An Overview of Consumer Empowerment Among Older Adults in Malaysia

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ABSTRACT

Consumer empowerment ensures that consumers can identify the goods and services that meet their basic needs, purchase quality products as promised by sellers, and take the necessary action when they have been deceived. Although ethical suppliers produce quality products for the well-being of society, consumers frequently encounter low-quality products, excessive prices and, at times, products that differ from those promoted by sellers in shops or on digital platforms. Older adults are of particular concern in this respect: Malaysia is projected to become an aged nation by 2030, yet research on consumer empowerment among older consumers remains scarce. Drawing on the framework of the Malaysian Consumer Empowerment Index (CEI), this study examines the level of consumer empowerment among older Malaysians across the three CEI domains of financial literacy, purchase decisions and redress. A validated questionnaire adopted from the Malaysian Consumer Empowerment Study 2019–2020 was administered through the WhatsApp platform and guided face-to-face sessions, yielding 720 valid responses from Malaysians aged 60 years and above across the states of Malaysia. The data were analysed descriptively. The findings show that 64.3% of respondents knew their rights as consumers; 42.5% purchased goods online, of whom 81.7% had experienced problems such as products not matching their advertisements; and slightly more than half of online purchasers (52.9%) claimed, or sought assistance to claim, redress. Respondents displayed prudent financial-management habits and generally positive purchase-decision attitudes, but weaker knowledge in the financial-literacy and redress domains: most were unsure about loans and bank interest, and only 40.6% correctly identified the Tribunal for Consumer Claims as the avenue for consumer redress. The analysis is descriptive and the three CEI domains are used as an organising framework rather than recomputed as the official weighted index, so the results are not directly benchmarked against the national composite score. Overall, older adults' attitudes towards consumer empowerment are at a moderately good level, but the gaps in redress and financial knowledge indicate clear room for improvement through targeted government policy. Recommendations include targeted community consumer-education programmes, accessible redress channels for older consumers, and greater awareness of the risks of purchasing through social media.

Keywords: Consumer Empowerment Index (CEI); older consumers; financial literacy; purchase decisions; redress

INTRODUCTION

Background

Purchase intention refers to a situation in which a buyer is likely to acquire a particular product under particular circumstances (Venkateswara Rao & Elavarasan, 2022). According to Ghosh et al. (2021), purchase intention is a useful instrument for predicting purchase decisions. Price, perceived quality and perceived value are likely to have significant effects on consumers' purchase intention. Nevertheless, in today's technological world, consumers may decide to purchase a product by examining other users' evaluations of its quality. In addition, people are spending more time on the internet, not only to search for information about products and services but also to communicate with other customers about their experiences and interactions with businesses. According to Khwaja et al. (2019), digital marketing has changed buyer behaviour across all age groups. In the

wake of the COVID-19 pandemic, consumers spent considerable time purchasing goods online, and this compelled small entrepreneurs and large business corporations alike to adjust their business strategies in order to remain relevant. The question remains, however: are consumers aware of their rights as consumers when purchasing goods online or in person?

Against this backdrop, the Government of Malaysia undertook an initiative to publish a report on consumer empowerment. The Consumer Empowerment Index (CEI) study is an effort by the Ministry of Domestic Trade and Consumer Affairs (KPDNHEP) to develop a Malaysian index with the objective of measuring the level of empowerment among Malaysian consumers, with 2020 serving as the base measurement year. The index developed helps the relevant Ministry to ascertain, in quantitative terms, the extent to which Malaysian consumers are empowered with respect to their rights and responsibilities, while also identifying consumer issues that require the Ministry's immediate attention. Overall, it assists the relevant government agencies in examining the effectiveness of programmes and policies and in making improvements.

One demographic characteristic of particular interest in consumer empowerment research is the older-adult category.

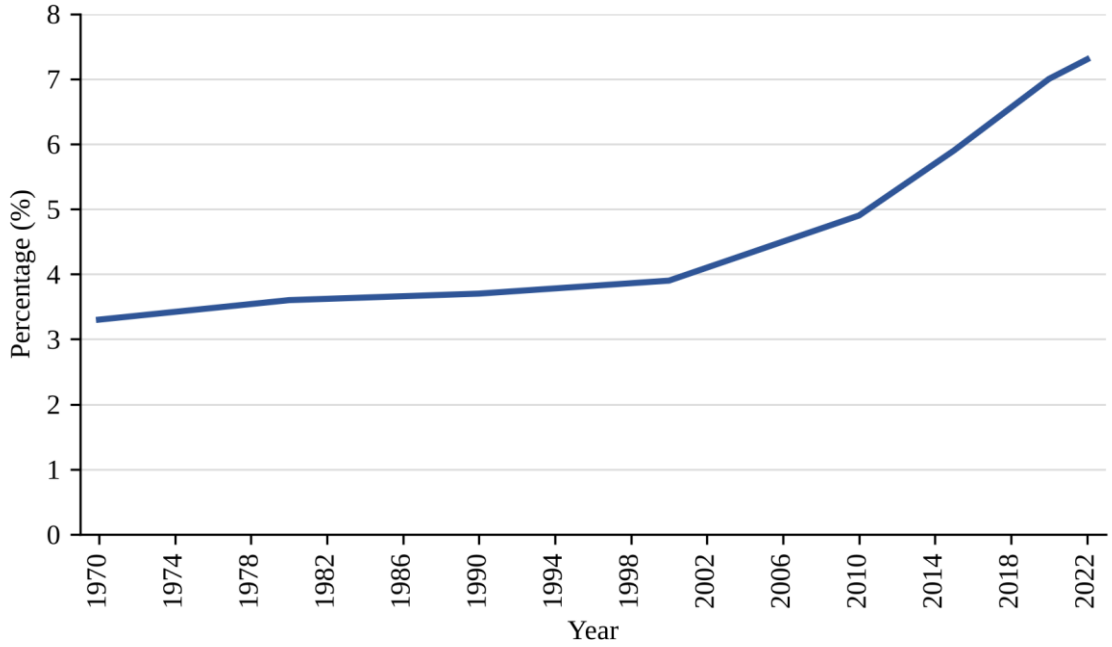

Figure 1: Population aged 65 years and above in Malaysia, 1970–2022 (%)

Source: Department of Statistics Malaysia (1970–2019) and Statista (2020–2022).

As Figure 1 illustrates, the proportion of older persons has risen steadily over time. According to the Demography and Population Division of the Department of Statistics Malaysia (2017), increases in individual life expectancy lead to growth in the older population, with improved health technology, food quality and lifestyles being the main factors underlying older persons' longer life expectancy. This growth in the older population will, however, make Malaysia an aged nation by 2030, when citizens aged over 60 are projected to constitute 15.3 per cent of the national population (Department of Statistics Malaysia, 2017). Older adults are a rapidly expanding demographic and, in many countries, this group is also reported to be financially stable and more likely to own property assets than other age groups (Olumekor & Polbitsyn, 2021). Despite this financial stability and purchasing power, research on consumer empowerment among older adults has received relatively little attention. The researcher is therefore interested in examining the extent to which older adults are aware of their consumer rights, based on the survey questions administered.

Research Questions

The research questions concerning this older-adult group are as follows:

- Does the respondents' background influence the consumer empowerment index?
- Which consumer rights are the respondents aware of?
- What positions do respondents take when making product-purchase decisions?
- How do respondents evaluate online purchases, and how do they overcome the problems they encounter?
- What is the level of respondents' economic knowledge and financial literacy?
- How sensitive are respondents to product prices in the situations presented to them?

Research Objectives

To address the research problems stated above, the objectives of the study are divided into the following parts:

- to identify respondent background characteristics that may influence the consumer empowerment index;
- to measure respondents' level of awareness of consumer rights;
- to understand older respondents' behaviour in their intention to purchase, whether in person or online;
- to identify respondents' problems and knowledge in applying their consumer rights;
- to measure respondents' level of financial literacy and economic knowledge; and
- to identify respondents' level of sensitivity in deciding on product purchases in the situations presented to them.

LITERATURE REVIEW

Definition of Older Adults

According to the definition adopted by the United Nations World Assembly on Ageing in Vienna (United Nations, 1982) and among ASEAN member states (Ministry of Women, Family and Community Development, 2011), older persons are those aged 60 years and above. Although the Institute of Labour Market Information and Analysis (ILMIA) and the Department of Statistics Malaysia have proposed revising this definition to 65 years and above, the then Minister of Women, Family and Community Development, Datuk Seri Rina Mohd. Harun, maintained that 60 years and above remains the definition of an older person (Ahmad, 2020).

The Consumer Empowerment Index (CEI)

Consumer empowerment is a multifaceted concept encompassing consumer skills, competencies and rights. It also includes consumers' ability to gather and use information, as well as the capacity of the market to provide legitimate and practical protection mechanisms (Nam, 2021). The consumer empowerment index is a measure of an individual's level of consumer empowerment (KPDNHEP, 2020). A comparable composite index of consumer skills, awareness and engagement was developed at the European level by Nardo et al. (2011), underscoring the international currency of the construct. The index also serves as a basis for setting policy in the field of consumer protection and for measuring consumers' awareness and understanding of their rights and obligations. In addition, consumers are expected to have the capability to engage with accessible markets. It is therefore important for a government to continuously raise this index within its country.

Core Components of the Consumer Empowerment Index

Drawing on prior research, the Ministry of Domestic Trade and Consumer Affairs (2020) established three priority domains in developing the Malaysian consumer empowerment index model, namely:

- Financial literacy: the ability to act as a prudent decision-maker in managing household expenditure and to understand the basic financial issues relevant to most consumers;
- Purchase decisions: understanding of, and action on, how to make decisions before and during a purchase; and
- Redress: understanding of one's rights and assertiveness in seeking redress after a poor purchase experience.

Previous Studies on the Consumer Empowerment Index

According to the Malaysian Consumer Empowerment Study 2019–2020 (KPDNHEP, 2020), Malaysia's overall Consumer Empowerment Index score for 2020 was 63.1%, categorised as Moderate. Consumers were most empowered in Purchase Decisions, which scored 68.8%, followed by Financial Literacy at 62.5%, with the lowest score recorded for Redress at 56.1%. These results were obtained after applying weights based on estimates of state, stratum and ethnicity for Malaysians aged 18 and above provided by the Department of Statistics Malaysia (DOSM). This is also consistent with the report of the ASEAN Consumer Empowerment Index (ASEAN Secretariat, 2020), which states that the region's overall index is likewise at a Moderate level. That report relies on a set of indicators organised into three main domains: consumer awareness or knowledge; consumer skills or competence; and consumer behaviour or assertiveness.

In the first domain (consumer awareness), ASEAN consumers scored highest on consumer rights and responsibilities, and lowest on redress mechanisms and consumer advocacy/education programmes, which may indicate that some consumers do not know where or how to lodge a formal complaint even though they know their rights, and points to the need for consumer protection agencies to strengthen their public advocacy.

In the second domain (consumer skills), ASEAN consumers scored highest on numerical and financial skills, as well as on detecting scams and misleading advertisements. The lowest score concerned skills for engaging in sustainable consumption.

In the third domain (consumer behaviour), ASEAN consumers showed the strongest tendencies towards comparing between different products and reading terms and conditions before purchase. They were, however, less likely to join consumer groups/associations or to contribute to policy-making and act as agents of change.

Consumer Vulnerability and Cognitive Ageing Among Older Adults

Although older adults are often financially stable, they are also frequently identified as a potentially vulnerable consumer segment. Consumer vulnerability is understood not as a fixed trait of particular groups but as a state that arises from the interaction between individual characteristics, individual states and the external conditions of the marketplace, in which a consumer may experience a loss of control and a heightened risk of harm (Baker, Gentry, & Rittenburg, 2005). For older consumers, this state can be heightened by unfamiliar digital marketplaces, aggressive or misleading online selling, and limited access to redress , precisely the conditions examined in the present study. Framing the findings in terms of vulnerability helps to explain why gaps in redress knowledge or in understanding of loans and interest may translate into real consumer detriment, rather than being treated as neutral differences in survey responses.

A related consideration is cognitive ageing. Reviews of ageing and consumer decision-making note that normal ageing is associated with declines in aspects of cognition such as processing speed and working memory, even as older adults draw on accumulated experience and domain knowledge; the net effect on any given decision depends on the task and the support available to the consumer (Yoon, Cole, & Lee, 2009). In the financial domain specifically, analyses of decision-making over the life cycle find that the quality of financial decisions tends to follow an inverted-U pattern with age, with performance on complex financial tasks declining in later life as fluid cognitive abilities decline (Agarwal, Driscoll, Gabaix, & Laibson, 2009). These literatures suggest that measures of older consumers' empowerment should attend not only to attitudes and stated intentions but also to the cognitive demands of the financial and redress tasks that consumers actually face , a distinction that is relevant to interpreting the present study's results.

METHODOLOGY

The sample consists of primary data collected from the population aged 60 years and above in Malaysia. The questionnaire was adopted from the Malaysian Consumer Empowerment Study 2019-2020, which has been validated and tested. Data collection was carried out through dissemination on the WhatsApp platform and through face-to-face sessions in which members of this older cohort were guided in completing the Google Forms questionnaire provided. A total of 720 respondents were successfully screened for detailed data analysis. Several sections of the questionnaire employed scaled measures to identify respondents' levels of understanding and their views.

The three Consumer Empowerment Index domains, financial literacy, purchase decisions and redress, are used in this study as an organising framework for a descriptive analysis of older consumers, reported as frequencies, percentages and item means. The official Malaysian CEI composite score was not recomputed for this sample: that index applies the Department of Statistics Malaysia weighting scheme (by state, stratum and ethnicity) and a defined scoring of the knowledge items, neither of which could be reproduced here. The sample was also recruited purposively through WhatsApp and guided sessions rather than drawn as a nationally representative probability sample. Consequently, the results characterise this cohort of 720 respondents and are not weighted estimates of the older Malaysian population, and the domain findings are discussed in relation to, rather than formally benchmarked against, the national (2020) and ASEAN composite indices. To keep percentages interpretable, items that were conditional on a prior answer (for example, the online-purchasing and redress items) are reported relative to the relevant filtered base rather than to the full sample of 720, with the base stated in each case.

RESULTS AND DISCUSSION

This section details the characteristics of the sample of older Malaysian respondents and the analysis of the findings.

Respondent Demographics

Table 1: Demographic breakdown of respondents

Demographic profile	Category	Frequency	Percentage (%)
Gender	Male	319	44.3
	Female	401	55.7
Age group	60–69	499	69.3
	70–79	166	23.1
	80 years and above	55	7.6
Marital status	Single	68	9.4
	Married	451	62.6
	Divorced	45	6.3
	Widowed	156	21.7
Ethnicity	Malay	371	51.5
	Chinese	95	13.2
	Indian	64	8.9
	Sarawak Bumiputera	59	8.2
	Sabah Bumiputera	98	13.6
	Others	33	4.6
State of residence	Perlis	1	0.1
	Kedah	106	14.7
	Penang	8	1.1
	Johor	78	10.8
	Kelantan	67	9.3
	Terengganu	29	4.0
	Pahang	14	1.9
	Melaka	83	11.5

	Negeri Sembilan	13	1.8
	Perak	10	1.4
	Selangor	61	8.5
	Federal Territory of Kuala Lumpur	34	4.7
	Putrajaya	1	0.1
	Sabah	97	13.5
	Federal Territory of Labuan	1	0.1
	Sarawak	117	16.3
Education level	No formal education	164	22.8
	UPSR (primary)	128	17.8
	SRP/PMR/PT3 (lower secondary)	137	19.1
	SPM/SPMV/O-Level/MCE (upper secondary)	143	19.9
	STPM/STAM (pre-university)	31	4.3
	Diploma	38	5.3
	Bachelor's degree	54	7.5
	Master's degree/PhD	20	2.8
	Skills certificate	1	0.1
	Others	4	0.6
Employed	Yes	193	26.8
	No	527	73.2
Number of family members	None	2	0.3
	1	25	3.5
	2	69	9.6
	3	78	10.8
	4	78	10.8
	5	227	31.5
	6	90	12.5
	7	55	7.6
	8	44	6.1
	9	18	2.5
	10 and above	34	4.7
Total income	No income	135	18.8
	Below RM500	127	17.6
	RM501–RM1,000	147	20.4
	RM1,001–RM1,500	75	10.4
	RM1,501–RM2,000	65	9.0
	RM2,001–RM2,500	79	11.0
	RM2,501 and above	91	12.6
	Not sure	1	0.1

Source: Survey data (2023).

Table 1 presents the background of the respondents who participated in the consumer empowerment index survey in Malaysia. By gender, female respondents clearly formed the majority (55.7%) compared with male respondents (44.3%). By age group, the 60–69 category was dominant (69.3%) compared with the 70–79 group (23.1%) and those aged 80 and above (7.6%). According to the Department of Statistics Malaysia (2022), national life expectancy at birth in 2022 was 71.3 years for males and 75.8 years for females. With respect to marital status, married older respondents formed the largest group at 451 respondents (62.6%), followed by widowed respondents at 156 (21.7%), single respondents at 68 (9.4%) and, the smallest group, divorced respondents at 45 (6.3%). Malays were the dominant ethnic group among the older respondents in this survey (51.5%) compared with the other ethnic groups. By state of residence, respondents residing in Sarawak recorded the highest participation in the survey at 117 respondents (16.3%), followed by Kedah (14.7%) and Sabah (13.5%). In terms of education, 22.8% of all respondents had no formal education, and most respondents in this

older cohort held school-level qualifications only (UPSR: 17.8%; SRP/PMR: 19.1%; SPM: 19.9%). The majority of respondents, 527 (73.2%), were not in employment. As for the number of family members, respondents with five family members formed the largest group (31.5%), while those with no family members formed the smallest (0.3%). The most common income bracket among the older respondents was RM501–RM1,000 (20.4%).

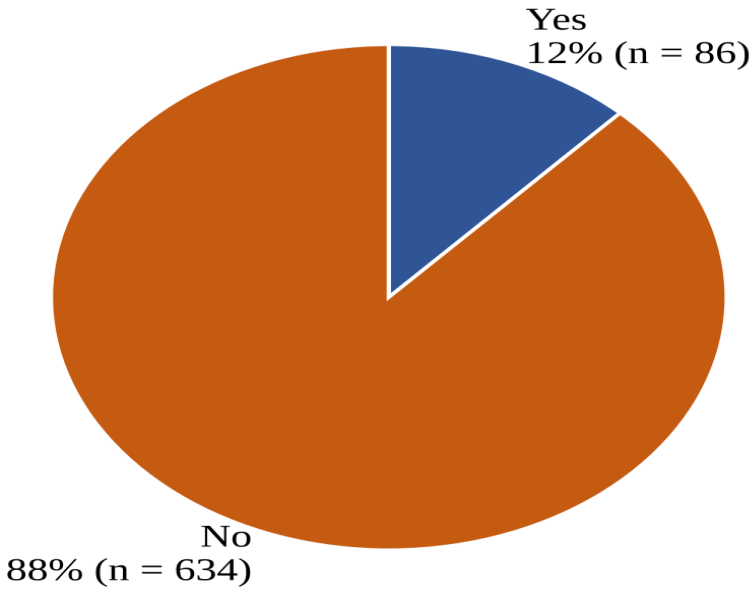

Figure 2: Respondents' membership of consumer associations in Malaysia

Source: Survey data (2023).

Only 86 respondents were members of a consumer association, while 634 respondents were not (Figure 2).

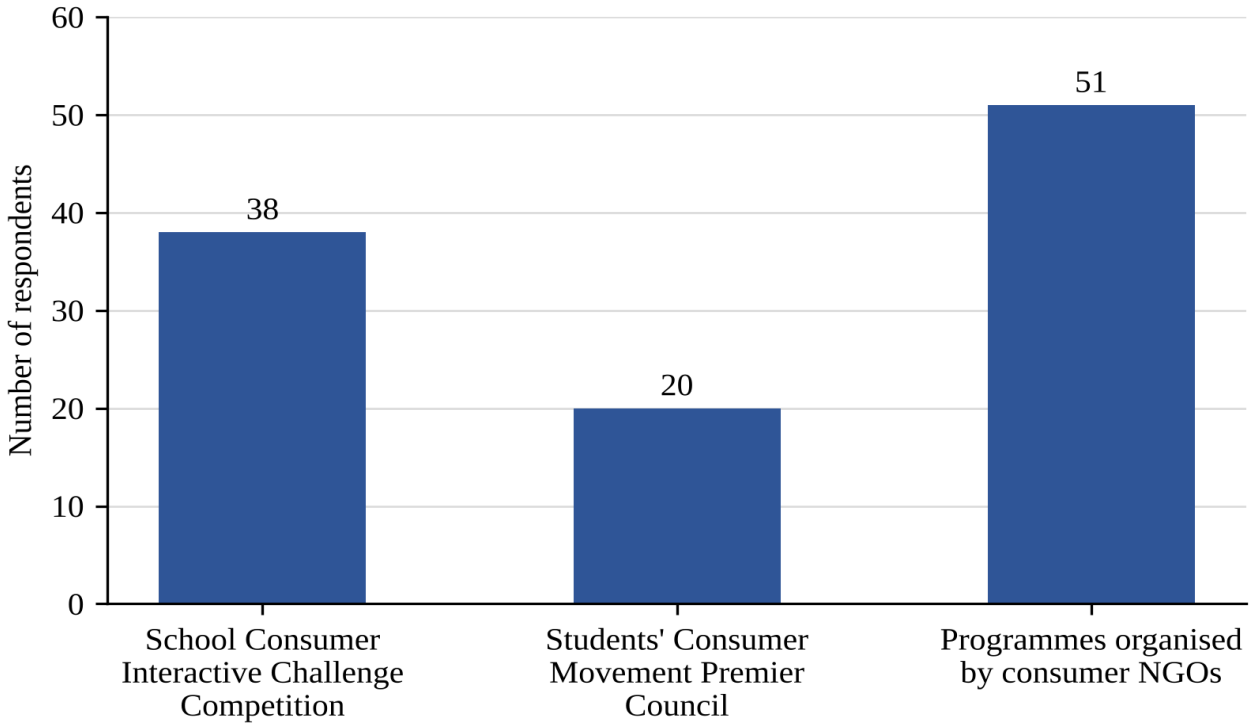

Figure 3: Respondents' participation in consumer programmes

Source: Survey data (2023).

With respect to participation in consumer association programmes, only 38 respondents (5.3%) had attended the School Consumer Interactive Challenge Competition, while 20 respondents (2.8%) had participated in the Students' Consumer Movement Premier Council (Figure 3). This indicates that older adults' involvement as members of consumer associations, and their participation in related consumer programmes, is weak. The findings also show that only 51 respondents (7.1%) had participated in consumer programmes organised by consumer NGOs such as the Federation of Malaysian Consumers Associations (FOMCA), the Consumers' Association of Penang (CAP), the Malaysian Youth Council (MBM) and the Muslim Consumers Association of Malaysia (PPIM).

Online Activities

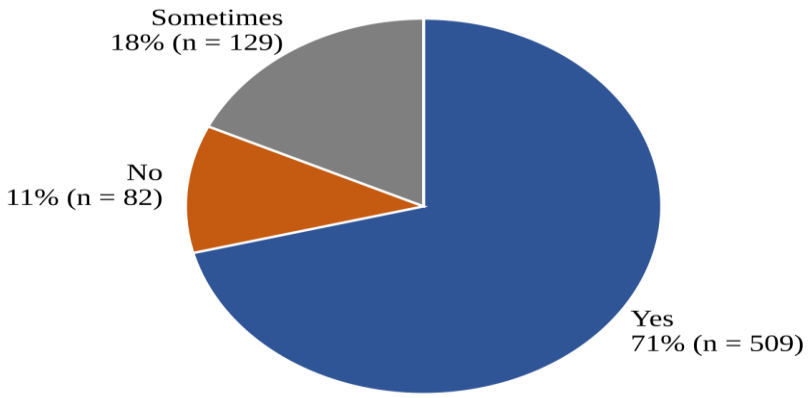

Figure 4: Respondents' internet access

Source: Survey data (2023).

As Figure 4 shows, 509 respondents (71%) had internet access and 129 respondents (18%) had internet access only occasionally, while the remaining 82 respondents (11%) had none. By way of comparison, the Malaysian Communications and Multimedia Commission's Internet Users Survey 2020 reported that more than half (51.8%) of the country's non-internet users were aged 60 and above (MCMC, 2020).

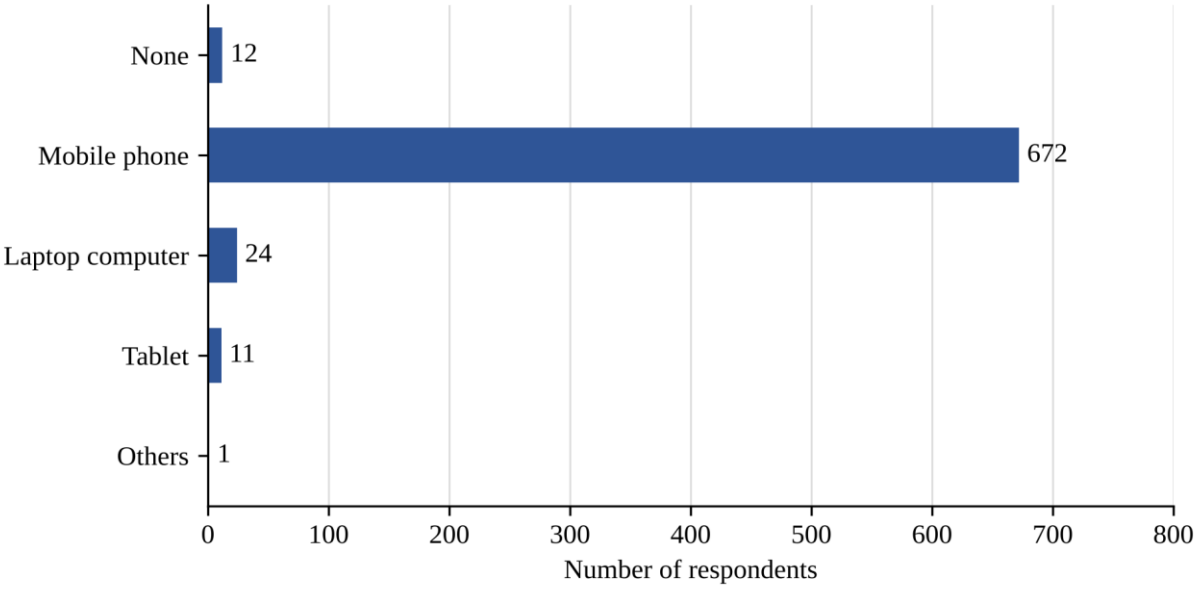

Figure 5: Types of device used to access the internet

Source: Survey data (2023).

A total of 672 respondents (93.4%) used a mobile phone as the main device for accessing the internet (Figure 5). Based on the Hand Phone Users Survey conducted by the Malaysian Communications and Multimedia Commission (MCMC, 2021), 21.8% of older persons are familiar with the use of multi-function mobile phones.

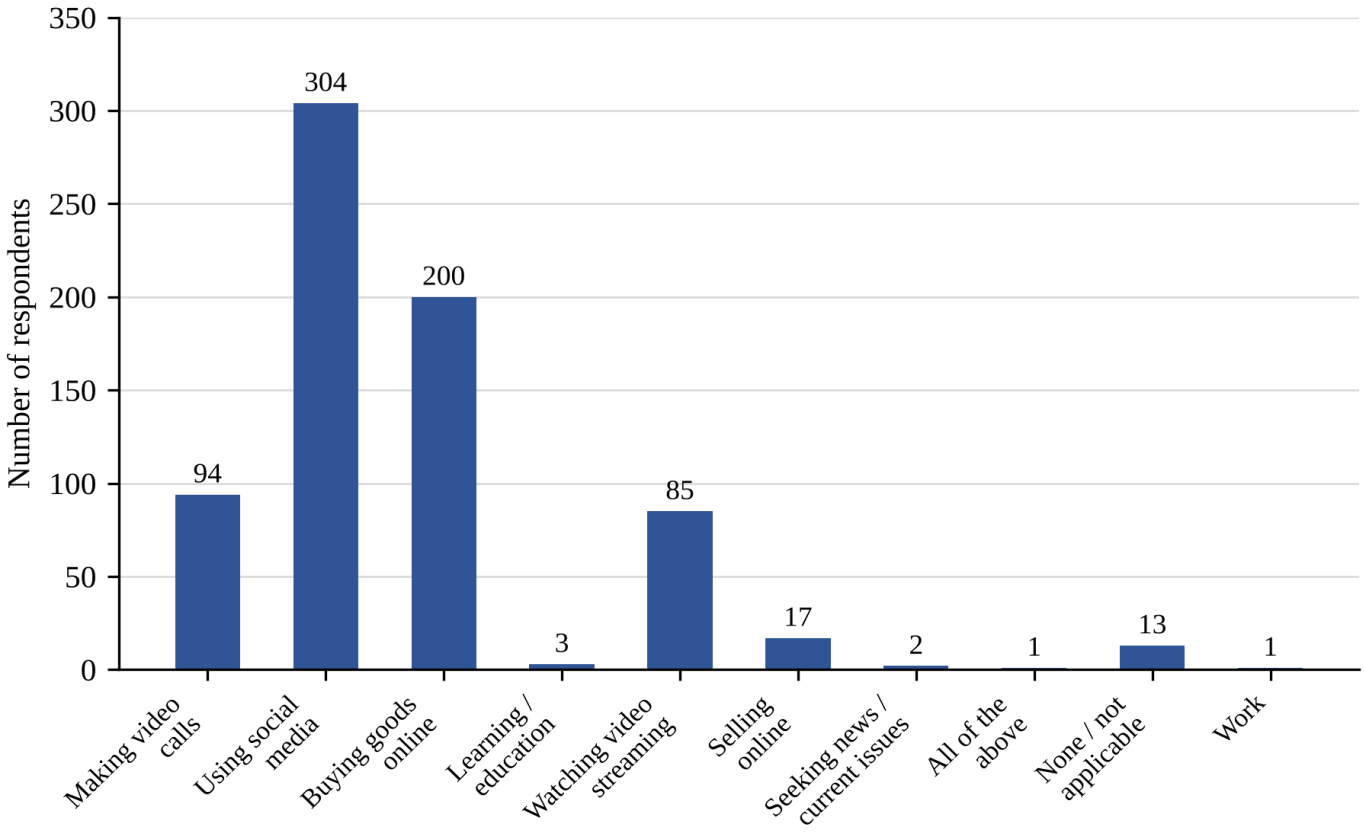

Figure 6: Purposes of internet use

Source: Survey data (2023).

As the findings in Figure 6 indicate, using social media (42.2%), buying goods online (27.8%) and watching online videos (11.8%) were the main priorities of the older respondents.

Following on from online purchasing, this study also sought to establish the level of consumer-rights awareness among the respondents. The analysis shows that 463 respondents (64.3%) knew their rights as consumers when purchasing a product, while only 257 respondents did not know their rights. This is consistent with the Consumer Empowerment Index report, which places the level of awareness at a moderate level.

Consumer Opinions

Table 2: Consumer opinions (Likert scale)

Item	**Strongly disagree (1)**	**Disagree (2)**	**Agree (3)**	**Strongly agree (4)**	**Mean**
	n (%)	*n (%)*	*n (%)*	*n (%)*	
1. I have no difficulty covering basic expenses (food and beverages, housing, water, electricity, gas, petrol, transport).	44 (6.1)	133 (18.5)	432 (60.1)	111 (15.4)	2.9
2. I have sufficient product choices when making basic expenditures (food and beverages, housing, water, electricity, gas, petrol, transport).	43 (6.0)	107 (14.9)	450 (62.5)	120 (16.7)	2.9

3. I can find sufficient information to make purchase decisions.	44 (6.1)	136 (18.9)	443 (61.6)	97 (13.5)	2.8
4. I am aware of all the channels for lodging complaints in Malaysia.	69 (9.6)	209 (29.0)	372 (51.7)	70 (9.7)	2.6
5. I find the consumer complaint systems/channels developed by the government easy to reach.	46 (6.4)	195 (27.1)	409 (56.8)	70 (9.7)	2.7
6. In general, I am able to resolve problems related to purchases.	37 (5.1)	176 (24.4)	429 (59.6)	78 (10.8)	2.8
7. I consider it important to buy/use products that benefit the environment.	25 (3.5)	97 (13.5)	441 (61.3)	157 (21.8)	3.0

Source: Survey data (2023).

Based on the Likert-scale findings on consumer opinions in Table 2, item 7, "I consider it important to buy/use products that benefit the environment", recorded the highest mean of 3.0, with 441 respondents answering Agree and 157 respondents answering Strongly Agree. For items 1 to 6, the researcher found that most respondents displayed moderate awareness of the consumer environment and moderate experience, with means ranging from 2.6 to 2.9.

Table 3: Respondents' online purchasing and redress experience

Item	**Option**	**Frequency**	**Percentage (%)**
Do you make purchases online? (Base: all respondents, n = 720)	Yes	306	42.5
	No	414	57.5
If "YES", do you buy from sellers on social media (e.g., Facebook, Instagram, WhatsApp)? (Base: online shoppers, n = 306)	Yes	237	77.5
	No	69	22.5
In the past 12 months, which of the following have you experienced when buying online? Multiple responses (Base: online shoppers, n = 306)	Hidden costs	14	4.6
	Counterfeit products	40	13.1
	Product damaged on arrival	59	19.3
	Product not as advertised	77	25.2
	Fraud	19	6.2
	Wrong product and non-returnable	38	12.4
	Others	3	1.0
	Experienced at least one problem	250	81.7
	None of the above	56	18.3
Did you claim, or seek assistance to claim, redress for those online purchases? (Base: online shoppers, n = 306)	Yes	162	52.9
	No	144	47.1
Which channel was used to claim redress? Multiple responses (Base inconsistent in source , see note)	Tribunal for Consumer Claims	23	—
	Complaint to KPDNHEP	112	—

	Assistance from NGOs	10	—
	Others (e.g., direct contact with the seller)	195	—
	Not stated / no formal channel used	380	—

Note: Each conditional sub-item is reported relative to the filtered base shown in its row heading, not to the full sample; the filter question (online shopping) is reported for all 720 respondents. "Redress" includes repair, compensation and refund. Items marked "multiple responses" allow more than one answer and need not sum to 100%. The redress-channel item carries an inconsistent denominator in the source data (the reported counts relate to the full sample rather than to the 162 respondents who sought redress) and is therefore shown as frequencies only; it should be re-tabulated against the correct base before final submission.

Source: Survey data (2023).

As Table 3 shows of the 306 respondents who made purchases online, 77.5% bought products from sellers on social media. Among these online shoppers, 250 (81.7%) had experienced at least one problem when buying goods online, equivalent to 34.7% of the full sample, indicating that most respondents who made online purchases had to face risks relating to the products they received. Slightly more than half of the online purchasers (162 of 306; 52.9%) claimed, or sought assistance to claim, redress for those purchases, while the remainder did not pursue redress for the products received. Based on the research findings, the three main reasons given for not claiming redress were that respondents did not know the redress-claim process (28.2%), that the process was complicated (16.1%) and that pursuing their rights as consumers was not considered worthwhile (10.1%).

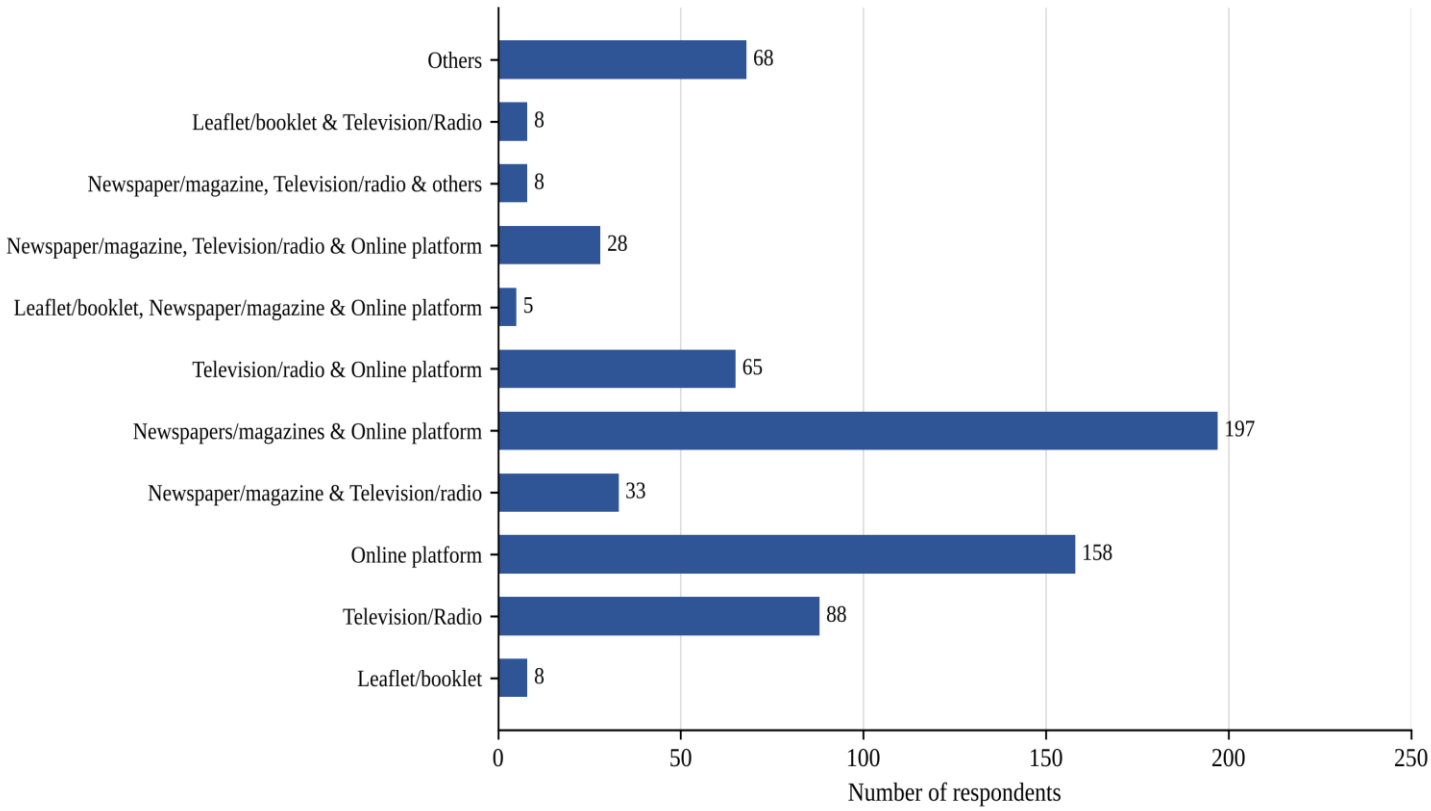

Figure 7: Channels used to obtain information on consumer rights (multiple responses permitted)

Source: Survey data (2023).

According to the findings in Figure 7, the combination of newspapers/magazines and online platforms was the main channel through which respondents obtained information on their rights as consumers (197 respondents).

Table 4: Respondents' level of confidence

Item	Very unconfident (1)	Less confident (2)	Somewhat confident (3)	Confident (4)	Very confident (5)	Mean
	n (%)	*n (%)*	*n (%)*	*n (%)*	*n (%)*	
1. I feel confident in my knowledge of Islamic financial products such as Islamic banking and Takaful.	101 (14.0)	150 (20.8)	305 (42.4)	96 (13.3)	68 (9.4)	2.8
2. What is your view of the current economic situation compared with three years ago?	103 (14.3)	366 (50.8)	160 (22.2)	67 (9.3)	24 (3.3)	2.4
3. How will the economic situation change over the next three years?	90 (12.5)	182 (25.3)	324 (45.0)	87 (12.1)	37 (5.1)	2.7
Overall mean						**2.6**

Source: Survey data (2023).

Based on Table 4, respondents' average level of confidence falls within the "less confident" range (2.6) with respect to the country's economic situation over the past three years and the next three years. This indicates respondents' uncertainty about the country's economic situation.

Financial Literacy

Table 5: Respondents' financial knowledge

Item	True (1)	False (2)	Not sure (3)	Mean
	n (%)	*n (%)*	*n (%)*	
1. The same product has become more expensive owing to the high rate of inflation compared with several years ago (before inflation).	416 (57.8)	177 (24.6)	127 (17.6)	1.6
2. For a loan with a 10-year tenure, a fixed interest rate is lower than a reducing-balance interest rate.	237 (32.9)	95 (13.2)	388 (53.9)	2.2
3. Suppose you deposit RM100 in a bank at an interest rate of 10% per annum. Will you earn more interest in the second year than in the first year?	296 (41.1)	102 (14.2)	322 (44.7)	2.0
4. Merchants may impose a charge if I make payment by debit/credit card.	177 (24.6)	287 (39.9)	256 (35.6)	2.1
5. I may surrender my ATM card as collateral for a loan.	47 (6.5)	459 (63.7)	214 (29.7)	2.2
6. Illegal moneylenders (e.g., "Ah Long") may be approached as a last resort to overcome financial problems.	50 (6.9)	516 (71.7)	154 (21.4)	2.1
Overall mean				**2.0**

Source: Survey Data (2023).

As Table 5 shows, with regard to inflation, more than half of the respondents (57.8%) were aware that the same product has become more expensive compared with several years ago. However, on questions concerning loans and interest on bank savings, most respondents were unsure. In terms of financial awareness, respondents were alert to the situations presented: 287 respondents (39.9%) answered "false" regarding the imposition of charges for credit/debit card payments; 459 respondents (63.7%) answered "false" on surrendering an ATM card as

collateral for a loan; and 516 respondents (71.7%) answered "false" on approaching illegal moneylenders (e.g., "Ah Long") as a last resort for overcoming financial problems.

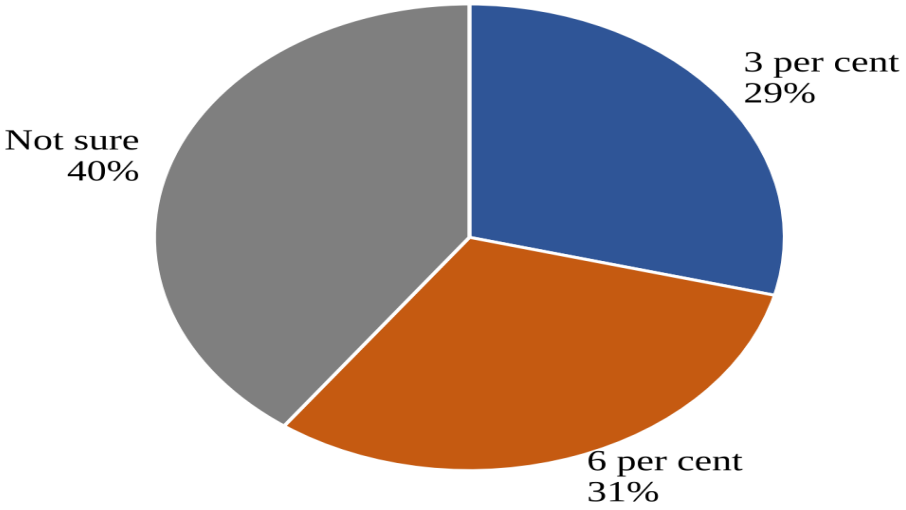

Figure 8: Responses to the question: "For a housing loan of RM300,000 over 30 years, which of the following represents the best interest rate?"

Source: Survey data (2023).

Among the older respondents, 286 stated that they were not sure about current bank interest charges (Figure 8), suggesting that they are not particularly interested in understanding loans and other banking-related transactions. A further question was included in the survey to verify older adults' knowledge of bank interest and monthly repayments; the findings show that 56.0% of the 720 respondents did not wish to be burdened with monthly instalments, with full (one-off) payment being viewed as more advantageous for older persons.

Table 6: Affective dimension of respondents' financial literacy

Item	**Not at all important (1)**	**Less important (2)**	**Important (3)**	**Very important (4)**	**Extremely important (5)**	**Mean**
	n (%)	*n (%)*	*n (%)*	*n (%)*	*n (%)*	
1. I consider it important to set aside money as savings from monthly income.	7 (1.0)	32 (4.4)	168 (23.3)	254 (35.3)	259 (36.0)	4.0
2. I consider it important to set short-term and long-term financial goals in order to achieve/succeed in my financial goals.	18 (2.5)	47 (6.5)	165 (22.9)	270 (37.6)	220 (30.6)	3.9
3. I feel confident in my financial knowledge.	26 (3.6)	130 (18.1)	355 (49.3)	110 (15.3)	99 (13.8)	3.2
4. I am confident that I can choose the right financial products (e.g., loans, fixed deposits, mutual funds, etc.) for myself.	47 (6.5)	115 (16.0)	343 (47.7)	125 (17.4)	90 (12.5)	3.1
Overall mean						**3.6**

Source: Survey Data (2023).

Table 6 depicts respondents' confidence in their financial literacy. Many of them recognised the importance of financial management and financial goals, indicating that older adults wish to manage their own money rather than assign a third party to handle their financial affairs. Recognising the importance of managing their finances will give them a better tomorrow. On average, each statement in this section was rated as important by the respondents.

Table 7: Respondents' habitual actions in financial management

Item	**Strongly disagree (1)**	**Disagree (2)**	**Agree (3)**	**Strongly agree (4)**	**Mean**
	n (%)	*n (%)*	*n (%)*	*n (%)*	
1. If I have surplus money, I feel it is more beneficial to spend it than to save it for the future.	139 (19.3)	330 (45.8)	169 (23.5)	82 (11.4)	2.3
2. I feel it is reasonable to buy a mobile phone through a loan if I cannot afford it.	196 (27.2)	335 (46.5)	148 (20.6)	41 (5.7)	2.0
3. I feel it is a waste to buy medical insurance and/or Takaful.	177 (24.6)	363 (50.4)	138 (19.2)	42 (5.8)	2.1
Overall mean					**2.1**

Source: Survey data (2023).

Overall, respondents' habitual actions in financial management recorded a mean of 2.1. Based on Table 7, respondents showed prudence in their financial management: they would rather save surplus money than spend it (65.1%), considered it inappropriate to buy a mobile phone through a loan (73.7%) and recognised the importance of purchasing medical insurance and/or Takaful (75.0%).

Financial-Management Actions, Purchase Decisions and Redress

Table 8: Respondents' financial-management actions

Item	**Never (1)**	**Rarely (2)**	**Sometimes (3)**	**Often (4)**	**Always (5)**	**Not applicable (6)**	**Mean**
	n (%)	*n (%)*	*n (%)*	*n (%)*	*n (%)*	*n (%)*	
1. I review my expenditure regularly.	25 (3.5)	134 (18.6)	324 (45.0)	129 (17.9)	94 (13.1)	14 (1.9)	3.2
2. I have no difficulty paying my monthly bills.	51 (7.1)	128 (17.8)	350 (48.6)	85 (11.8)	85 (11.8)	21 (2.9)	3.1
3. I meet credit card and loan payment deadlines to avoid additional charges and/or fees.	54 (7.5)	105 (14.6)	313 (43.4)	108 (15.0)	84 (11.7)	56 (7.8)	3.3
4. In the past six months, I have saved more than 10% of my income.	58 (8.1)	128 (17.8)	350 (48.6)	97 (13.5)	58 (8.1)	29 (4.0)	3.1
5. I have sufficient savings to cover household expenses for three months.	53 (7.4)	138 (19.2)	332 (46.2)	105 (14.6)	72 (10.0)	20 (2.8)	3.1
6. I regularly check the list of banks offering the highest fixed-deposit interest rates.	100 (13.9)	136 (18.9)	311 (43.2)	78 (10.8)	63 (8.8)	32 (4.4)	3.0

7. When considering non-bank investment schemes, I conduct detailed checks and/or research to establish whether they are scams.	71 (9.9)	123 (17.1)	301 (41.8)	106 (14.7)	73 (10.1)	46 (6.4)	3.2
Overall mean							**3.1**

Source: Survey data (2023).

Based on Table 8, the researcher found that nearly half of the respondents selected the answer "sometimes" across the items in this section. According to the Belanjawanku expenditure guide published by the Employees Provident Fund (2023), an older couple requires monthly expenditure of RM3,210 in major urban areas. Consequently, bill payments, household savings and income savings cannot always be managed because of older persons' health costs and necessity spending. In identifying financial-management actions, the researcher also found that older adults carry monthly commitments in respect of household debt.

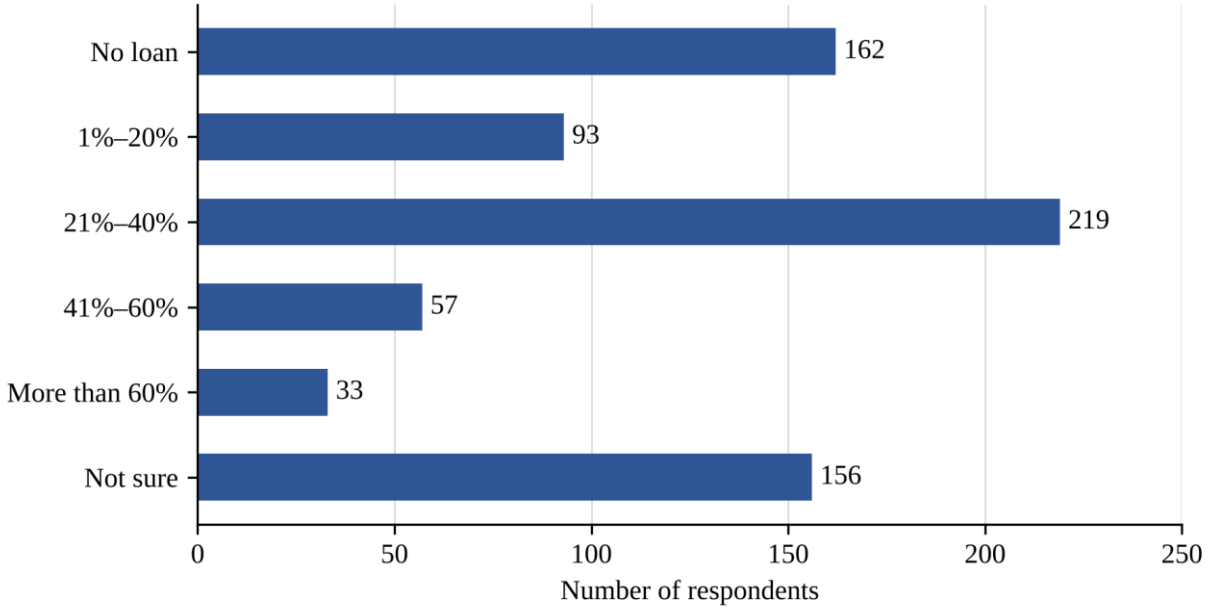

Figure 9: Percentage of monthly income used to pay monthly commitments

Source: Survey data (2023).

As shown in Figure 9, the largest group , 219 of the 720 respondents (30.4%) , reported paying 21%–40% of their monthly income towards monthly commitments. In total, 402 respondents were found to have debts to settle. This, in turn, influences respondents' financial-management decisions.

Table 9: Affective dimension of respondents' purchase decisions

Item	**Strongly disagree (1)**	**Disagree (2)**	**Agree (3)**	**Strongly agree (4)**	**Mean**
	n (%)	*n (%)*	*n (%)*	*n (%)*	
1. I feel that comparing products and/or services helps me make the best purchase decision.	2 (0.3)	76 (10.6)	444 (61.6)	198 (27.5)	3.2
2. I consider it important to review the terms and conditions when subscribing to a service and to understand all the information on product packaging.	13 (1.8)	68 (9.4)	411 (57.0)	228 (31.7)	3.2

3. When buying products online, I consider it important to check the seller's rating and profile.	9 (1.3)	63 (8.8)	410 (56.9)	238 (33.1)	3.2
4. I trust the product descriptions provided by sellers on social media.	38 (5.3)	203 (28.2)	359 (49.8)	120 (16.7)	2.8
5. I know that my rights as a consumer are important.	12 (1.7)	69 (9.6)	404 (56.1)	235 (32.6)	3.2
6. I feel that we should prioritise local products.	10 (1.4)	76 (10.6)	417 (57.9)	217 (30.1)	3.2
7. I can distinguish between products I need and products I want.	4 (0.6)	77 (10.7)	429 (59.5)	210 (29.2)	3.2
8. When buying a product, I feel that quality is more important than brand.	15 (2.1)	68 (9.4)	376 (52.2)	261 (36.3)	3.2
Overall mean					**3.2**

Source: Survey data (2023).

Overall, as Table 9 shows, more than half of the respondents expressed agreement with the affective purchase-decision statements. However, the statement "I trust the product descriptions provided by sellers on social media" recorded the lowest mean of 2.8. This reflects older adults' sceptical view of purchasing goods on social media, consistent with the earlier results. The next analysis therefore examines respondents' actions before making purchase decisions.

Table 10: Respondents' purchase-decision actions

Item	**Strongly disagree (1)**	**Disagree (2)**	**Agree (3)**	**Strongly agree (4)**	**Mean**
	n (%)	*n (%)*	*n (%)*	*n (%)*	
1. I search for information (e.g., via the internet, newspapers, friends, etc.) before buying a product.	18 (2.5)	84 (11.7)	466 (64.7)	152 (21.2)	3.0
2. When I register for a service package, I read the terms and conditions carefully.	23 (3.2)	85 (11.8)	434 (60.2)	178 (24.7)	3.1
3. I read nutrition facts (e.g., nutritional values, ingredients, etc.) before buying a product.	26 (3.6)	110 (15.3)	427 (59.3)	157 (21.8)	3.0
4. I compare the price and quality of the product I wish to buy with similar products.	16 (2.2)	73 (10.1)	435 (60.4)	196 (27.2)	3.1
5. I read consumer-related articles and/or news in the newspapers or on the internet.	23 (3.2)	115 (16.0)	423 (58.7)	159 (22.1)	3.0
6. If two products are of the same quality, I will choose the local product.	12 (1.7)	92 (12.8)	410 (56.9)	206 (28.6)	3.1
Overall mean					**3.1**

Source: Survey data (2023).

According to the findings in Table 10, respondents on average agreed with the statements on purchase-decision actions, with more than half expressing agreement with each statement provided. Many respondents are evidently careful and considered, possibly also demanding and able to articulate their needs. This is a robust image that

fits the positive aspects of ageing in many current concepts, particularly successful ageing, resilient ageing and the concept of active ageing (Rowe & Kahn, 1997; WHO, 2002; Scheidt et al., 1999; Gattuso, 2003).

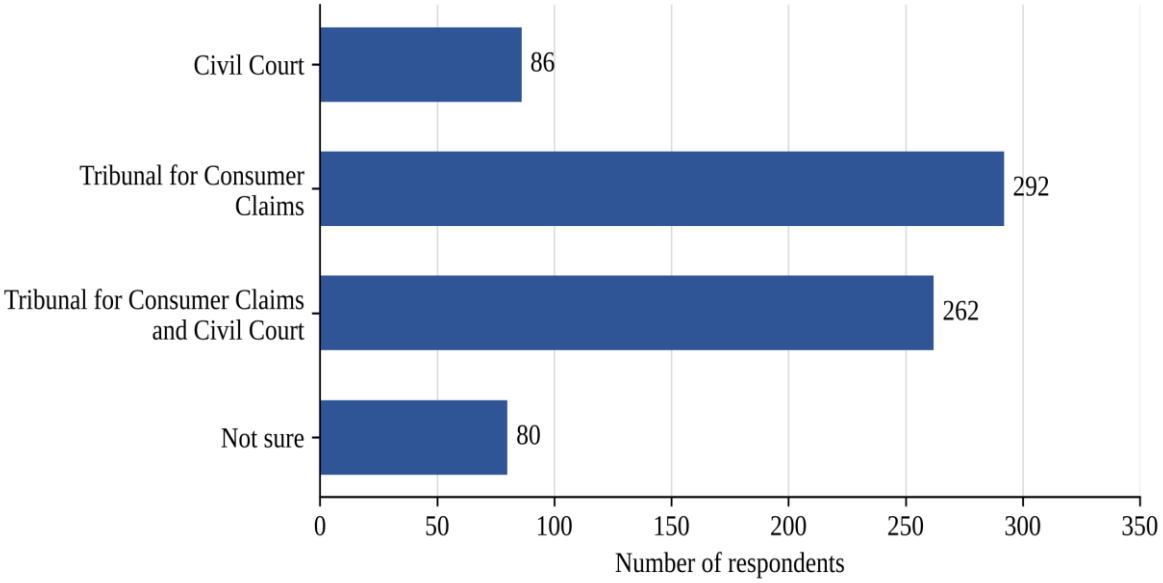

Figure 10: Courts in which consumers may file claims for redress

Source: Survey data (2023).

The Tribunal for Consumer Claims was established under Section 85, Part XII of the Consumer Protection Act 1999 [Act 599]. The Tribunal operates under the Ministry of Domestic Trade and Consumer Affairs and is an alternative forum to the civil courts through which consumers may bring redress claims against sellers/manufacturers and service providers for purchases of goods and services in matters permitted under Act 599. The findings show that 40.6% of all respondents identified the Tribunal for Consumer Claims as the court for consumers, while 36.4% of respondents considered both options to be avenues through which consumers may obtain redress (Figure 10).

Table 11: Cognitive dimension of redress

Item	**True (1)**	**False (2)**	**Not sure (3)**	**Mean**
	n (%)	*n (%)*	*n (%)*	
1. Suppose you order a household appliance online; do you have the right to return it without giving any reason?	110 (15.3)	446 (62.0)	164 (22.7)	2.1
2. Products purchased through direct selling may be returned within 10 working days.	256 (35.6)	234 (32.5)	230 (31.9)	2.0
3. Traders and/or manufacturers may be sued if physical injury is caused to consumers and/or buyers by a defective product.	345 (47.9)	210 (29.2)	165 (22.9)	1.8
4. A boycott is a consumerist action against unethical business (e.g., unreasonable pricing, fraud).	352 (48.9)	197 (27.4)	171 (23.8)	1.8
Overall mean				**1.9**

Source: Survey data (2023).

Based on these findings (Table 11), most respondents understood their rights as consumers with respect to redress. Respondents also understood that boycott action can influence decision-making in purchasing (48.9%).

Table 12: Affective dimension of redress

Item	Strongly disagree (1)	Disagree (2)	Agree (3)	Strongly agree (4)	Mean
	n (%)	*n (%)*	*n (%)*	*n (%)*	
1. As a consumer, I feel protected by consumer legislation.	6 (0.8)	87 (12.1)	530 (73.6)	97 (13.5)	3.0
2. In general, I feel that my rights as a consumer are protected by industry.	10 (1.4)	109 (15.1)	511 (71.0)	90 (12.5)	3.0
3. I feel it is my right to receive appropriate compensation if there are defects in and/or damage to products and/or services within the warranty period.	7 (1.0)	43 (6.0)	521 (72.4)	149 (20.7)	3.1
4. I am assertive when requesting an exchange and/or refund because it is my right as a consumer.	10 (1.4)	63 (8.8)	515 (71.5)	132 (18.3)	3.1
5. I consider it important to spread advocacy of consumer rights to my friends and family members.	8 (1.1)	56 (7.8)	512 (71.7)	144 (20.0)	3.1
6. I consider it important to provide reviews about my experience with sellers and/or service providers.	7 (1.0)	59 (8.2)	523 (72.7)	131 (18.2)	3.1
7. I consider it important to lodge a report if I am cheated.	10 (1.4)	54 (7.5)	498 (69.1)	158 (21.9)	3.1
8. I consider it important to take sellers and/or service providers to court for unethical business practices.	9 (1.3)	62 (8.6)	504 (70.0)	145 (20.1)	3.1
9. I consider it important to lodge a complaint against a misleading advertisement.	9 (1.3)	58 (8.1)	506 (70.3)	147 (20.4)	3.1
Overall mean					**3.1**

Source: Survey data (2023).

The results for the consumer-legislation awareness dimension (Table 12) show that respondents' recognition of the importance of requesting exchange and return services from sellers or other parties is good (71.5% agreement). Respondents also considered it important to take legal action against unethical business practices (90.1%) and appropriate to lodge complaints against misleading advertisements (90.7%). Overall, respondents knew that their rights are protected under consumer legislation and are also protected by industry.

Table 13: Redress actions

Item	Strongly disagree (1)	Disagree (2)	Agree (3)	Strongly agree (4)	Mean
	n (%)	*n (%)*	*n (%)*	*n (%)*	
1. If the seller refuses to replace my product even though it is damaged (within the warranty period), I will lodge a complaint with consumer bodies.	15 (2.1)	80 (11.1)	492 (68.3)	133 (18.5)	3.0

2. I will make follow-up calls on the status of a complaint with an online seller if no action is taken within a certain period.	17 (2.4)	81 (11.3)	494 (68.6)	128 (17.8)	3.0
3. I will lodge a complaint if unreasonable charges are imposed (e.g., mobile plans and others).	11 (1.5)	71 (9.9)	503 (69.8)	135 (18.8)	3.1
4. I share bad purchase experiences with other people.	16 (2.2)	83 (11.5)	493 (68.4)	128 (17.8)	3.0
5. I provide reviews for my online purchases.	18 (2.5)	107 (14.9)	482 (66.9)	113 (15.7)	3.0
6. I am prepared to use the proper complaint channels against unethical business practices regardless of the price of the product.	16 (2.2)	72 (10.0)	496 (68.8)	136 (18.9)	3.0
7. If a company/trader sells a product at an unreasonable price, I will tell my family members and friends to boycott that company/trader.	15 (2.1)	83 (11.5)	490 (68.0)	132 (18.3)	3.0
Overall mean					**3.0**

Source: Survey data (2023).

Consistent with the cognitive and affective dimensions of redress, respondents were consistent in expressing intended actions of an appropriate kind (Table 13). For example, for the statement "If the seller refuses to replace my product even though it is damaged (within the warranty period), I will lodge a complaint with consumer bodies", 492 respondents (68.3%) agreed and 133 respondents (18.5%) strongly agreed that they would lodge a complaint with consumer bodies. Respondents also responded positively (86.3%) to spreading information on boycotting a business to family members and friends. The practice of consumer boycott relates to the belief that consumers will use their purchasing power to boycott the targeted behaviour, as well as the belief that the boycott will succeed in forcing the target to cease the unethical behaviour (Abdullah et al., 2021).

Patterns Across the CEI Domains

Read together, the three domains show an uneven rather than a uniformly positive profile. Respondents were strongest on the affective and behavioural aspects of purchase decisions (item means around 3.1–3.2 on the four-point scale) and expressed positive intentions towards redress (Tables 12 and 13), but were markedly weaker on the cognitive, knowledge-based items: financial knowledge of loans and bank interest was low (Table 5, with the majority "not sure" on several items), and knowledge of redress rights was the weakest area overall (Table 11, overall mean 1.9 on the three-point scale, and only 40.6% correctly identifying the Tribunal for Consumer Claims). This gap between generally positive attitudes and weaker factual knowledge, especially on redress, mirrors the pattern in the national and ASEAN indices, in which Redress is consistently the lowest-scoring domain (56.1% nationally in 2020; KPDNHEP, 2020). The present figures are descriptive item-level results for this cohort and are not the weighted composite scores, so this correspondence is offered as a qualitative comparison rather than a formal benchmark (see Limitations).

Limitations And Directions For Future Research

Several limitations should be borne in mind when interpreting these findings, and each points to a direction for future work.

First, and most importantly, the study applies the three CEI domains as a descriptive organising framework but does not compute the official weighted Consumer Empowerment Index for the sample. Reproducing that index would require the Department of Statistics Malaysia weighting scheme (by state, stratum and ethnicity) and the

official scoring of the knowledge items, which were not available for this analysis. As a result, the domain findings can be compared only qualitatively with the national (63.1% overall in 2020) and ASEAN composite scores, not formally benchmarked against them. Future work should compute the weighted CEI for an older-adult sample so that the level of empowerment can be placed precisely against the national baseline and tracked over time.

Second, the analysis is descriptive. The first research question , whether respondents' background influences the consumer empowerment index , is not formally tested. Future studies should apply inferential methods (for example, chi-square tests, analysis of variance, or regression of domain scores on demographic characteristics) to establish which background factors are associated with empowerment, and with what effect size.

Third, the sample was recruited purposively through WhatsApp dissemination and guided face-to-face sessions rather than as a nationally representative probability sample, and participation required a degree of digital access or assistance. This may under-represent the most digitally excluded older adults and limits the generalisability of the results to the wider older population. The findings also rely on self-report and on an instrument whose response scales are heterogeneous across sections (agreement, importance, confidence, frequency and true/false formats), and a small number of items use a confidence or importance scale to capture what is partly a knowledge or outlook question; these features constrain direct comparison of means across tables. Future research could triangulate self-reported attitudes with objective knowledge tasks and behavioural measures, and could reconcile the conditional and full-sample bases in the online-purchasing and redress items (see the note to Table 3).

Fourth, the study measures attitudes, stated intentions and self-assessed knowledge, but does not directly assess consumer vulnerability or the cognitive dimensions of decision-making discussed above (Baker et al., 2005; Yoon et al., 2009; Agarwal et al., 2009). Because normal cognitive ageing can affect performance on exactly the complex financial and redress tasks where this sample was weakest, future studies would benefit from incorporating measures of cognitive function, numeracy and susceptibility to scams, so that empowerment is assessed against the real demands of the marketplace rather than attitudes alone.

CONCLUSION

Many commentaries and studies on older people in this country and elsewhere are not grounded in systematically collected empirical evidence and often implicitly, perhaps wrongly, cast older consumers as more dependent or less discerning. This study provides descriptive empirical evidence to address the shortage of information on older consumers in Malaysia. Taken together, the findings present a mixed rather than uniformly positive picture: older respondents reported prudent financial-management habits and generally positive attitudes towards purchase decisions and redress, yet their factual knowledge was weakest precisely where it matters most for protection, understanding of loans and bank interest, and knowledge of how and where to seek redress (only 40.6% correctly identified the Tribunal for Consumer Claims). Positive intentions therefore coexist with real knowledge gaps, and empowerment should not be overstated on the strength of favourable attitudes alone. The study nonetheless provides useful baseline information for policymakers and related industries. In implementing consumer-education policy, older adults in particular warrant further exposure to online complaint processes and online consumer rights. They possess purchasing power and can influence those around them in making purchase decisions. Three recommendations follow, in line with the objectives of consumer empowerment in Malaysia: (1) develop targeted community programmes to educate older and other vulnerable consumers about consumer rights, essential consumer skills and avenues for obtaining redress, with particular attention to the redress process; (2) ensure the accessibility of consumer information and redress channels to older consumers; and (3) raise awareness of the risks of purchasing through social media channels.

Ethical Considerations

Participation in the survey was voluntary and responses were analysed in anonymised form.

Conflict Of Interest

The author declares no conflict of interest.

Data Availability

The data supporting the findings of this study are available from the corresponding author upon reasonable request.

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