Healthy Spending Habits to Achieve Financial Well-Being: Young Teachers Perspectives

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Abstract: - This study determines the effect of healthy spending habits, namely experiential (ES), impulsive (IS), self-expressive (SS), prosocial (PS), and conspicuous (CS), on financial well-being (FWB) of young teachers in Malaysia and the differences in the effect between gender. Research design, data, and methodology: This study employed a quantitative approach. Data were collected from a sample of 300 young teachers aged 18 to 24 years old, using a questionnaire and analysed using Hierarchical Multiple Regression. Results: The findings reveal that ES, IS, and CS have a significant and positive effect on FWB, SS has a significant negative effect on FWB, and gender does not significantly moderate the effect of spending on FWB. Conclusion: This study is the first of its kind to investigate the role of various spending habits in a single framework to understand the comprehensive impact of spending in promoting FWB, particularly among young teachers. The findings provide useful information to fuel individuals in their early careers, particularly young teachers, to distribute their budget effectively for spending that consequently improves financial well-being and helps the relevant parties to design an effective program for overcoming the financial and high indebtedness problems among those in the early career.

Key-Words: - healthy spending habits, financial well-being, young teachers

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1 Introduction

The COVID-19 pandemic has resulted in a prolonged crisis, leading individuals to face difficulties in minimizing the impact of loss of household income. To overcome financial hardships and ensure long-term financial well-being, citizens must adopt healthy and responsible spending habits, [1]. This was emphasized as one of the key measures to escape financial difficulties, [2].

Young adults play a significant role in boosting the economy and securing global economic empowerment and prosperity, [3]. However, concerns have been raised about the lack of financial management skills among the younger generation, hindering their ability to achieve financial well-being. Young adults, especially in the early stages of their careers, face challenges in financial decision-making and often lack financial knowledge, [4], [5]. Disturbingly, 59.03% of young adults below the age of 45 in Malaysia have been declared bankrupt from 2018 to 2022. Additionally, it was revealed that Malaysian workers aged 20 to 39 experience financial difficulties, as their financial well-being score falls below 6.21 (survival score is between 6.0 to 8.0). These circumstances necessitate a new study to understand how young adults perceive their financial well-being and the impact of spending habits on their financial well-being.

As the pandemic transitions into an endemic phase, more individuals are regaining employment. In May 2022, the number of employed individuals reached 13.90 million, with an employment-to-population ratio and labor force participation rate of 66.8% and 69.5% respectively. The unemployment rate has declined to 3.9%, the lowest level since the onset of the COVID-19 pandemic, with only 637.7 thousand people unemployed. Among the highly employed positions are teachers, who were recruited through a special one-off program called Contract of Service (CoS). In July 2022, a total of 16,381 teachers were recruited and deployed to schools through this program. Given that this appointment represents their first career, the ability of young teachers to manage their spending and savings to achieve financial well-being becomes crucial. Therefore, recognizing the importance of financial well-being in empowering young teachers in their early careers, this study aims to determine the effect of spending patterns (experiential, impulsive, self-expressive, prosocial, and conspicuous) on the financial well-being of young teachers in Malaysia.

2 Literature Review

Financial well-being encompasses the ability to meet financial obligations, feel comfortable with one's financial situation, and possess financial resilience. It can also be subjectively assessed based on satisfaction, anxiety, security, and the perception of sustaining desired standards of living and financial freedom. Spending is a common activity that is often seen negatively and associated with financial stress. Prudent spending, on the other hand, is believed to contribute to better financial well-being, [1]. Previous research has primarily focused on the impact of individual types of spending, leading to a need for a comprehensive framework to examine the influence of different forms of spending such as experiential, impulsive, self-expressive, prosocial, and conspicuous spending, on financial well-being, [6].

Experiential spending, which involves purchasing experiences like movies, theme parks, concerts, and vacations, has received significant attention in relation to consumer well-being. It is found to contribute to greater satisfaction, happiness, and well-being compared to material spending, [7]. Experiential spending creates lasting memories and emotional rewards that enhance customer happiness. Therefore, valuing experiential spending is likely to positively influence one's perception of well-being, [8]. Thus, it can be hypothesized that experiential spending plays a crucial role in determining customer well-being.

H1: Experiential spending significantly and positively affects financial well-being.

Impulsive spending refers to spontaneous and immediate purchases without considering the necessity, and it can have both positive and negative outcomes. Chronic impulsive spending is associated with financial harm, such as difficulties in meeting financial obligations and bankruptcy, while minimal impulsive spending is likely to lead to better well-being, [9]. Recent studies on young working women showed that impulsive spending negatively affects financial well-being, [3]. Hence, it could be expected that the negative effect of impulsive spending on financial well-being.

H2: Impulsive spending significantly and negatively affects financial well-being.

Self-expressive spending involves the perception of spending as an important aspect of one's self-concept and the realization of one's potential, [10]. Limited research exists on the impact of self-expressive spending on overall life satisfaction and well-being, but current findings suggest a positive influence. Engaging in meaningful and self-defining activities through spending contributes to overall well-being.

H3: Self-expressive spending significantly and positively affects financial well-being.

Prosocial spending refers to the willingness to spend money on others, and it tends to increase individuals' happiness and positively predict well-being, [3]. The more individuals engage in prosocial spending, the better their perception of financial well-being, [8].

H4: Prosocial spending significantly and positively affects financial well-being.

Conspicuous spending involves purchasing products to display higher social status. It can lead to a reduction in dissatisfaction with one's possessions compared to peers, but it is also associated with lower subjective well-being, [11]. Therefore, higher levels of conspicuous spending in a household are likely to result in lower individual subjective well-being, [12]. Accordingly, the following hypothesis is proposed:

H5: Conspicuous spending significantly and negatively affects financial well-being.

Concerns have been raised about women's low financial management abilities, hindering them from achieving financial well-being. Research shows that women find it more difficult to achieve financial well-being compared to men, [13]. In Malaysia, studies indicate that women perceive lower levels of financial well-being as they age, [14]. Emotional spending is identified as a major cause of excessive and unnecessary spending behavior among women, leading to higher financial problems, [15], and women need to regulate their emotions while spending to improve their spending decisions and achieve financial well-being.

In the context of the prolonged COVID-19 crisis, healthy and responsible spending habits have been emphasized as key measures to escape financial hardship and sustain long-term financial well-being. Women play a crucial role in planning and managing their own and family finances, making financial well-being even more important for them, [3]. Given this evidence, it is reasonable to believe that spending has a significant impact on young women's financial well-being compared to men.

H6: The effects of experiential, impulsive, self-expressive, prosocial, and conspicuous spending on financial well-being differ between genders.

Figure 1 depicts the conceptual framework to be tested in this research.

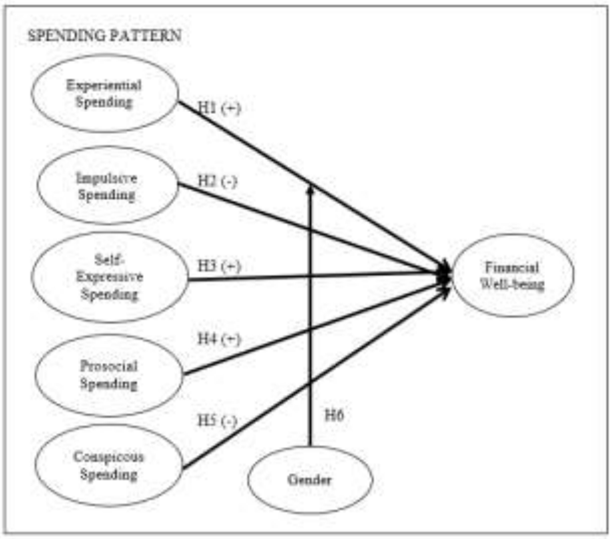

Fig. 1: Proposed Conceptual Framework

3 Methodology

This study employed a quantitative and deductive approach. It was conducted in West Malaysia and focused on a group of young teachers who had six to 18 months of experience. To determine the appropriate sample size, the G*Power software was used. Considering a model with six predictors, a statistical power of 95%, an α level of 0.05, and a medium effect size (0.15). Based on these criteria, the software recommended a sample size of 138. However, considering a subject-to-item ratio of 5:1, for the total items of 60, a sample size of 300 would be an adequate sample size for this research.

To collect data, a questionnaire was used as the research instrument, which was divided into three parts. Part A focused on gathering demographic information from the respondents, Part B contained statements related to spending patterns, and Part C included statements on financial well-being. The items in Parts B and C were adapted from previous studies and were measured on a seven-point Likert-type scale, ranging from 1 (strongly disagree) to 7 (strongly agree). The items used to measure all the constructs spending were past studies including, [10], [16], [17], [18].

Before collecting the actual data, pilot tests were conducted involving two panels of experts and 100 potential respondents. The pilot testing aimed to assess the appropriateness of the questionnaire, identify any issues encountered by respondents, and determine the validity and reliability of the scale. The results of the Exploratory Factor Analysis (EFA) confirmed the validity, with a KMO value of 0.875 and significant results from Bartlett's test ($p < 0.05$). A six-factor solution obtained was able to explain 66.49% of the total variance, with all items loading above 0.5 on their respective factors. The reliability of the scale was also established, as Cronbach's alpha values exceeded the recommended threshold of 0.70.

To collect the data, questionnaires were distributed to the selected sample using cluster sampling. Ethical considerations were prioritized, and measures such as voluntary participation, anonymity, and confidentiality were employed and stated in the cover letter. The survey method received approval from the Human Research Ethics Committee under reference number 2021-0398-01.

Data collected were then analysed using descriptive analysis, i.e., frequency, percentage, mean, and standard deviation to explain the profile of the respondent and summarize the level of spending and financial well-being of the respondents, and hierarchical regression analysis was used to test the hypotheses.

4 Results

4.1 Profile of the Respondents

Descriptive analysis techniques, including frequency, mean, standard deviation, and percentage, were utilized to summarize the characteristics of the respondents. After removing responses that exceed 10% of missing values, a total of 240 out of the initial 300 responses were retained for further analysis, resulting in a valid response rate of 80%. Most of the respondents are female (85.8%), belonging to the Malay ethnic group (72.9%), single (96.7%), holding a bachelor's degree (91.3%), and affiliated with public schools (71.3%). Additionally, a significant portion of the respondents fall within the age range of 23 to 27 years old (43.3%), and the majority reported an income between RM2000 to RM3000 (60.8%). The demographic characteristics of the respondents are summarized in Table 1.

Table 1. Demographic Profile of the Respondents

		Frequency	Percentage
Gender	Male	34	14.2
	Female	206	85.8
Ethnic	Malay	175	72.9
	Chinese	6	2.5
	Indian	14	5.8
	Others	45	18.8
Age	18 - 22	1	0.4
	23 - 27	104	43.3
	28 - 32	61	25.4
	33 - 37	71	29.6
	38 -42	3	1.25
Marital Status	Single	232	96.7
	Married	8	3.3
Education	Diploma	16	6.7
	Bachelor's degree	219	91.3
	Master's degree	1	.4
	Others	4	1.7
Institutions	Public Schools	171	71.3
	Private Schools	69	28.8
Monthly Income	RM1k-RM2k	5	2.1
	RM2k-RM3k	146	60.8
	RM3k-RM4k	75	31.3
	RM4k-RM5k	14	5.8
Total		**240**	**100**

According to Table 2, the spending patterns of the respondents vary from low to moderate levels, as customers are more cautious and inclined to spend less after surviving the pandemic, [19]. Specifically, the level of self-expressive spending is low among the respondents, while the level of experiential, impulsive, prosocial, and conspicuous spending is at a moderate level. Regarding financial well-being, the overall level is moderate, indicating that young adults perceive themselves to be somewhat financially secure. When comparing gender, there is not a significant difference in spending patterns and perceived financial well-being. Most of the spending categories are at a moderate level, except for self-expressive spending, which is low. However, the mean score for perceived financial well-being is higher for males compared to females.

Table 2. Descriptive Analysis of Spending Pattern and Financial Well-being

	Overall		Male		Female		Level
	Mean	SD	Mean	SD	Mean	SD	
Experiential Spending	3.08	0.824	3.04	.66	3.09	0.85	Moderate
Impulsive Spending	3.23	1.132	3.24	1.24	3.23	1.12	Moderate
Self-expressive Spending	2.42	0.861	2.43	0.92	2.42	0.85	Low
Prosocial Spending	3.50	0.846	3.39	0.76	3.52	0.86	Moderate
Conspicuous Spending	4.43	1.398	4.72	1.38	4.39	1.40	Moderate
Financial Well-being	3.82	1.106	4.07	1.25	3.78	1.08	Moderate

Note:
1-3 low, 3-5 moderate, 5-7 high

4.2 Preliminary Analysis

Three important assumptions were assessed in this study: normality, outliers, and multicollinearity. The examination of skewness and kurtosis values indicates that all measures fall within the range of normality. Mahalanobis distance values were also analyzed, revealing the presence of eight outliers, which were subsequently removed ($p < 0.001$). The elimination of these extreme cases resulted in a data loss of only three percent. Additionally, to investigate the existence of multicollinearity, correlations between constructs and factor loadings were examined, focusing on values exceeding 0.9. As a result, four items (b16, b39, b44, b47) with loadings above 0.9 were excluded. The highest correlation coefficient observed among all variables was 0.612, indicating the absence of significant common method bias in the data. Therefore, for hypothesis testing, a total of 55 items (out of 60) and 232 cases were used in further analysis.

4.3 Multiple Linear Regression

To examine the predicted relationships, this study employed hierarchical multiple linear regression analysis using IBM SPSS software. The hypotheses proposed that impulsive spending would have a significant impact on financial well-being (H2), while experiential, self-expressive, and prosocial spending would positively and significantly influence financial well-being (H1, H3, and H4, respectively). It was also hypothesized that conspicuous spending would negatively affect financial well-being (H5) and that the effects of experiential, impulsive, self-expressive, prosocial, and conspicuous spending on financial well-being would be stronger for young females compared to males (H6a-d).

As shown in Table 3, the R^2 value is 0.246, indicating that 24.6% of the variation in financial well-being is explained by the independent variables (experiential, impulsive, self-expressive, prosocial, and conspicuous spending) and the moderating effect of gender. The results further indicate that experiential (β=0.324, $p<0.01$), impulsive (β=0.169, $p<0.05$), self-expressive (β=-0.231, $p<0.01$), and conspicuous spending (β=0.281 p<0.01) are significant factors in influencing financial well-being. Specifically, the effect of experiential, impulsive, and conspicuous spending is found positive, while the effect of self-expressive spending is found negative on financial well-being among young teachers. Prosocial spending (β=-0.043, p>0.05) is the only spending pattern that fails to indicate a significant effect on financial well-being. Notably, the effects of impulsive, self-expressive, and conspicuous spending are not in the expected direction as stated in the proposed hypotheses, leading to the rejection of H2, H3, and H5. Accordingly, concerning the direct effect, only H1 was supported.

Regarding the role of gender in the model, the results reveal that significant moderating effect only in the relationship between prosocial spending and financial well-being (β=-0.149, p<0.05). Due to the negative effect, the results suggest that the impact of prosocial spending on financial well-being is significantly stronger for young males compared to females. Comparing the regression results for both male and female groups as shown in Figure 2, it is evident that prosocial spending significantly influences financial well-being only among the male group. For the female group, the effect of other spending habits significantly influences financial well-being. Thus, H6 was not supported.

Table 3. Results of Multiple Regression Analysis

R	0.496^{b}	Adjusted R Square		0.211
R Square	0.246	F value		7.193
Model		**β**	**t**	**Decision**
Main effect	H1: Experiential (+)	0.324^{***}	3.729	Supported
	H2: Impulsive (-)	0.169^{**}	2.192	Not Supported (significant but positive)
	H3: Self-expressive (+)	*-0.231^{***}*	*-2.783*	Not supported (significant but negative)
	H4: Prosocial (+)	-0.043^{ns}	-0.529	Not supported
	H5: Conspicuous (-)	*0.281^{***}*	*3.740*	Not supported (significant but positive)

Notes:
a. Dependent Variable: Financial Well-being
*** p<0.01, ** p<0.05, *p<0.1, ^{ns} not significant

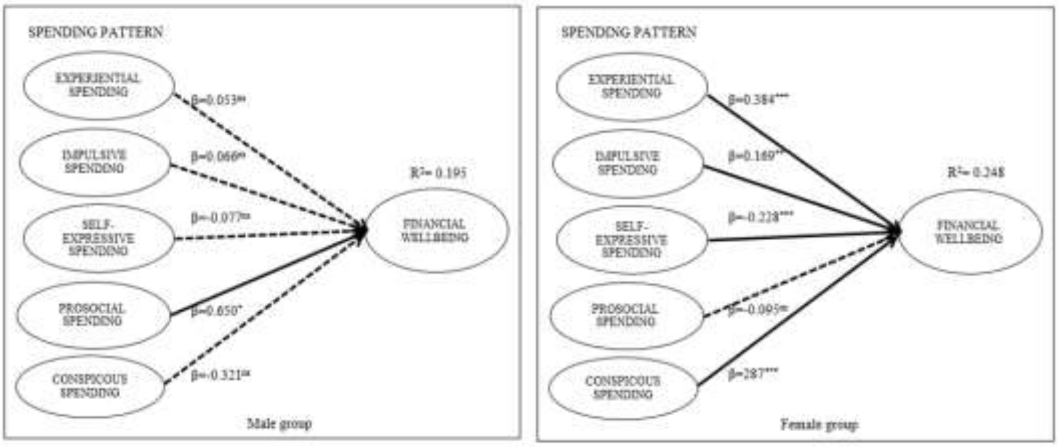

Fig. 2: Comparison of Framework Between Genders
Sources: Created by the Authors

5 Discussion

In the current global landscape, there is a growing emphasis on financial well-being, given economic uncertainties. This study specifically focuses on young teachers in Malaysia who are in the early stages of their careers and may encounter financial challenges. In guiding young teachers on how to allocate and distribute their income for spending more effectively, this research was embarked on to investigate the influence of various spending habits, including experiential, impulsive, self-expressive, prosocial, and conspicuous spending, on the financial well-being of these young teachers.

Out of five hypotheses proposed, only one hypothesis is consistent with what has been presumed, that is the positive effect of experiential spending on financial well-being. The other three hypotheses, namely the effect of impulsive, self-expressive, and conspicuous spending on financial well-being, are all significant but contradict with respect to the expected direction. In particular, the effect of impulsive spending and conspicuous spending turn out to be positive while self-expressive spending turns out to be negative on financial well-being. The effect of prosocial spending, on the other hand, is insignificant.

Relating to the previous studies, it is indicated that the findings on the significant and positive effect of experiential spending on financial well-being are aligned with previous studies, [7]. Hence, it is apparent that experiential spending is more likely to increase satisfaction and happiness. Thus, young teachers spend more on life experiences such as movies, theme parks, and vacations as the expression of higher levels of financial well-being.

In contrast to previous studies, [3], the findings of this study show that impulsive spending significantly enhances financial well-being. This suggests that impulsive spending can serve as an indicator of financial well-being as long as it is done minimally, [9]. The same goes for conspicuous spending. The findings reveal that a higher level of conspicuous spending is likely to result in higher financial well-being, which contradicts past studies, [12]. Although in most past studies, impulsive and conspicuous spending are often labeled as not good spending habits, the findings of this study emphasize that if they are done minimally, they could reflect financial well-being.

Self-expressive spending, on the other hand, turns out to be a negative predictor of financial well-being, particularly among young teachers, which contradicts past studies, [7]. Thus, a higher level of spending on self-expression may likely indicate financial insecurity. It is therefore, self-expressive spending should be reduced to increase financial well-being.

Prosocial spending, that is spending on others, does not emerge as a significant predictor of financial well-being among young teachers. This contradicts earlier findings, [3], and suggests that spending on others does not have a considerable impact on happiness or perceived financial well-being for these individuals. Such finding is more likely due to limited income and constrained budgets, particularly after the COVID-19 pandemic.

Regarding gender differences, the results show the effect of spending habits on financial well-being may differ significantly between males and females.

Overall, this study highlights the importance of various spending habits to the financial well-being of young teachers. Those who engage in experiential, impulsive, and conspicuous spending are likely to have strong financial well-being, while spending largely to express oneself (self-expressive) may trigger low financial well-being. The findings offer insights for enhancing the financial well-being of young adults and have implications for financial education and intervention programs.

6 Conclusion

Therefore, promoting financial well-being among young adults, particularly young teachers, can be facilitated by increasing experiential, impulsive, and conspicuous spending. Conversely, self-expressive spending may have a detrimental effect on perceived financial well-being, while prosocial spending does not emerge as a significant indicator. To enhance financial well-being and empower young adults economically, it is crucial to prioritize experiential, impulsive, and conspicuous spending while reducing self-expressive spending. Additionally, gender-specific approaches should be considered.

This study contributes to the existing body of literature by examining the impacts of different spending patterns on the financial well-being of individuals in the early stages of their careers. It sheds light on the positive effects of experiential, impulsive, and conspicuous spending, as well as the negative impact of self-expressive spending. These findings challenge the notion that unplanned spending is always imprudent and suggest that spending, rather than saving, can contribute to financial security for young teachers. The results also underscore the importance of implementing interventions and training programs to foster healthy spending habits among young adults and improve their financial well-being.

However, it is essential to acknowledge the limitations of this study. The data collection occurred during the COVID-19 pandemic, which may have influenced the economic challenges faced by Malaysian citizens. Therefore, caution should be exercised when generalizing the findings, and future research should consider replicating the study under more normal economic conditions. Additionally, the sample size only included young teachers with a limited number of male participants. Future studies could explore gender differences in spending to promote economic empowerment among both men and women. Moreover, this study solely focused on spending and did not consider the role of saving. Future research could investigate the comparative impact of spending versus saving on financial well-being to determine which factor plays a more significant role.

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Contribution of Individual Authors to the Creation of a Scientific Article (Ghostwriting Policy)

- Zuraidah Zainol did the introduction, literature review, research framework, and revision of the manuscript.
- Suzyanty Mohd Shokory and Nadratun Nafisah Abdul Wahab collected the data and prepared the manuscript for publication.
- Zuraidah Zainol and Suzyanty Mohd Shokory analyzed the data.

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Conflict of Interest

The authors have no conflict of interest to declare.