Type of Residence</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Parents</td>
<td>3444</td>
<td>80.3</td>
</tr>
<tr>
<td>Boarding School</td>
<td>472</td>
<td>11.0</td>
</tr>
<tr>
<td>Relatives</td>
<td>330</td>
<td>7.7</td>
</tr>
<tr>
<td>Renting on own</td>
<td>41</td>
<td>1.0</td>
</tr>
</tbody>
</table>

* New Village is a more densely populated area than village, and is located closer to a town.
Area and Type of Residence

Seventy two percent of the adolescents indicated living in a village, or rural area. Out of 72 percent who lived in the rural areas, 62.8 percent stayed in the village, while the rest of the adolescents lived on an estate or plantation, or in a new village. Only 15 percent of adolescents were brought up in the city.

The adolescents were asked to indicate whether they were staying with parents or with somebody else. Eighty percent of the adolescents indicated they were staying with parents at the time of the study. Among the 20 percent who were not staying with parents, 11 percent were staying in a boarding school, one percent were renting on their own, and eight percent were staying with relatives such as uncle/aunt, brother/sister and grandparents.

A few adolescents indicated staying away from parents all their life. The median length staying away from parents was 3.1 years. This may indicate that those staying away from parents did so after completing primary schooling, i.e. after grade six or at the age of thirteen or older.

The respondents were asked to indicate whether or not the facilities listed were available at their place of residence. The frequency of facilities listed by the respondents is shown in table 3. Radio was indicated by
94 percent of the respondents, while television was 92 percent. This high percentage does not indicate ownership by the adolescents, but does indicate access at their place of residence. According to the census report, television sets were owned by 53 percent of households while radios were owned by 73 percent of households (Department of Statistics, 1983).

More than half of the respondents in this study indicated the availability of telephone, pipe water, electricity, public transportation, and newspapers at their place of residence. Access to this marketplace exposure has increased with the implementation of the New Economic Policy (NEP) in 1971. The government has carried out several programs to improve the infrastructure all over the country. The availability of transportation, television, radio, and other marketplace media is used in this study as an indication of mobility, market exposure and product readiness among respondents.
Table 3: The Index of Amenities at Adolescent’s Place of Residence.

<table>
<thead>
<tr>
<th>Amenities</th>
<th>N</th>
<th>Percent *</th>
</tr>
</thead>
<tbody>
<tr>
<td>Radio</td>
<td>4066</td>
<td>94.8</td>
</tr>
<tr>
<td>Television</td>
<td>3950</td>
<td>92.1</td>
</tr>
<tr>
<td>Newspaper</td>
<td>3677</td>
<td>85.8</td>
</tr>
<tr>
<td>Electricity</td>
<td>3571</td>
<td>83.3</td>
</tr>
<tr>
<td>Public transportation</td>
<td>3477</td>
<td>81.1</td>
</tr>
<tr>
<td>Pipe Water</td>
<td>3202</td>
<td>74.7</td>
</tr>
<tr>
<td>Telephone</td>
<td>2352</td>
<td>54.9</td>
</tr>
<tr>
<td>Post office</td>
<td>480</td>
<td>11.2</td>
</tr>
</tbody>
</table>

* percentage of total respondents, i.e. 4287.

Family Background

The majority of the respondents came from rural areas and 84 percent of the mothers were full time homemakers, an expected result. Among the 16 percent of mothers who were employed, 84 percent were involved in farming activities while three percent worked as domestic helpers, clerks, or teachers. Eighty five percent of the adolescents indicated their fathers were farmers or manual workers. The remainder had fathers working in the service sector, as administrators, or in professional fields.
The respondents were asked to indicate their parents' income and their responses are shown in table 4. There were 863 (20 percent) respondents who recorded their mothers' income, and 73 percent had income below M$200 per month while thirteen mothers had income between M$200 and M$400. Median father's income was higher, M$200.00 compared to M$100.00 for mothers income. Mean father's and mother's monthly income reported by the parent were M$350.98 and M$208.77, respectively. For the purpose of testing the hypotheses, total income recorded by parents was used and the mean was M$286.21 with median of M$209.52.

For the purpose of this study, information on parents education was not surveyed. It is assumed occupation reflects education, and that income received depends on the occupation. The political, economic and social structures in Malaysia still rely heavily on the individual's educational achievement in determining the kind of job or occupation one has.

To support this assumption, analysis of variance using information from the parent's response was conducted to investigate the relationship between parent's occupation and income. Table 5 shows the mean fathers' and mothers' income by occupational levels. It is obvious that as the level of occupation increases, the mean income for each level also increases. The correlation coefficient between the father's income and
occupational level was 0.73, and for mothers the correlation coefficient was 0.72. The results of this analysis provide support to the assumption made that income can be used as a proxy for level of education.

Table 4: Father's and Mother's Income as Reported by the Adolescent.

<table>
<thead>
<tr>
<th>Income Category in Malaysian Dollars</th>
<th>Father's income</th>
<th>Mother's income</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>%</td>
</tr>
<tr>
<td>Below M$200</td>
<td>1328</td>
<td>34</td>
</tr>
<tr>
<td>M$200-400</td>
<td>1589</td>
<td>41</td>
</tr>
<tr>
<td>M$401-600</td>
<td>466</td>
<td>12</td>
</tr>
<tr>
<td>M$601-800</td>
<td>200</td>
<td>5</td>
</tr>
<tr>
<td>M$801-1000</td>
<td>147</td>
<td>4</td>
</tr>
<tr>
<td>M$1001-1500</td>
<td>105</td>
<td>3</td>
</tr>
<tr>
<td>M$1500 &gt;</td>
<td>37</td>
<td>1</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>3872</td>
<td>100</td>
</tr>
</tbody>
</table>
Table 5: Father’s and Mother’s Mean Income by Occupation

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Mean Income</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Father’s Occupation*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Farmers</td>
<td>244.34</td>
<td>1631</td>
</tr>
<tr>
<td>Manual/blue collar</td>
<td>323.28</td>
<td>1014</td>
</tr>
<tr>
<td>Servicemen</td>
<td>566.15</td>
<td>209</td>
</tr>
<tr>
<td>Technical/middle management</td>
<td>909.53</td>
<td>158</td>
</tr>
<tr>
<td>Professionals/administrator</td>
<td>1403.47</td>
<td>68</td>
</tr>
<tr>
<td>Group Mean</td>
<td>351.88</td>
<td>3080</td>
</tr>
<tr>
<td>Mother’s Occupation**</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Full time homemaker</td>
<td>149.30</td>
<td>481</td>
</tr>
<tr>
<td>Farmers</td>
<td>201.26</td>
<td>70</td>
</tr>
<tr>
<td>Domestic help</td>
<td>391.52</td>
<td>23</td>
</tr>
<tr>
<td>Clerical</td>
<td>742.29</td>
<td>24</td>
</tr>
<tr>
<td>Teacher</td>
<td>962.81</td>
<td>16</td>
</tr>
<tr>
<td>Group Mean</td>
<td>208.81</td>
<td>614</td>
</tr>
</tbody>
</table>

* F= 1225.73, significant p = <.10  
** F= 203.57, significant p = <.10

Adolescent Sources of Money

The facilities available in their place of residence will provide the information and exposure necessary for adolescents to perform their consumer roles. The amount of money available, and participation in family purchases will provide opportunities to the respondents to be actively involved in the market place. The amount and frequency of allowance received by the adolescent are judged to have an influence on consumer activities among young consumers. The adolescents and parents in this
study were asked to indicate the frequency and amount of allowance received by or given to the adolescent.

The adolescents were asked if they received an allowance in a fixed amount. Only 44 percent answered they did, while 56 percent did not receive a fixed allowance. Of those receiving a fixed sum, fifty percent received a daily allowance, 20 percent on a weekly basis, five percent bimonthly and 18 percent received money once a month. One percent of the adolescents received allowances irregularly and eight percent did not respond to this question.

In general, female adolescents tended to receive allowances more often than males. On the other hand, male adolescents tended to experience longer time periods between allowances. There was an equal percentage of male and female adolescents who received allowances once a month.

The mean allowance received by the respondents was M$7.47 (US$2.99) per month with the median of M$1.02. Though the amount of allowance received by the respondents was small, 82 percent of the respondents were satisfied with what they received. Those who were dissatisfied with their allowances indicated that the allowance given was small while prices of goods were high.
There was no significant difference in the amount of allowance received by male and female respondents, but it seemed to vary with father's occupation (Table 6). Those whose fathers worked in a white collar profession received an average of M$13.05 compared to M$6.19 among those whose fathers worked as farmers. The difference in the amount of allowance received according to father's occupation was significant at \( p = .10 \) with an F value of 25.31.

A similar analysis was conducted on parent's reported allowance paid according to father's occupation. Fathers who worked as farmers reported giving the adolescent an average of M$14.44 compared to M$19.28 given by fathers with white collar jobs. Though the reported mean allowance given by parents to the adolescent was higher than the allowance reported by the adolescent, the same phenomena tend to occur in both sets of data. Father's occupation determines the income, hence influences the amount of allowance received by the adolescent.

In addition to a family allowance, 20 percent of the respondents received scholarships. The average amount of scholarship received by the respondents was M$21.34 (US$8.54) and the median was M$20.00 (US$8.00) per month. Ninety three percent of the adolescents reported having some money to spend. The mean total amount of money reported available by adolescents was M$11.04 per month.
There was a wide dispersion in the amount of money received by the respondents, with a range of M$124.90, from less than one dollar to M$125.00 per month.

Table 6: Adolescent and Parent Reports of Allowance Received and Paid, by Father’s Occupation

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Adolescent’s Report (M$)*</th>
<th>Parent’s Report (M$)**</th>
</tr>
</thead>
<tbody>
<tr>
<td>Farmers</td>
<td>6.19</td>
<td>14.44</td>
</tr>
<tr>
<td></td>
<td>(1684)</td>
<td>(1678)</td>
</tr>
<tr>
<td>Blue Collar</td>
<td>5.84</td>
<td>14.42</td>
</tr>
<tr>
<td></td>
<td>(953)</td>
<td>(957)</td>
</tr>
<tr>
<td>Serviceman</td>
<td>9.11</td>
<td>16.84</td>
</tr>
<tr>
<td></td>
<td>(200)</td>
<td>(190)</td>
</tr>
<tr>
<td>Middle Management</td>
<td>13.05</td>
<td>19.28</td>
</tr>
<tr>
<td></td>
<td>(147)</td>
<td>(147)</td>
</tr>
<tr>
<td>Professional</td>
<td>17.92</td>
<td>23.31</td>
</tr>
<tr>
<td></td>
<td>(65)</td>
<td>(62)</td>
</tr>
<tr>
<td>All Groups</td>
<td>6.80</td>
<td>15.00</td>
</tr>
<tr>
<td></td>
<td>(3049)</td>
<td>(3034)</td>
</tr>
</tbody>
</table>

* F=25.31, p < .10  
** F=14.50, p < .10.
Adolescent Consumer Behavior

The adolescents were asked to recall how they spent their money the month prior to the investigation. The expenditures recorded were food, bus fare, reading materials, personal care, entertainment and other expenses. Males tend to spend more than females in all expense categories. The average expenditure for food recorded by 50 percent of the adolescents in this study was M$9.36. There were 46 percent of the adolescents who reported spending money on bus fare, with a mean of $M8.66. The mean expenditure on reading materials and personal grooming, reported by 43 percent of the adolescents, were M$7.52 and M$5.05 respectively.

The description of the adolescents' consumer behavior is presented in this section to provide an overview of consumer behavior among the respondents. The variables discussed are individual items used in consumer activism and adolescent-parent interaction, the main variables of interest in the hypotheses testing. Table 7 shows adolescents' mean response on the sixteen items used to develop the consumer activism score. The table clearly indicates that most adolescents in this study were already performing their consumer role. More than 75 percent of the respondents indicated they often or very often inspected goods, knew how their money was and would
be spent, counted change before leaving the store, and considered price to be important in their purchases.

Response to "buying advertised items" was occasionally or sometimes for 75 percent of the respondents. The percentage responding "never" was higher than those who responded often or very often. Less than five percent of the respondents reported never inspecting goods, never knowing how his/her money was spent, never comparing prices, never reading labels, never checking weight, never counting change, never buying items on sale and never considering price to be important in purchasing.

The adolescents in this study reported they were performing the recommended consumer practices. The money available to them provides opportunities to perform these activities which they have learned either through modeling or interacting with socialization agents. The mean response on the individual items used in the Adolescent-Parent Interaction About Consumption scale is shown in table 8. Only seven percent of the adolescents in this study indicated they never assisted in family purchases.

According to adolescents, more than 90 percent of the parents told them what they should or should not buy. Since the adolescents source of money was from parents who generally had low incomes, we can speculate that parents feel they must monitor the use of money given to
their children. Eighty six percent of the respondents reported their parents occasionally, or often expect them to tell how the money was spent. A large number of the adolescents recognized their parents' role in determining how they spent their money, and ninety-one percent did inform their parents how they spent their money.

Earlier research has shown that adolescents seek parents' advice in spending their money, depending on the type of items they plan to purchase. The last statement indicates that these adolescents seek parent advice before buying. McNeal (1967) speculates from his study that children learn consumer skills by observing parents performing the role, or through assisting in family purchases. Adolescents in this study reported they were involved in helping parents buy items for the family. As indicated in the literature review, the economic and market situation in Malaysia forces a large number of households to make daily purchases of items for the family. Only seven percent of the respondents reported they were never involved in family purchases.

From the two tables presented below, it is clear the adolescents in this study were performing as effective consumers, and, as observed and speculated, the majority of them were involved in family purchases. In relation to interaction with parents, the majority of the adolescents recognized their parents' role in determining how they
spent their money, sought parents' advice, and informed parents about how they spent their money.

Table 7: Reported Consumer Behavior of Adolescents*

<table>
<thead>
<tr>
<th>Items</th>
<th>Mean</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>I buy things for my own use.</td>
<td>3.7</td>
<td>4261</td>
</tr>
<tr>
<td>I buy items that are advertised.*</td>
<td>2.4</td>
<td>4227</td>
</tr>
<tr>
<td>I buy things every time I enter a shop.</td>
<td>3.0</td>
<td>4215</td>
</tr>
<tr>
<td>I check price tags before buying.</td>
<td>4.2</td>
<td>4238</td>
</tr>
<tr>
<td>I buy goods of high quality.</td>
<td>3.2</td>
<td>4234</td>
</tr>
<tr>
<td>I know how my money was spent</td>
<td>4.1</td>
<td>4233</td>
</tr>
<tr>
<td>I know how I will spend my money.</td>
<td>4.1</td>
<td>4252</td>
</tr>
<tr>
<td>I compare prices before buying.</td>
<td>3.6</td>
<td>4270</td>
</tr>
<tr>
<td>I carefully read thing written on the labels.</td>
<td>3.8</td>
<td>4244</td>
</tr>
<tr>
<td>I carefully observed the shopkeeper weighted goods.</td>
<td>3.5</td>
<td>4252</td>
</tr>
<tr>
<td>I prepare a shopping list before going out to shop.</td>
<td>3.4</td>
<td>4251</td>
</tr>
<tr>
<td>I count my change before leaving the shop.</td>
<td>4.1</td>
<td>4243</td>
</tr>
<tr>
<td>I bring along a shopping list when I go shopping.</td>
<td>3.3</td>
<td>4232</td>
</tr>
<tr>
<td>I do not buy items not listed on my shopping list.</td>
<td>2.8</td>
<td>4210</td>
</tr>
<tr>
<td>I buy goods on &quot;sale&quot;.</td>
<td>3.1</td>
<td>4189</td>
</tr>
<tr>
<td>I consider the prices of items are important in my purchases.</td>
<td>3.9</td>
<td>4204</td>
</tr>
</tbody>
</table>

* the mean was obtained from a five point Likert-type scale ranged from 1 'never' to 5 'very often' response.
<table>
<thead>
<tr>
<th>Items</th>
<th>Mean</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>My parents decide what I should or should not buy with my money.</td>
<td>3.3</td>
<td>4240</td>
</tr>
<tr>
<td>I inform my parents how I spend my money.</td>
<td>3.2</td>
<td>4254</td>
</tr>
<tr>
<td>My parents expect me to tell them how I spend my money.</td>
<td>3.0</td>
<td>4238</td>
</tr>
<tr>
<td>I help my parents buy items for my family.</td>
<td>3.1</td>
<td>4218</td>
</tr>
<tr>
<td>I discuss advertised items I want to buy with my parents</td>
<td>2.3</td>
<td>4237</td>
</tr>
<tr>
<td>I seek my parents advice before buying.</td>
<td>3.0</td>
<td>4253</td>
</tr>
</tbody>
</table>

* calculated based on five point Likert-type scale ranged from 1 'never' to 5 'very often'.
Comparison Between Adolescent's and Parent's Responses

Six items were used to compare the adolescents' and parents' responses to determine if the information given by the adolescent was accurate and reliable. If the adolescents were providing answers consistent with their parents there should be significant Chi-Square and F values for all tests conducted.

Father's Occupation

Table 9 shows the cross tabulation between adolescent's and parent's response on father's occupation. The Chi-Square value was significant at p < .10 indicating the two variables are interdependent. Adolescents were more likely to misclassify fathers who were farmers or laborers than any other occupation. This may be because both occupations were difficult to distinguish from each other.

Mother's Occupation

Table 10 shows the cross tabulation between the adolescent and parent report of mother's occupation. The largest misclassification was between full time homemakers and farmers. While some confusion in definition may exist, the problem might relate to current occupational status.
It can be concluded that the majority of adolescents knew their parent's occupations and the responses given were reliable.

Table 9: Adolescent and Parent Reports of Father's Occupation.*

<table>
<thead>
<tr>
<th>Adolescent's Parent's response</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Farmers</td>
<td>1760</td>
<td>60</td>
<td>3</td>
<td>5</td>
<td>1</td>
<td>1829</td>
</tr>
<tr>
<td>2. Blue collar</td>
<td>52</td>
<td>964</td>
<td>7</td>
<td>3</td>
<td>0</td>
<td>1026</td>
</tr>
<tr>
<td>3. Serviceman</td>
<td>4</td>
<td>9</td>
<td>186</td>
<td>6</td>
<td>0</td>
<td>205</td>
</tr>
<tr>
<td>4. Middle management</td>
<td>10</td>
<td>2</td>
<td>3</td>
<td>142</td>
<td>4</td>
<td>161</td>
</tr>
<tr>
<td>5. Professionals</td>
<td>2</td>
<td>3</td>
<td>0</td>
<td>0</td>
<td>62</td>
<td>67</td>
</tr>
<tr>
<td>Total</td>
<td>1828</td>
<td>1038</td>
<td>199</td>
<td>156</td>
<td>67</td>
<td>3288</td>
</tr>
</tbody>
</table>

* Chi-Square value = 10895.96, significant at p < .10
Table 10: Adolescent and Parent Reports of Mother's Occupation

<table>
<thead>
<tr>
<th>Adolescent's Report</th>
<th>Parent's Report</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Full time homemakers</td>
<td></td>
<td>2754</td>
<td>50</td>
<td>6</td>
<td>2</td>
<td>1</td>
<td>2813</td>
</tr>
<tr>
<td>2. Farmers</td>
<td></td>
<td>78</td>
<td>409</td>
<td>2</td>
<td>0</td>
<td>1</td>
<td>490</td>
</tr>
<tr>
<td>3. Domestic Helper</td>
<td></td>
<td>1</td>
<td>1</td>
<td>7</td>
<td>1</td>
<td>0</td>
<td>10</td>
</tr>
<tr>
<td>4. Clerical</td>
<td></td>
<td>1</td>
<td>1</td>
<td>0</td>
<td>7</td>
<td>1</td>
<td>10</td>
</tr>
<tr>
<td>5. Teachers/technical</td>
<td></td>
<td>7</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>36</td>
<td>44</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td>2841</td>
<td>462</td>
<td>15</td>
<td>10</td>
<td>39</td>
<td>3367</td>
</tr>
</tbody>
</table>

Chi Square = 7681.13, significant at p < .10.

Parent's Income

Parents' responses on income were in actual Malaysian dollars while adolescents were asked to check the appropriate income categories for mother and father. To examine whether the adolescent and parent responses were congruent, responses were compared, and the results are shown in table 11. For each income category, the mean fathers' income was within the category range as reported by the adolescents. The analysis of variance was significant at p < .10. A test of linearity was conducted and the result indicated an r square of .73.

In the mother's income category, there were 572 paired responses. Again, income perception of adolescents seems accurate. The correlation coefficient for these two
items was .88 and an r square of .78. The analysis of variance was significant at 0.00 with F value of 353.51.

As a second check to congruity, parent's reported income was matched to the categories set for the adolescent. Adolescents whose fathers earned higher income tend to be able to make more accurate estimates. Only about one percent of the adolescents overestimated the category of their fathers' incomes. Mother's income was also underestimated by adolescents.

Overall, it appears that adolescents knew their parent's income. Those who were from a lower level of income tend to underestimate their parent's income, while those from higher income categories seemed able to make better estimates of their parents income. From the above discussion it can be concluded that the information provided by the student was relatively accurate and reliable.
Table 11: Parent Reported Income Compared to Adolescent Response

<table>
<thead>
<tr>
<th>Income Category (Adolescent's response)</th>
<th>Father's Income ($)**</th>
<th>Mother's Income ($)**</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below M$200</td>
<td>180.87 (1097)</td>
<td>128.19 (438)</td>
</tr>
<tr>
<td>M$200-400</td>
<td>310.08 (1254)</td>
<td>273.34 (70)</td>
</tr>
<tr>
<td>M$401-600</td>
<td>480.68 (344)</td>
<td>506.17 (23)</td>
</tr>
<tr>
<td>M$601-800</td>
<td>686.26 (140)</td>
<td>731.77 (17)</td>
</tr>
<tr>
<td>M$801-1000</td>
<td>898.53 (100)</td>
<td>809.14 (14)</td>
</tr>
<tr>
<td>M$1001-1500</td>
<td>1197.67 (67)</td>
<td>1039.00 (8)</td>
</tr>
<tr>
<td>M$1500 to Highest</td>
<td>1967.95 (22)</td>
<td>1400.00 (2)</td>
</tr>
<tr>
<td>All groups</td>
<td>351.50 (3025)</td>
<td>212.95 (572)</td>
</tr>
</tbody>
</table>

* F value = 353.51, significant at p < .10
** F value = 1896.13, significant at p < .10
@ Cell entry is the mean father's and mother's income for each income level reported by the adolescents. (Figure in parentheses is the number of respondents in each category).
Table 12: Comparison Between Adolescent and Parent Responses on Parent Income Categories

<table>
<thead>
<tr>
<th>Income level</th>
<th>Father's Income</th>
<th>Mother's Income</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Parent Response</td>
<td>Adolescent Response</td>
<td>Parent Response</td>
<td>Adolescent Response</td>
<td></td>
</tr>
<tr>
<td>Below M$200</td>
<td>691 (22)</td>
<td>1328 (34)</td>
<td>435 (65)</td>
<td>634 (73)</td>
<td></td>
</tr>
<tr>
<td>M$200-400</td>
<td>1738 (56)</td>
<td>1589 (41)</td>
<td>160 (24)</td>
<td>114 (13)</td>
<td></td>
</tr>
<tr>
<td>M$401-600</td>
<td>350 (11)</td>
<td>466 (12)</td>
<td>27 (4)</td>
<td>37 (4)</td>
<td></td>
</tr>
<tr>
<td>M$601-800</td>
<td>117 (4)</td>
<td>200 (5)</td>
<td>17 (3)</td>
<td>31 (4)</td>
<td></td>
</tr>
<tr>
<td>M$801-1000</td>
<td>92 (3)</td>
<td>147 (4)</td>
<td>18 (3)</td>
<td>29 (3)</td>
<td></td>
</tr>
<tr>
<td>M$1001-1500</td>
<td>86 (3)</td>
<td>105 (3)</td>
<td>12 (2)</td>
<td>16 (2)</td>
<td></td>
</tr>
<tr>
<td>M$1500 &gt;</td>
<td>27 (1)</td>
<td>37 (1)</td>
<td>3 (-)</td>
<td>2 (-)</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>3101</td>
<td>3872</td>
<td>672 (-)</td>
<td>863 (-)</td>
<td></td>
</tr>
</tbody>
</table>

Mean | M$355.09 | M$227.94 |
Median | M$280.21 | M$149.66 |
Allowances Received by Adolescents

The correlation coefficient between amount of allowance reported by adolescents and by parents was 0.63 (significant at \( p < .10 \)). The mean allowance reported by adolescents was M$7.65, while the parents mean was M$14.96. Nearly 17 percent of the adolescents indicated they received an allowance of less than one dollar per month while none of the parents indicated they gave the adolescent that amount. It is clearly shown in table 13 that parents tend to record higher allowances given to the adolescents than the adolescents themselves reported receiving.

Three-quarters of the adolescents indicated they received allowances of less than M$10.00 per month, and only 34 percent of parents indicated giving the adolescent an amount that small. The median allowance received by the adolescents was M$1.02 compared to the median of M$10.03 recorded by the parents. It may be possible that the adolescents were perceiving the money as something they could use at their own discretion, while from the parents perspective that amount included additional money to be spent for bus fare, school supplies or other predictable expenses.

Concerning the frequency of allowance received by adolescents, 55 percent adolescents as compared to 49 percent parents indicated the allowance was given
everyday. The percentage of adolescents who indicated they received an allowance everyday, once a week and twice a month were higher than for parents. On the other hand, there were more parents who indicated they gave the adolescents allowance once a month or irregularly (Table 14).

Although there were size and frequency differences in the adolescent's and parents' responses, the analysis indicated the responses given by the adolescents were generally parallel with the parents responses. It can be concluded that the data from adolescents' and parents' questionnaires can be utilized in building the model and testing the hypotheses for this study.

For the purpose of hypotheses testing the parent's response on income, a continuous variable, was utilized. For the allowance, the adolescent's response was used in the model building since the dependent variable was adolescent's activity. How adolescents perceived the allowance they received was felt to be appropriate for the kind of analysis to be conducted in this study. As for parent's occupation, parent's responses were used in the hypotheses testing.
Table 13: Adolescent and Parent Reports of the Amount of Allowance Received by and Given to the Adolescent

<table>
<thead>
<tr>
<th>Allowance Category</th>
<th>Adolescent’s response</th>
<th>Parent’s response</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>%</td>
</tr>
<tr>
<td>Below M$1.00</td>
<td>657</td>
<td>16.8</td>
</tr>
<tr>
<td>M$1.00-4.99</td>
<td>2018</td>
<td>51.7</td>
</tr>
<tr>
<td>M$5.00-9.99</td>
<td>258</td>
<td>6.6</td>
</tr>
<tr>
<td>M$10.00-14.99</td>
<td>348</td>
<td>8.9</td>
</tr>
<tr>
<td>M$15.00-19.99</td>
<td>94</td>
<td>2.4</td>
</tr>
<tr>
<td>M$20.00-24.99</td>
<td>184</td>
<td>4.7</td>
</tr>
<tr>
<td>M$25.00 and higher</td>
<td>348</td>
<td>8.9</td>
</tr>
<tr>
<td>Total respondents</td>
<td>3907</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Mean
- Adolescent: M$7.47
- Parent: M$14.96

Median
- Adolescent: M$1.02
- Parent: M$10.03
<table>
<thead>
<tr>
<th>Frequency</th>
<th>Adolescent Response</th>
<th>Parent Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Everyday</td>
<td>2180 (55)</td>
<td>1520 (49)</td>
</tr>
<tr>
<td>Once a week</td>
<td>805 (20)</td>
<td>578 (18)</td>
</tr>
<tr>
<td>Twice a month</td>
<td>195 (5)</td>
<td>107 (3)</td>
</tr>
<tr>
<td>Once a month</td>
<td>717 (18)</td>
<td>707 (23)</td>
</tr>
<tr>
<td>Irregular</td>
<td>54 (1)</td>
<td>206 (7)</td>
</tr>
<tr>
<td>Total respondents</td>
<td>3951 (100)</td>
<td>3118 (100)</td>
</tr>
</tbody>
</table>

* Cell entry is the number of respondents.
( ) percentage of respondents
Chi Square = 3398.10, p < .10
Comparison Between Groups With and Without Parent's Questionnaire

The main purpose of this study is to investigate the parents' influence on the adolescent's consumer activism. Since 20 percent of the parents' questionnaires were not returned, and the hypotheses testing will be limited to paired questionnaires, the question of whether adolescents whose parents' questionnaires were not returned had different characteristics from those who were, must be addressed. This section will attempt to compare the characteristics of each group.

The results of chi square tests on adolescent characteristics of the two groups are shown in table 15. Thirteen adolescents did not indicate their gender. Of the remainder of the respondents, 26.9 percent of the male adolescents and 12.4 percent of females did not have parents' questionnaires. Male adolescents comprised 72 percent of the nonpaired group. Since there were more males in the nonpaired group, the paired group was comprised of equal proportions of males and females.

Several reasons were suggested as to why parents' questionnaires were not returned. One is that some adolescents were not staying with their parents, thus making it more difficult for them to give the questionnaire to their parents. Among those who were in the nonpaired group, 73 percent were not staying with
their parents. There were only 26 percent of adolescents in the nonpaired group who were staying with parents. The Chi Square value for this distribution was significantly large, with $p < .10$. The distribution of the group was not independent of the adolescents' type of residence.

Chi square values for other variables between the two groups were significant at $p < .10$. The data indicated that those who did not have a parent's questionnaire tended to have reported higher parental income, higher occupational category, and to have receive an allowance less frequently. Twenty three percent of adolescents in the nonpaired group, compared to 17 percent in the paired group, received an allowance once a month. On the other hand, there were 50 percent nonpaired and 56 percent in the paired group who received an allowance every day.

It seems that a higher proportion of adolescents living in the rural area was in the paired group. Among those in the nonpaired group, 40 percents were from a small town or city. There were only 25 percent of adolescents in the paired group who were living in these areas.

A T-Test was conducted to compare the group scores on adolescent-parent interaction, consumer activism, adolescent's age and length of stay away from parents. The result of these tests are shown in table 16. The means on adolescent-parent interaction about consumption
for both groups were equal, i.e., did not differ significantly.

The adolescents in the paired group tend to be younger compared to their counterparts and the difference was significant at p < .10. Those who had parent's questionnaire also reported having been away from their parents longer, on the average, than their counterparts. The consumer activism score for the paired group was slightly higher compared to the nonpaired group. This difference was significant at p < .10. The mean score for the paired group was 57.0 while the non-paired mean score was 56.3.

The results of the Chi Square and T-Tests indicated that the adolescents without parent questionnaires were significantly different in socio-demographics and consumer activism from those with parent questionnaires, but not in their perceived interaction with parents. For the purpose of hypotheses testing only paired questionnaires were used and the interpretation of the result will be limited to those who had parent questionnaires.
Table 15: Chi Square Test Results For Paired and Nonpaired Groups

<table>
<thead>
<tr>
<th>Variables</th>
<th>Chi Square</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td>136.64*</td>
<td>4274</td>
</tr>
<tr>
<td>Place of Stay</td>
<td>83.32*</td>
<td>4256</td>
</tr>
<tr>
<td>Frequency of Allowance</td>
<td>35.56*</td>
<td>3951</td>
</tr>
<tr>
<td>Father’s Occupation</td>
<td>75.87*</td>
<td>4156</td>
</tr>
<tr>
<td>Mother’s Occupation</td>
<td>28.28*</td>
<td>4262</td>
</tr>
<tr>
<td>Father’s Income</td>
<td>71.88*</td>
<td>3873</td>
</tr>
<tr>
<td>Mother’s Income</td>
<td>46.95*</td>
<td>863</td>
</tr>
</tbody>
</table>

* significant at p < .10.

Table 16: Mean Values of Dependent Variables for Paired and Nonpaired Groups

<table>
<thead>
<tr>
<th>Dependent Variables</th>
<th>Paired</th>
<th>Non Paired</th>
<th>t-value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adolescent-Parent Interaction</td>
<td>17.58</td>
<td>17.50</td>
<td>.54</td>
</tr>
<tr>
<td></td>
<td>(4.09)</td>
<td>(4.26)</td>
<td></td>
</tr>
<tr>
<td>Adolescent’s Age</td>
<td>16.19</td>
<td>16.23</td>
<td>2.61*</td>
</tr>
<tr>
<td></td>
<td>(0.42)</td>
<td>(0.49)</td>
<td></td>
</tr>
<tr>
<td>Length of Staying Away from Parents</td>
<td>4.24</td>
<td>3.67</td>
<td>1.88*</td>
</tr>
<tr>
<td></td>
<td>(4.42)</td>
<td>(3.67)</td>
<td></td>
</tr>
<tr>
<td>Consumer Activism</td>
<td>57.03</td>
<td>56.33</td>
<td>2.33*</td>
</tr>
<tr>
<td></td>
<td>(7.09)</td>
<td>(8.14)</td>
<td></td>
</tr>
</tbody>
</table>

a Table entries are mean values for each group. Standard deviations are in parentheses.
* Significant at p < .10
The results of the hypotheses testing will be discussed in this section. Pearson Correlation was used to test hypotheses 1, 2 and 3 and Chi-Square test was used to test hypotheses 4 and 5.

The correlation coefficients between continuous independent and dependent variables is shown in table 16. Adolescent-parent interaction had the highest correlation coefficient with consumer activism. Other variables significantly correlated with consumer activism at $p < .10$ were family income, parent-adolescent interaction, parent reported consumer practice, index of amenities, total allowance received by the adolescent, and adolescent-parent interaction about consumption. Though the correlation coefficients were significantly large, no two variables had a correlation coefficient greater than 0.5 to cause problems of multicollinearity in the regression analysis.

Ho 1: Parent reported consumer practices are not related to adolescent consumer activism.

Based on general socialization theories, it is assumed that parent's reported consumer practices would correlate positively with adolescent consumer activism. The correlation coefficient between parent's reported
consumer practices and adolescent's consumer activism was 0.22 which was large enough to support the first hypothesis (p < .10). The null hypothesis was rejected and the alternative hypotheses was retained. In other words, the data show that an adolescent whose parent had higher reported consumer practices tended to have higher consumer activism. The positive relationship between parent's reported consumer practices and the adolescent behavior may be an indication of parents modeling roles.

Ho 2: Adolescent-parent interaction about consumption is not related to adolescent consumer activism.

Studies in the United States (Moschis, 1985) revealed that children learned consumer roles through modeling, interaction and reinforcement. In relation to interaction it was hypothesized that adolescent-parent interaction about consumption would correlate positively with adolescent consumer activism. The correlation coefficient between these two variables was 0.35 with p < .01. The stated null hypothesis of no relationship can not be accepted at p < .10. Thus the null hypothesis was rejected and the alternative hypothesis retained. Adolescents who had higher scores on adolescent-parent interaction about consumption tend to have higher consumer activism. The positive correlation supports the general belief that family interaction about consumption
provides opportunities for children to learn consumer roles. The more the adolescents interact with their parents, the more they learn about socially desirable consumer behaviors. This finding is consistent with findings from previous research conducted in the United States (Moschis, 1976).

Ho 3: There is no relationship between parent-adolescent interaction about consumption and adolescent consumer activism.

One of the ways a child can learn consumer roles is by interacting with parents, and parent perception of the interaction is speculated to have a significant positive correlation with consumer activism. The correlation coefficient for these variables was 0.12 with \( p < .01 \). The null hypothesis of no relationship can not be accepted and the alternative hypothesis was retained. Though the 'r' value was small the test of significance provides some support to the direction of the relationship.
Table 17: Relationship Between Adolescent-Parent Interaction and Consumer Activism and Selected Independent Variables.

<table>
<thead>
<tr>
<th>Independent Variables</th>
<th>A-P Interaction</th>
<th>Consumer Activism</th>
</tr>
</thead>
<tbody>
<tr>
<td>A-P Interaction</td>
<td>-</td>
<td>0.35* (p &lt; .01)</td>
</tr>
<tr>
<td>Family income</td>
<td>-0.03* (p = .07)</td>
<td>0.04* (p = .01)</td>
</tr>
<tr>
<td>Total Allowance</td>
<td>0.033* (p = .04)</td>
<td>0.11* (p &lt; .01)</td>
</tr>
<tr>
<td>Parent Practice score</td>
<td>0.26* (p &lt; .01)</td>
<td>0.22* (p &lt; .01)</td>
</tr>
<tr>
<td>Parent-Adolescent interaction</td>
<td>0.31* (p &lt; .01)</td>
<td>0.12* (p &lt; .01)</td>
</tr>
<tr>
<td>Adolescent age</td>
<td>0.01 (p = .40)</td>
<td>-0.11* (p &lt; .01)</td>
</tr>
<tr>
<td>Index of amenities</td>
<td>0.01 (p = .82)</td>
<td>0.04* (p = .02)</td>
</tr>
<tr>
<td>Number of siblings</td>
<td>0.06* (p &lt; .01)</td>
<td>0.02 (p = .30)</td>
</tr>
</tbody>
</table>

Correlation coefficient significant at p < .10.
Ho 4: The distribution of adolescent reported consumer behavior is independent of parent’s reported consumer practices on items:
   a. Price comparison
   b. Reading labels
   c. Saving
   d. Shopping list
   e. Plan spending.

A Chi Square test was conducted to determine whether the adolescent and parent responses were interdependent. The results of the test is shown in table 18.

a. Price Comparison

The calculated chi square for this item was 167.93 with p value of <.01. The null hypothesis of independent distribution was rejected and the alternative hypothesis retained. It seems that the adolescent and parent responses on whether they compare prices were interdependent. There were 7.4 percent of parents and 4.1 percent of adolescents who indicated that they never compare prices. Thirty one percent of adolescents whose parents never compare prices indicated that they never do such activity. There is evidence that adolescents who compare prices tend to have parents who performed the same practice.
b. Reading Labels

The chi square for this distribution was significant at $p < .10$ and the null hypothesis was rejected. Adolescents who reported they often read labels tended to have parents who answered 'yes' to this question. There were seven percent of the adolescents who 'never' or 'occasionally' read labels, compared to nine percent of parents who reported never performing this activity. This may be explained by the fact that the adolescents in this study were an educated group and the educational achievement of the parents as a whole may be lower.

c. Saving.

There were 35 percent of parents and 37 percent of adolescents who reported they had no savings. Fifty three percent of the adolescent who had no savings, had parents without savings. On the other hand, 75 percent of the adolescents who had savings also had parents who reported they had savings. The distribution of adolescent responses on savings is dependent on parent response on savings. The null hypothesis of the independent distribution between the two variables can not be accepted and the alternative hypothesis is retained. The
data show behavioral overlap between parent and adolescent.

d. Shopping List.

Fifty nine percent of the adolescents who never prepared shopping lists had parents who did not prepare shopping lists. At the other extreme, 83 percent of the adolescents who very often prepared a shopping list had parents who performed this activity. There is behavioral overlap between parents and adolescents, though the direction of influence can not be determined in this research.

e. Spending Plan.

The relationship is not significant and the null hypothesis is retained. The difference in the way the item was worded on the two questionnaires may have had an impact on the responses. The adolescents were asked to indicate whether they knew how they were going to spend their money while parents were asked to indicate if they had a spending plan. For the items used in this study, the distributions of parent and adolescent responses were independent.
Four out of five items tested indicate that the parent's and adolescent's responses were interdependent. The data revealed that there was some behavioral overlap between parent and adolescent. With the exception of using a spending plan, the statistical analysis provides strong support for the hypothesis. Adolescents whose parents were performing recommended consumer practices tend to perform such activities themselves.

Table 18: Result of Chi Square Test on Behavioral Overlap Items

<table>
<thead>
<tr>
<th>Item</th>
<th>Chi Square@</th>
<th>p value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Price comparison</td>
<td>167.93</td>
<td>&lt;.01*</td>
</tr>
<tr>
<td>Reading label</td>
<td>123.00</td>
<td>&lt;.01*</td>
</tr>
<tr>
<td>Savings</td>
<td>270.67</td>
<td>&lt;.01*</td>
</tr>
<tr>
<td>Prepare shopping list</td>
<td>325.01</td>
<td>&lt;.01*</td>
</tr>
<tr>
<td>Spending plan</td>
<td>4.97</td>
<td>.29**</td>
</tr>
</tbody>
</table>

@ degree of freedom = 4.
* significant at p < .10.
** not significant at p < .10.
Ho 5: The distribution of adolescent perceptions on items listed below is independent of parent responses on the same items:

a. Parent decide what the adolescent should or should not buy.

b. Adolescent inform parents how he or she spent his or her money.

c. Adolescent seeks parent's advice before buying.

d. Adolescent buys items similar to peers.

e. Adolescent involved in family purchases.

The null hypotheses was tested for individual variables using a chi square test of independence. The level of significance for each analysis is noted in table 19.

Ho 5a: The distributions of parent and adolescent responses on whether or not parents told adolescents what they can or can not buy are independent.

The null hypothesis that the distributions of the two responses were independent cannot be accepted at p <.10. Thus the hypothesis is rejected, the alternative hypothesis retained. The distributions of adolescents and parents responses were interdependent. It was assumed that the proportion of parents who answered 'no' and adolescents who responded at the lower level of the five
point scale would be similar. Nevertheless, there were 44.9 percent of parents who responded 'no' and only 20 percent of adolescents who responded 'never' or 'occasionally'. It seems that the more adolescents perceived their parents to be telling them what they should or should not buy, than did parents. Fifty one percent of the adolescents who responded 'often' or 'very often' had parents who reported they did not tell the adolescent what they can or can not buy.

Ho 5b: The adolescent perception of whether he/she informed parents how he/she spent his/her money is independent of parent response on the same item.

The alternative hypothesis for this item is that the proportion of respondents who responded at the lower level of the five point scale will be greater when parents respond 'no' compared to those whose parents responded 'yes'. It was also expected that the adolescent who responded at the higher level on the five-point scale would tend to have parents who responded 'yes' to this item. The distribution of the two responses were interdependent and the null hypothesis was rejected. The alternative hypothesis was retained.
Ho 5c: The distributions of adolescent and parent responses on whether adolescents seek parent advice before buying are independent.

The null hypothesis was rejected and the analysis indicated that the adolescent and parent responses were interdependent. Thus the alternative hypothesis was retained. The number of adolescents who responded at the lower end of the scale was higher among parents who answered 'no'. On the other hand there was a larger proportion of adolescents who responded 'often' or 'very often' who had parents who responded 'yes' to this item. Twenty three percent of the parents and ten percent of the adolescents reported that the adolescent did not seek parents advise before buying.

Ho 5d: The distributions of adolescent and parent responses on whether the adolescent buys items similar to peers are independent.

Eighty one percent of the parents perceived that their children did not buy the same items their peers bought, while 95 percent of the adolescents indicated they either never, or occasionally, or sometimes buy items similar to peers. Among adolescent who responded 'never', 90 percent of their parents answered 'no'. The null hypothesis that the two distributions were
independent can not be accepted and the alternative hypothesis is retained. Clearly, the adolescent’s and parent’s responses were interdependent or the adolescents who perceived that they did not buy items similar to peers had parents who shared the perception.

Ho 5e: The distributions of adolescent and parent responses on whether or not adolescents are involved in family purchase are independent.

There were 36 percent of parents who indicated that they did not ask their children to buy things for the family. Only seven percent of the adolescents reported they never helped in buying items for the family. A significantly greater proportion of adolescents who responded 'never' also had parents who responded 'no'. The null hypothesis on the independent distribution can not be accepted and the alternative hypothesis is retained. We can conclude that the adolescent and parent responses were similar and interdependent.

The five null hypotheses presented above can not be accepted at p < .10 and the hypothesis that parent and adolescent responses are interdependent is retained.
Table 19: Results of Chi Square Test on Similarity of Adolescent and Parent Responses

<table>
<thead>
<tr>
<th>Item</th>
<th>Chi Square@</th>
<th>p value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Parent Told Adolescent What He/She Can or Can Not Buy</td>
<td>27.46</td>
<td>&lt;.01*</td>
</tr>
<tr>
<td>Adolescent Informed Parents How They Spent Their Money</td>
<td>303.87</td>
<td>&lt;.01*</td>
</tr>
<tr>
<td>Adolescent Sought Parent’s Advise Before Buying</td>
<td>390.99</td>
<td>&lt;.01*</td>
</tr>
<tr>
<td>Adolescent Bought Items Similar to Peers</td>
<td>859.20</td>
<td>&lt;.01*</td>
</tr>
<tr>
<td>Adolescent Involved In Family Purchase</td>
<td>146.68</td>
<td>&lt;.01*</td>
</tr>
</tbody>
</table>

@ degree of freedom = 4.
* significant p < .10.
Model Building

Stepwise regression analysis was conducted to determine which variables make a significant contribution to explained variance in parent-reported consumer practices, adolescent-parent interaction about consumption and consumer activism.

Model 1: Parent’s Reported Consumer Practices

There were four continuous variables and three categorical variables included in the model. The categorical variables were recoded into eight indicator variables. The result of the stepwise regression is shown in table 20. Six variables entered the model and all of them contribute significantly in explaining the variance in parent-reported consumer practices.

The first variable to enter the model was parent-adolescent interaction about consumption. This variable explains nine percent of the variance in the dependent variable. Adolescent-parent interaction about consumption explains an additional three percent of variance. The positive coefficients for both variables indicate that parents who have more interaction with their children tend to perform more recommended consumer practices. The indicator variable, mother’s occupation as farmers entered the model in the third step and this variable
explains an additional one percent of the variance. The variables entering the model in steps four to six were total family income, and place of residence; both new village and village. These variables explain about one percent of the variance in parent-reported consumer practices.

Table 20: Relationship Between Parent's Reported Consumer Practices and the Independent Variables

<table>
<thead>
<tr>
<th>Variable</th>
<th>Estimated Beta</th>
<th>t-value</th>
<th>Cumulative R Squared</th>
</tr>
</thead>
<tbody>
<tr>
<td>Parent-adolescent interaction</td>
<td>0.249</td>
<td>14.198*</td>
<td>.09</td>
</tr>
<tr>
<td>Adolescent-parent interaction</td>
<td>0.181</td>
<td>10.332*</td>
<td>.12</td>
</tr>
<tr>
<td>Mother's Occupation (Farmers)</td>
<td>-0.110</td>
<td>-6.545*</td>
<td>.13</td>
</tr>
<tr>
<td>Total family income</td>
<td>0.094</td>
<td>5.455*</td>
<td>.14</td>
</tr>
<tr>
<td>Place of residence (new village)</td>
<td>0.065</td>
<td>3.649*</td>
<td>.14</td>
</tr>
<tr>
<td>Place of residence (village)</td>
<td>0.047</td>
<td>2.519*</td>
<td>.14</td>
</tr>
</tbody>
</table>

F = 87.232
* p < .10
R squared = 0.145
Model 2: Adolescent-parent Interaction About Consumption

The result of the regression analysis is shown in Table 21. Parent-adolescent interaction about consumption was the first variable to enter the model and this variable explains 10 percent of the variance in the adolescent-parent interaction. Parent's perception of the interaction seems to have the strongest influence on adolescent-parent interaction about consumption. Since parent-adolescent interaction about consumption score was created using more items than the adolescent-parent interaction score, these findings may indicate that a parent's perception of the interaction may directly influence adolescent to parent interaction about consumption.

Parent-reported consumer practices entered the model in the second step and explain an additional three percent of the variance in the dependent variable. The other variables that entered the model were sibling size, parents' income, frequency of allowance received by the adolescent and sibling ranking (the eldest and only child indicators). All these variables contribute significantly in explaining variance in the dependent variable.

A positive regression coefficient for parent-reported consumer practices may indicate that parents who performed recommended consumer practices tended to interact more with their children. Number of siblings,
family income, and frequency of allowance had negative coefficients. The results indicate that those whose parents earn higher incomes tend to interact less with their parents. As parent income, number of siblings and time interval between allowances received increase, the adolescents tend to interact less with their parents.

Higher income families may be able to give bigger allowances to their children at longer intervals leaving less opportunity for interaction. With regard to family purchases, those with higher incomes can afford to buy goods in large quantity or have others do their shopping and children may become less involved in family purchases. With higher incomes, unwise purchases become less risky and parents' supervision of how adolescents spend their money may decline.

In relation to siblings, more siblings may mean that the adolescent tends to have less opportunity to participate in family purchases, or talk with parents. The eldest and the only child entered the model and the estimated betas for each variable was positive. This group of adolescents may have more opportunities to interact with parents compared to their counterparts.

The general belief in Malaysian society is that the eldest child in the family tends to interact more often with parents and is given more responsibility compared to the other siblings. Analysis of variance was conducted to examine the difference in interaction and sibling
ranking. Table 22 displays the mean adolescent-parent interaction about consumption score for different sibling ranking by gender and the analysis of variance using gender as covariate. The mean interaction score for the eldest and only child was higher compared to the middle and youngest child. The only child in the family had the highest mean while females tended to have slightly higher means than males.

This analysis provides support for the assumption that the eldest child does have more opportunities to interact with parents. This is also supported by the fact that number of siblings had a negative estimated beta in the model. Though research in the United States indicates that age has a significant influence on adolescent-parent interaction, age did not enter the regression model in this study. This could be because of the fact that there was not much variation in age among adolescents in this study.

As for allowance received, those who received an allowance once a month tended to have less interaction with parents than those who received an allowance every day. Adolescent age, the amount of money received by the adolescent, index of amenities, gender, and place of residence did not enter the model and the significance level to enter was larger than 0.10 set for this study.
Past studies (Moschis, 1976, Moore and Moschis, 1979) indicate that females tend to communicate more with parents than do males. Gender did not have a direct influence on adolescent-parent interaction. It is possible that parents in Malaysia were interacting with their children in a similar manner regardless of their children's gender.

Seven variables entered the regression model, explaining 14 percent of the variance in the adolescent-parent interaction about consumption.

Table 21: Relationship Between Adolescent-Parent Interaction And Independent Variables

<table>
<thead>
<tr>
<th>Independent Variables</th>
<th>Estimated Beta</th>
<th>t-value</th>
<th>Cumulative R Squared</th>
</tr>
</thead>
<tbody>
<tr>
<td>Parent-Adolescent Interaction</td>
<td>.26</td>
<td>14.46*</td>
<td>.10</td>
</tr>
<tr>
<td>Parent-Reported Practices</td>
<td>.18</td>
<td>9.64*</td>
<td>.13</td>
</tr>
<tr>
<td>Number of Siblings</td>
<td>-.05</td>
<td>-2.49*</td>
<td>.13</td>
</tr>
<tr>
<td>Parent's Income</td>
<td>-.05</td>
<td>-2.84*</td>
<td>.14</td>
</tr>
<tr>
<td>Frequency of Allowance Received</td>
<td>-.05</td>
<td>-2.62*</td>
<td>.14</td>
</tr>
<tr>
<td>Sibling Ranking: Eldest Child</td>
<td>.04</td>
<td>2.03*</td>
<td>.14</td>
</tr>
<tr>
<td>Sibling Ranking: Only Child</td>
<td>.04</td>
<td>2.02*</td>
<td>.14</td>
</tr>
</tbody>
</table>

* p < .10  
R Squared = 0.14; F = 66.847, p < .01
Table 22: Parent-Adolescent Interaction About Consumption by Gender and Sibling Ranking (Mean Score)

<table>
<thead>
<tr>
<th>Sibling Ranking</th>
<th>Males</th>
<th>Female</th>
<th>All group</th>
</tr>
</thead>
<tbody>
<tr>
<td>Only child</td>
<td>18.48</td>
<td>18.59</td>
<td>18.54</td>
</tr>
<tr>
<td></td>
<td>(29)</td>
<td>(29)</td>
<td>(58)</td>
</tr>
<tr>
<td>Eldest child</td>
<td>17.91</td>
<td>18.48</td>
<td>18.61</td>
</tr>
<tr>
<td></td>
<td>(444)</td>
<td>(359)</td>
<td>(803)</td>
</tr>
<tr>
<td>Middle child</td>
<td>17.54</td>
<td>17.85</td>
<td>17.69</td>
</tr>
<tr>
<td></td>
<td>(1355)</td>
<td>(1181)</td>
<td>(2536)</td>
</tr>
<tr>
<td>Youngest child</td>
<td>17.57</td>
<td>17.82</td>
<td>17.68</td>
</tr>
<tr>
<td></td>
<td>(384)</td>
<td>(303)</td>
<td>(687)</td>
</tr>
</tbody>
</table>

Analysis of Covariance

<table>
<thead>
<tr>
<th>Source of Variation</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
</tr>
</thead>
<tbody>
<tr>
<td>Main effects</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sibling ranking</td>
<td>178.62</td>
<td>3</td>
<td>59.54</td>
<td>3.90*</td>
</tr>
<tr>
<td>Covariates</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gender</td>
<td>123.19</td>
<td>1</td>
<td>123.19</td>
<td>8.07*</td>
</tr>
<tr>
<td>Explained</td>
<td>301.81</td>
<td>4</td>
<td>75.45</td>
<td>4.94*</td>
</tr>
<tr>
<td>Residual</td>
<td>62260.70</td>
<td>4079</td>
<td>15.26</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>62562.51</td>
<td>4083</td>
<td>15.32</td>
<td></td>
</tr>
</tbody>
</table>

* Significant at p < .10.
Model 3: Consumer Activism

Stepwise regression was used to determine factors influencing consumer activism and the results of the regression analysis are shown in table 23. Six variables entered the model and all six contributed significantly in explaining the variance in the dependent variable at p < .10. Number of siblings, parent-adolescent interaction about consumption, gender, sibling ranking, parent's occupation and frequency of allowance received did not have a significant influence on adolescent consumer activism.

Adolescent-parent interaction about consumption entered the model in the first step and this variable account for 13 percent of the variance in the dependent variable. Moschis (1976), found that family communication or interaction was the strongest predictor of consumer activism with estimated beta = .21 and p < .01. This result is consistent with past research. The positive estimated coefficient in this study supports the hypothesis that family interaction measured as adolescent-parent interaction about consumption significantly influences the adolescent's consumer activism.

The allowance received by the adolescent had a positive significant influence on adolescent consumer activism and this variable explained an additional two percent of variance in the dependent variable. The study
hypothesized that adolescents have more opportunity to perform consumer roles when they have more money. This relates to theory of choice and opportunity cost. Those with less money tend to have fewer choices and less opportunity to do comparative shopping, or may have less chance to perform their consumer roles.

Parent-reported consumer practices entered the model in the third step and explain an additional one percent of variance in consumer activism. The positive estimated coefficient indicates that the adolescent whose parent performed recommended consumer practices tended to perform these activities too. Marshall and Magruder (1960) found that parents who practised money management seemed to served as good models for their children. The results of this study provide support for the general belief that parents are an important role model in consumer socialization.

Adolescent's age, index of amenities and father's occupation as blue collar worker explain an additional one percent of variance in the dependent variable. Age had a negative influence on consumer activism. It seems that slightly older adolescent tends to perform less of the socially desirable consumer practices. The index of amenities had a positive influence on consumer activism. This may indicate that with more facilities available at their place of residence, the adolescents were exposed to more information or alternatives, which enabled them to
learn and perform more of the socially desirable/recommended consumer roles. Moschis (1976) in his study found that newspaper readership significantly influenced consumer activism.

In relation to parent's occupation, mother's occupation did not enter the model. The only occupational category which entered the model, was "fathers who work as laborers" or "blue collar" profession. The estimated beta value for this indicator variable was negative which means that those whose fathers work as laborers or in the blue collar profession tend to have lower consumer activism scores than those whose fathers work in other professions.

The six variables taken together explain 17 percent of the variance in consumer activism. All of them contribute significantly in explaining the variance in the dependent variable. The regression analysis provides support for the hypothesis that adolescent-parent interaction about consumption, adolescent age, index of amenities, father's occupation and parent reported consumer practices and the amount of allowance received by the adolescent per month were significant influences on adolescents' consumer activism. Parent's occupation, gender, place of residence, parent-adolescent interaction about consumption, frequency of allowance received, number of siblings and sibling ranking did not influence adolescents' consumer activism.
The three regression models developed in this study indicate that antecedent variables had no direct influence on consumer activism but significantly influenced adolescent-parent interaction about consumption. Further analysis is needed to examine which variables had direct influence on consumer activism and the strength of that influence.

Table 23: Relationship Between Consumer Activism and Independent Variables.

<table>
<thead>
<tr>
<th>Independent Variables</th>
<th>Estimated Beta</th>
<th>T value</th>
<th>Cumulative R Squared</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adolescent-parent interaction</td>
<td>0.34</td>
<td>17.56*</td>
<td>.13</td>
</tr>
<tr>
<td>Total Allowance received</td>
<td>0.12</td>
<td>6.16*</td>
<td>.15</td>
</tr>
<tr>
<td>Parent's reported practices</td>
<td>0.11</td>
<td>5.66*</td>
<td>.16</td>
</tr>
<tr>
<td>Adolescent's age</td>
<td>-0.08</td>
<td>-3.94*</td>
<td>.17</td>
</tr>
<tr>
<td>Index of amenities</td>
<td>0.05</td>
<td>2.38*</td>
<td>.17</td>
</tr>
<tr>
<td>Father's occupation</td>
<td>-0.04</td>
<td>-2.13*</td>
<td>.17</td>
</tr>
</tbody>
</table>

* p < .10

R Squared = 0.17

F = 84.095, p < .0.
SUMMARY, DISCUSSION AND CONCLUSION

This chapter contains the summary of the research procedure, general description of the respondents, results of the hypotheses testing, discussion and conclusions.

Summary of the Research Procedure

Adolescence has been recognized as the most important period in consumer socialization (Campbell, 1969; Ward, 1974). Their behavior as consumers, influence on family purchases and evidence that adult consumer behaviors are learned during adolescence were the rationale for choosing adolescents as the population for this study. Another rationale for this study was the unavailability of research on consumer behavior in developing countries to help educators design appropriate consumer education programs.

The consumer socialization framework developed in the United States has not been applied to people in developing countries. Using the consumer socialization framework, this study explored the application of this framework in Malaysia. Parents were the socialization agent focused on in this study since parents were
speculated to have the most influence on adolescent consumer learning based on frequency of contact, their social power and the existence of traditional and cultural norms in Malaysian society.

The major objective of this study was to investigate parental influence on adolescent consumer activities in Malaysia. Parental influence was assessed by investigating:

1. The existence of behavioral overlap between parent and adolescent,

2. The relationship and influence of parent's reported consumer practices on adolescent consumer activism,

3. The relationship and influence of parent and adolescent perceptions of parent-adolescent interaction about consumption on adolescent consumer activism.

The sample for this study was comprised of form four students from 32 randomly selected schools in eight states in Peninsula Malaysia. Two sets of questionnaires were used to gather the data. The adolescent's questionnaire was administered in the classroom and the parent's questionnaire was distributed to the adolescents to be taken home to their parents.

The hypotheses were tested using single and composite measures. Composite measures were used for parent-adolescent and adolescent-parent interaction about consumption, and for consumer activism. Chi square,
Pearson correlation and regression analysis were used to test the hypotheses.

**General Description of Respondents**

There were 4287 adolescent participants in this study and 3418 parents. The majority of the adolescents resided in rural areas and 80 percent were living with parents. Eighty six percent of the adolescents had fathers working as farmers or manual workers and eighty four percent of the mothers were full time homemakers.

Overall, the respondents in this study were from low income families. Seventy five percent of the fathers and 86 percent of the mothers earned less than M$400.00 per month (US$160.00). Mean father's income obtained from the parent's questionnaire was M$355.08 (US$142.04) with a median of M$280.21 (US$112.08) and the mean for mother's income was M$227.94 (US$91.18) with the median of M$149.66 (US$59.86).

Ninety one percent of the adolescents in this study received some allowance and the mean allowance they reported receiving per month was M$7.47 (US$2.99). Parents' responses on the amount of allowance given to the respondents were higher, with a mean of M$14.96 (US$5.98) and the median of M$10.03 (US$4.01). Fifty five percent of respondents received a daily allowance and only 18 percent of respondents received a monthly
allowance. Allowances received by the adolescents in this study tend to vary with father's occupation and income.

Adolescent and parent responses on six similar questions were compared to determine if the information given by the adolescent was reliable and accurate. Chi squared tests used to compare responses on father's and mother's occupation showed a close association. As for parents' income, the mean income reported by parents consistently fell within the income category reported by the adolescent.

In the case of the frequency of receiving an allowance, the parents tend to indicate giving allowances less frequently and in a larger amount compared to the adolescents' responses. Overall, the statistical analysis conducted indicated the adolescents did provide relatively accurate responses to questions pertaining to parent occupation and income, and frequency and amount of allowance received.

Adolescents in this study were performing recommended consumer practices. There were only one percent of adolescents who never bought items for themselves. The majority of the adolescents were performing all items on a list of activities. The percentage of adolescents who performed activities appropriate to the Malaysian situation, such as "counting change" and "observing the shopkeeper weighing goods", 
was high. The percentage of adolescents who never performed such activities was very small.

The characteristics of adolescents with and without a matched parent's questionnaire were compared and there were some differences in the adolescents' backgrounds. A majority of those who had no parent's questionnaire were not staying with parents and a larger than expected proportion of them were males. However, there were no significant differences in the adolescent-parent interaction and consumer activism scores. Since there were no significant differences between the two groups in the major variables of interest, the nonpaired group was treated as "missing response" in the hypotheses testing.

**Hypotheses Testing**

Table 24 shows the summary results of the Pearson correlation and chi squared tests. The first three hypotheses were accepted and the results of this study seem to support the hypotheses that parents reported consumer practices, parent-adolescent interaction, and adolescent-parent interaction about consumption were positively related to adolescent consumer activism. These findings indicate that the adolescents who performed more socially desirable consumer practices, tended to perceive higher interaction with their parents, and had parents
who 1) performed more recommended consumer practices, and 2) perceived they interacted more with their children.

Hypothesis four pertained to the behavioral overlap between parent and adolescent on five consumer behavior items. The chi squared test conducted on these items shows four out of five items were significantly large. Adolescents who performed price comparisons, read labels, had savings and prepared shopping lists tended to have parents who reported performing these activities as well. That the chi square was not significant for the item on spending plans may be due to some differences in the items compared from the two set of questionnaires. These findings provide support for the hypothesis that parents influence adolescent consumer activities.

Adolescent and parent responses on perceived consumer interaction were compared to determine the congruity of the responses. Overall, the chi squared test indicates that the adolescents did provide information which agreed with their parents. Based on the distribution of the responses, the adolescents seemed to consistently overestimate the parent's role of having control over how they spend their money. On the other hand, the adolescents tended to underestimate the extent to which they informed parents about purchases, and sought parents advice before buying when compared to parents perceptions. These findings are consistent with
findings from Blech and associates' study on parental and teenage child influences in family decisions (1985).

Table 24: The Summary of Hypotheses Testing

<table>
<thead>
<tr>
<th>Hypotheses</th>
<th>Direction</th>
<th>Test Used</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ho 1: Relationship</td>
<td>Positive</td>
<td>Pearson R</td>
<td>Sig.</td>
</tr>
<tr>
<td>Ho 2: Relationship</td>
<td>Positive</td>
<td>Pearson R</td>
<td>Sig.</td>
</tr>
<tr>
<td>Ho 3: Relationship</td>
<td>Positive</td>
<td>Pearson R</td>
<td>Sig.</td>
</tr>
<tr>
<td>Ho 4: Behavioral Overlap</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4a: Price comparison</td>
<td>Interdependent</td>
<td>Chi Squared</td>
<td>Sig.</td>
</tr>
<tr>
<td>4b: Reading label</td>
<td>Interdependent</td>
<td>Chi Squared</td>
<td>Sig.</td>
</tr>
<tr>
<td>4c: Saving</td>
<td>Interdependent</td>
<td>Chi Squared</td>
<td>Sig.</td>
</tr>
<tr>
<td>4d: Shopping list</td>
<td>Interdependent</td>
<td>Chi Squared</td>
<td>Sig.</td>
</tr>
<tr>
<td>4e: Plan spending</td>
<td>Interdependent</td>
<td>Chi Squared</td>
<td>N.S.</td>
</tr>
<tr>
<td>Ho 5: Similarity of response</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5a: Parent decided what can buy</td>
<td>Interdependent</td>
<td>Chi Squared</td>
<td>Sig.</td>
</tr>
<tr>
<td>5b: Informed parent how money was spent</td>
<td>Interdependent</td>
<td>Chi Squared</td>
<td>Sig.</td>
</tr>
<tr>
<td>5c: Sought parents advice</td>
<td>Interdependent</td>
<td>Chi Squared</td>
<td>Sig.</td>
</tr>
<tr>
<td>5d: Bought items similar to peers</td>
<td>Interdependent</td>
<td>Chi Squared</td>
<td>Sig.</td>
</tr>
<tr>
<td>5e: Involved in family purchases</td>
<td>Interdependent</td>
<td>Chi Squared</td>
<td>Sig.</td>
</tr>
</tbody>
</table>

Sig. = significant at p <.10.
N.S. = not significant at p < .10.
Model Building

The results of the regression analyses are shown in table 25. Parent-reported consumer practices were positively influenced by income, place of residence (rural area) and parent-adolescent interaction and negatively influenced by mother’s occupation. This finding is consistent with speculation that consumer behavior varies according to socio-economics variables. Parent-adolescent interaction had the largest estimated beta value and it explains the largest percentage of the variance in the parent reported consumer practices.

Seven variables contributed significantly in explaining the variance in adolescent-parent interaction about consumption. The results indicate that as a parent’s income increases and the number of siblings increases, the adolescent tends to interact less with his or her parents. Those who receive allowances less frequently were found to have less interaction with parents. Giving and receiving an allowance seems to create a situation in which the adolescent and parent can interact. Parent perception of interaction about consumption explains the largest percentage of variance in the adolescent-parent interaction about consumption. In addition, adolescents whose parents performed more of the recommended consumer practices tend to perceive more interaction with parents.
A consumer activism score was used to measure the outcome of consumer learning and six variables were found to have a significant influence on this variable. The family background variable which entered the model was the indicator variable for parents who worked as laborers or manual workers. Those whose fathers worked in this profession tended to be less active, reporting fewer of the desirable consumer activities. In addition, those who had more exposure to the marketplace tended to perform more of the socially desirable consumer activities. Exposure to television, radio, newspaper and other amenities may have provided the adolescents with opportunities to see a wide variety of alternatives in the marketplace. To what extent the television, radio and newspaper specifically influenced adolescent behavior can not be determined in this study.

Though the sample for this study was comprised of adolescents in a rather narrow age range, age makes a significant contribution in explaining variance in consumer activism. The finding indicates that older adolescents tend to perform less of the socially desirable consumer practices compared to the younger adolescents. The amount of monthly allowance received by the adolescents had a positive influence on consumer activism. As speculated, those who received more money tended to have more opportunities to perform
consumer roles and hence, may have learned more about socially desirable consumer behavior.

The results of this study were consistent with findings from previous research conducted in the United States (Moschis, 1976; Moore and Stephens, 1983; Moschis and Moore, 1983). A measure of parent-reported consumer practices was used to indicate the extent of modeling in consumer learning, and had a significant influence on adolescent consumer activism. Adolescent-parent interaction was the most important variable in the model, reinforcing the importance of learning through social interaction. The existence of behavioral overlap provides additional support to the hypothesis that parents were playing important roles in adolescent consumer learning in this study.
Table 25: The Summary of Regression Analysis

<table>
<thead>
<tr>
<th>Independent Variables</th>
<th>Parent Practice (1)</th>
<th>Adolescent Consumer Parent Int. Activism (2)</th>
<th>(3)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Parent's income</td>
<td>0.10</td>
<td>-0.05</td>
<td>n.s.</td>
</tr>
<tr>
<td>Father's Occupation</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Blue collar</td>
<td>n.s.</td>
<td>n.s.</td>
<td>-0.04</td>
</tr>
<tr>
<td>Other's</td>
<td>n.s.</td>
<td>n.s.</td>
<td>n.s.</td>
</tr>
<tr>
<td>Mother's Occupation</td>
<td>-0.11</td>
<td>n.s.</td>
<td>n.s.</td>
</tr>
<tr>
<td>Place of residence</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Village</td>
<td>0.05</td>
<td>n.s.</td>
<td>n.s.</td>
</tr>
<tr>
<td>New Village</td>
<td>0.07</td>
<td>n.s.</td>
<td>n.s.</td>
</tr>
<tr>
<td>Others</td>
<td>n.s.</td>
<td>n.s.</td>
<td>n.s.</td>
</tr>
<tr>
<td>Number of siblings</td>
<td>n.s.</td>
<td>-0.05</td>
<td>n.s.</td>
</tr>
<tr>
<td>Index of amenities</td>
<td>n.s.</td>
<td>n.s.</td>
<td>0.05</td>
</tr>
<tr>
<td>Adolescent's age</td>
<td>n.s.</td>
<td>n.s.</td>
<td>-0.08</td>
</tr>
<tr>
<td>Total allowance</td>
<td>n.s.</td>
<td>n.s.</td>
<td>0.12</td>
</tr>
<tr>
<td>Frequency of allowance</td>
<td>n.s.</td>
<td>-0.05</td>
<td>n.s.</td>
</tr>
<tr>
<td>Sibling Ranking</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>only child</td>
<td>n.s.</td>
<td>0.04</td>
<td>n.s.</td>
</tr>
<tr>
<td>eldest child</td>
<td>n.s.</td>
<td>0.04</td>
<td>n.s.</td>
</tr>
<tr>
<td>Middle child</td>
<td>n.s.</td>
<td>n.s.</td>
<td>n.s.</td>
</tr>
<tr>
<td>Parent-adolescent interaction</td>
<td>0.25</td>
<td>0.26</td>
<td>n.s.</td>
</tr>
<tr>
<td>Adolescent-Parent Interaction</td>
<td>0.18</td>
<td>0.34</td>
<td></td>
</tr>
<tr>
<td>Parent's Reported Consumer Practices</td>
<td>0.18</td>
<td>0.11</td>
<td></td>
</tr>
</tbody>
</table>

@ cell entry is the standardized coefficient (estimated beta), significant at \( p < .10 \).  

n.s. = not significant at \( p < .10 \).
Discussion

Data for this study were gathered from adolescents and parents. The results indicated that the responses were generally consistent, though the adolescents seem to overestimate parents' social power and underestimate the allowance they received. Research aimed at investigating the interaction between parents and adolescents may result in some bias if data were collected from adolescents only.

Specifically which parent (if any) is primarily responsible for teaching children about appropriate consumer behaviors can not be determined in this study. Such knowledge might provide better understanding of family interaction about consumption. Identifying which parent is regarded by children as the most influential in consumer learning could help educators to design and target appropriate consumer education programs for parents.

Adolescent-parent interaction about consumption was the most important variable influencing consumer activism. Those who interact more with parents seem to have more opportunities to learn consumer matters. Children may get immediate feedback from parents through interaction while those who had less interaction may learn more from elsewhere. Thus, requiring children to inform parents how they spend their money may be very
important when the child is beginning to learn to handle his/her own money.

An allowance is one of the ways used by parents to prepare their children to perform consumer roles. The frequency of allowance given to children can be used as an avenue for family interaction, which is especially important to younger children. Knowing the appropriate size of allowance to be given may help set the stage for a good learning experience for children.

Age had a significant influence on adolescent consumer activism, though the sample variation in age was small. Older adolescents tend to perform less of the socially desirable consumer practices than younger adolescents. Though total allowance had a positive influence in adolescent consumer activism, this does not necessarily mean that by giving them more money adolescents will perform more socially desirable consumer roles. Parents may start by giving a smaller amount, and increase the size of the allowance as they grow older and are performing at a higher level.

Adolescents who were more exposed to marketplace facilities tended to report higher consumer activism. As Malaysia is progressing economically and socially, the overall family income tends to increase. Dual earner families are increasing, hence, total interaction time in the family is declining. Higher incomes may enable families to purchase convenience goods such as a
refrigerator, television and radio, and buy family items in large quantity. Such development may reduce children's involvement in family purchase. It is obvious that as Malaysian families become more affluent, children may have less opportunities to learn traditional consumer roles through interaction and observation. With increasing media exposure, they may be exposed to more information about products which is often biased toward the interest of sellers.

In order to maintain desirable learning experiences, families will need to be directly involved in purposeful consumer training activities. Knowledge of new consumer practices on the part of parents is needed to help parents effectively train their children. Research on parents' perceptions of their roles as consumer socialization agents is needed prior to the development of any educational program directed to the mother, father or both parents. In the absence of parents' commitment, the solution could be that schools provide an alternative for the parental experience.

Marketers can help consumers in Malaysia get the most from their limited resources by providing adequate information on their products. This study provides evidence of the importance of parents in consumer socialization in Malaysia. Appropriate policy is needed to protect parents' rights and responsibilities to socialize their children to be effective consumers.
Conclusion

The hypotheses developed for this study were based on findings and a theoretical framework developed in the United States. The results of the study indicate that:

1. The assumptions and theoretical speculations made, based on the situation in the United States, were applicable in Malaysia. Most of the hypotheses were accepted and the consumer socialization framework may be applied with caution in the developing countries.

2. Socio economic or antecedent variables had no direct influence on adolescent consumer activism but significantly influenced adolescent-parent interaction about consumption. Further analysis is needed to examine which variables had a direct and which an indirect influence on consumer activism and the strength of these influences.

3. The percentage of explained variance in consumer activism was small. There is a need to include other agents of socialization such as peers, siblings and the media, to enable research to explain a larger portion of variance in this variable.

4. The results of this study indicate that parents influence adolescent consumer activism either as models and/or through interaction. Recognizing the importance of the roles they play, parents can readily take appropriate
measures to provide more positive and effective consumer learning.

5. Failure to identify which parent responded to the questionnaire in this study, means that dyadic comparisons, father-son or mother-daughter, can not be made. Such comparison may provide better understanding of parent-child interaction patterns. Research on parents' perceptions of their role as consumer socialization agents will be useful to consumer educators for effective program planning.

In conclusion, this study provided some information on adolescent consumer activities and the influence of parents in consumer learning. As recognized elsewhere (Moschis, 1985), a longitudinal study will be more appropriate to determine consumer role acquisition among young consumers and such a study would be useful in understanding the learning processes. This study revealed the applicability of the consumer socialization framework in a developing country such as Malaysia. However, explained variance was relatively low, and situations unique to local conditions need to be considered in future research to account for social and cultural differences in each country. Based on the results of this study, the following recommendations for further research are proposed.
1. The instruments, Adolescent's and Parent's Questionnaires, should be further refined to increase the reliability alpha in parent-reported consumer practices, adolescent-parent interaction about consumption and consumer activism.

2. Research on parents' perception of their roles in consumer socialization will indicate parents' readiness and commitment to these roles.

3. Research on the influence of other agents (such as peers, siblings, and media) in consumer learning may explain additional variance in adolescent consumer activism.

4. Research on factors directly or indirectly influencing consumer activism among younger consumers will guide consumer educators designing effective consumer education programs.

6. A longitudinal study on the development of consumer roles among children and adolescents will provide understanding of the consumer learning process and the long term influence of the respective socialization agents.
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APPENDIX
Appendix A

Adolescent's and Parent's Questionnaires
(Translated Version)
Dear Students,

Please respond to all questions in this questionnaire the best you can in the space provided. If you are not sure of the answer, please write the most appropriate answer. There is no right or wrong answer and no grade will be given. Your answers will be confidential. Please disregard the boxes in the right column. They are use for recording purposes only.

Thank you for your willingness to participate in this study.

Sincerely,

(JARIAH MASUD)
Department of Human Development Studies,
University of Agriculture Malaysia,
Serdang,
Selangor.

1. Place of residence......................
2. Sex ......Male
........Female
3. How old are you? ............years old
4. Are you currently living with your parents?
......yes
......no

if you are not living with your parents, with whom are you living?
......hostel (Boarding school)
......uncle/aunt
......sister/brother
......renting with friends
......others(please specify).............

How long have been living away from your parents?
......years
5. How many sisters and brothers do you have?
   ......sisters
   ......brothers.

6. What is your rank in the family?
   ......the only child
   ......eldest child
   ......middle child
   ......youngest child

7. What is your parents's occupation?
   father's occupation .................
   mother's occupation .................

8. Fill in the appropriate column which corresponds to your parents' monthly income.

   Mother's income  Father's income
   Below $200 ................. .................
   $201-400 ................. .................
   $401-600 ................. .................
   $601-800 ................. .................
   $801-1000 ................. .................
   $1001-1500 ................. .................

9. The place I was brought up in the last five years can be described as

   ......countryside/village
   ......estate/plantation
   ......new village
   ......small town
   ......town.

10. Indicate in the appropriate column the amenities that are available in your house and the surrounding area.

   electricity ................. .................
   water supply ................. .................
   telephone ................. .................
   public transportation ......... .................
   (bus/taxi) ................. .................
   radio ................. .................
   television ................. .................
   newspaper ................. .................
   other (please specify) .................
   ................. .................

   yes   no
11. Do you receive a regular amount of pocket money or an allowance?

............Yes
............No

If you do, how often do you receive it? (please check one column)

............daily
............weekly
............twice monthly
............once a month
............other (please describe).............

............

If you do, what is the amount you usually receive?

$..............

Are you satisfied with the amount you receive?

............Yes
............No

If you are not satisfied, please explain:.............

.............

13. Are you currently receiving any scholarship?

............yes
............no

If you are, what is the monthly amount?

$..............

14. Do you have any savings?

............yes
............no

If you do, please describe the purpose of your savings:

.................................

Where do you save your money?

............piggy bank
............stamps
............post office savings
............kept with father/mother
............saving banks
............others (please describe)....

.................................

What is the amount of savings you currently have?

$..............
15. Do you spend your allowance on specific items?  
............ yes
............ no

If you do, please state how much you spent on each item last month:

<table>
<thead>
<tr>
<th>Items</th>
<th>Amount spent($)</th>
</tr>
</thead>
<tbody>
<tr>
<td>foods</td>
<td></td>
</tr>
<tr>
<td>clothing</td>
<td></td>
</tr>
<tr>
<td>reading materials</td>
<td></td>
</tr>
<tr>
<td>bus fare</td>
<td></td>
</tr>
<tr>
<td>entertainment</td>
<td></td>
</tr>
<tr>
<td>other (Please specify)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>
5. Mark in the appropriate column whether you very often (5), often (4), occasionally (3), once in a while (2) or never (1) do the things listed below.

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>My parents decide what I should or should not buy.</td>
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<tr>
<td>2</td>
<td>I inform my parents how I spent my money.</td>
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<tr>
<td>3</td>
<td>My parents expect me to tell them how I spent my money.</td>
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<tr>
<td>4</td>
<td>I help my parents buy items for the family.</td>
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<td>5</td>
<td>I buy items similar to peers.</td>
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<tr>
<td>6</td>
<td>I discuss advertised items I want to buy with my parents.</td>
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<tr>
<td>7</td>
<td>I seek my parents' advice in buying.</td>
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<tr>
<td>8</td>
<td>I check price tags before buying.</td>
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<tr>
<td>9</td>
<td>I know how my money was spent.</td>
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<tr>
<td>10</td>
<td>I know how I will spend my money.</td>
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<tr>
<td>11</td>
<td>I compare prices before buying.</td>
<td></td>
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<tr>
<td>12</td>
<td>I carefully read things written on the labels.</td>
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<tr>
<td>13</td>
<td>I consider the prices of items to be important in my purchases.</td>
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<tr>
<td>14</td>
<td>I buy goods of high quality.</td>
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<tr>
<td>15</td>
<td>I prepare a shopping list before going out to shop.</td>
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<tr>
<td>16</td>
<td>I bring along a shopping list when I go shopping.</td>
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<tr>
<td>17</td>
<td>I do not buy items not listed in my shopping list.</td>
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<tr>
<td>18</td>
<td>I buy goods on &quot;sale&quot;.</td>
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<tr>
<td>19</td>
<td>I buy things for my own use.</td>
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<tr>
<td>20</td>
<td>I buy items that are advertised.</td>
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<tr>
<td>21</td>
<td>I buy things every time I enter a shop.</td>
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<tr>
<td>22</td>
<td>I carefully observe shopkeeper-weighed goods.</td>
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<tr>
<td>23</td>
<td>I count my change before leaving the shop.</td>
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</tbody>
</table>
Dear parents,

Your daughter/son, who is in form four, participated in the above study on students as consumers. I will be very grateful if you could spare some time to answer questions pertaining to your family and your daughter/son who participated in this study. Please mail the completed questionnaire using the envelop provided.

Thank you for your cooperation.

Sincerely,

(Jariah Masud)
Department of Human Development Studies,
University of Agriculture Malaysia,
Serdang,
Selangor.

1. Do you give your daughter/son pocket money or an allowance?
   .....Yes
   .....No

If you do, is it in a fixed amount?
   ....Yes
   ....No

How much is the allowance?  $............

How often does she/he receive the allowance?
   ............

2. What is your profession?
   Husband's occupation..............
   Wife's occupation.................

3. Please indicate the amount of your monthly income?
   Husband's income $............
   Wife's income    $............
7. Please answer 'yes' or 'no' by checking the appropriate column for the questions listed below on whether you and your child do things pertaining to consumer activities.

<table>
<thead>
<tr>
<th>Question</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do you plan family spending?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do you discuss with family members how money should be spent?</td>
<td></td>
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<tr>
<td>Do you wish to increase your income?</td>
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<tr>
<td>Do you prepare a shopping list before going out shopping?</td>
<td></td>
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<tr>
<td>Do you read labels when buying?</td>
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<tr>
<td>Does your child accompany you shopping?</td>
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<tr>
<td>Does your child make purchase requests when you go shopping?</td>
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<tr>
<td>Do you tell your child what she/he can or can not buy?</td>
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<td></td>
</tr>
<tr>
<td>Does your child inform you how she/he spent her/his money?</td>
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<td></td>
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<tr>
<td>Does your child ask for your advice before buying?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Does your child buy items similar to peers?</td>
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<td></td>
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<tr>
<td>Do you require your child to do chores before giving her/him money?</td>
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<tr>
<td>Do both of you (Husband and wife) discuss money matters?</td>
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<td></td>
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<tr>
<td>Does your child talk to you whenever she/he has problems with money?</td>
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<tr>
<td>Do you compare prices before buying?</td>
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<tr>
<td>Do you inspect goods before buying?</td>
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<tr>
<td>Do you have savings?</td>
<td></td>
<td></td>
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<tr>
<td>Do you have any plan for old age?</td>
<td></td>
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</tbody>
</table>