

Consumption Pattern Model for Malaysian Consumers

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Abstract:- Consumption is expenses towards household goods and services such as clothing, food, entertainment, health services. Malaysian consumption trend consumers have been changing since 2005 as reported by consumer price index (CPI), per capita income and inflation rate due to inflation rate hikes at the end of 2016 and early 2017. This study examines the factors contributing to the consumption model of Malaysian consumers in rural and urban areas. Eight antecedents of Malaysian consumption pattern, consumer lifestyle, consumer value, consumer motive, consumer preference, and marketing mix of price, product, place, and advertising were measured using 7-point Likert scales. 1400 were questionnaires distributed to households, 851 were returned representing 61 percent response rate. The findings indicate support for validity of measurement models of all variables utilized for both model rural and urban. Structural Equation Modelling (SEM) of SMARTPLS 2.0 technique found that advertising is not a predictor for consumer motive for rural and urban. Apart from that, price hikes have been discussed. On the other hand, the rural model postulates better R² than the other model. The finding implies that Malaysian government needs to conduct a continuous campaign to consumers regarding GST implementation and its consequences to them. Finally, the instability of the economy changed the consumption pattern throughout their lifestyle, value, motive and preferences.

Keywords: Consumption pattern, consumer lifestyle, consumer value, consumer motive, consumer preference, marketing mix

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1. Introduction

Consumption pattern of Malaysian consumers these days is changing dramatically where they are paying higher money value to purchase products and services. This can be seen from the consumer price index which had a straight rise from 95.4% in 2000 to 119.6% in 2017. [1] mentioned that the Malaysian consumer consumption pattern has changed thoroughly since 2005 through several indicators as Consumer Price Index (CPI), per capita income and inflation rate. Malaysians per capita income rise at a very slow pace whereby it was USD6765 at the end of 2013 compared to USD5372 in 2005, a rise of only 26% in eight years where else rise in consumer prices was incomparable. The consumer price index (CPI) increased from 95.4 percent in 2000 to 119.6 percent in 2017 indicating that consumers are paying higher prices nowadays. Example, income growth raise more nutritionally food consumption [2].

Therefore, Malaysians will need to work harder by 121 percent to achieve the 2020 target of USD15,000 per capita income (www.tradingeconomics.com). Food and non-alcoholic beverages (30 percent of total weight),

housing, water, electricity, gas and other fuels (23 percent of total weight) and transport (15 percent) are having higher increase of consumer price index (Malaysia Inflation Rate.htm, retrieved on March 3, 2014) [3].

On top of that, the government implementation of Goods and Services Tax (GST) in 2015 has also increased the money value customers paying for products and services. Most Malaysians are having a stagnant annual salary with a higher cost of living causing them to buy less. Head of the Department of Resource Management and Consumer Studies Faculty of Human Ecology Universiti Putra Malaysia (UPM) Dr Mohamad Fazli Sabri mentioned that the inflation rate was about 3.2% in 2014 but the increase of annual salary of Malaysians were only about two to three % causing them to spend most of their income on basic needs such as instalment payments for housing, transport, education and personal loans (Sinar Harian, December 2014). As mentioned by [4], purchase decisions are the phases overcome by consumers in determining the choice of products and services to be purchased

Specifically, the research model provides a relevant contribution to government policy where

consumption pattern is critical for issues for citizens' standard of living in 2020. Consumption pattern of Malaysian changed markedly since 2005 as shown by several indicators such as consumer price index (CPI), per capita income and inflation rate. Although per capita income for Malaysia has risen but its at a very slow pace. It was USD5372 in 2005 and at the end of 2013 it has amplified to USD6765, a rise of 26 per cent. Therefore, Malaysia has to work effordly by 121 percent to achieve the 2020 target of USD15,000 per capita income (www.tradingeconomics.com). Apart from that, the government may formulate green technology policy towards environmental issues such as carbon emission index. Moreover, not putting a part for Rural and urban consumer price index where it may contribute to the purchasing power of consumers, inflation rate and comparative analysis of CPI. Finally, through this study, policy makers will be able to formulate a new consumption pattern model to enhance consumption pattern among the consumers from rural and urban areas in Malaysia.

2. Literature review

2.1 Consumer Consumption Pattern

Consumption pattern is the way of using, eating, or drinking something and the amount used or bought and consumers are the individuals who buy products and services for personal use and not for manufacture or resale. [5] suggested that predominate consumption pattern is predicted by predominate consumer lifestyle, use situations consumers face, predominate value, motive and preference system, physical landscape and psychological landscape meanwhile, [6] suggest the antecedents of food usage as lifestyle, degree of urbanization, personal and family situation, nutritional knowledge, quality conscious, weight conscious, health conscious, and socio-economic status as postulates, a model used for convenience food usage in Holland, adding into this, [7] examine 4Ps as the direct antecedents (price, product, place and advertising) of consumer motive in three Tesco Stores in Klang Valley, Malaysia in their model. All of these models are shown in Figure 2.10, 2.11 and 2.12.

Figure. 2.10 Consumption Model 1. Adopted from Hawkins, Roupe & Coney (1981)

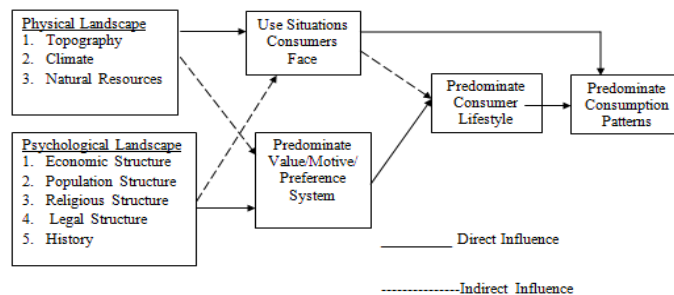


Figure. 2.11 Consumption Model 2 adopted from Veenma et al., (1995)

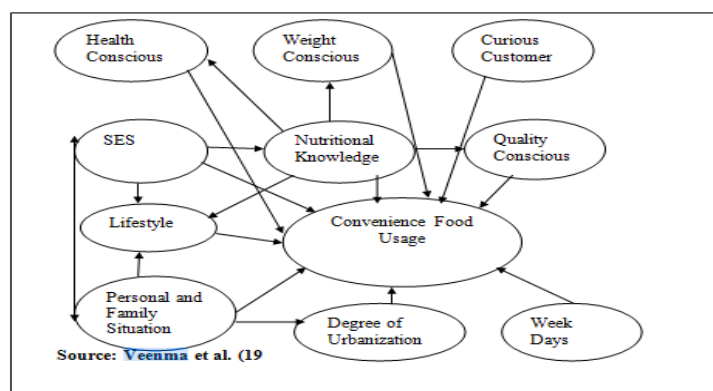
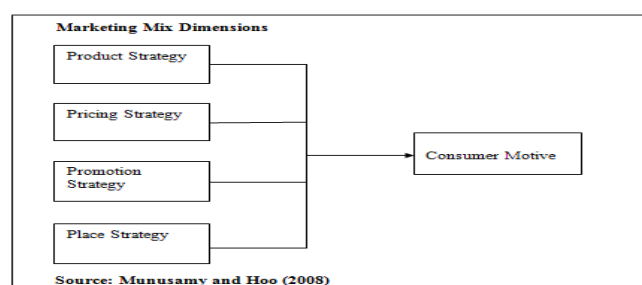


Figure. 2.12 Consumption Model 3 adopted from Munusamy and Hoo, (2008)



2.2 Malaysians Consumption Pattern

Malaysia is now one of the lowest consumer confidence ratings countries in Southeast Asia as they have become more concerned about the economy, increasing food prices and political stability. Nielsen Global Survey (2016) on

Malaysian consumer confidence and spending interest reported that there is cautions spending amongst Malaysian consumers when it comes to saving any spare cash into savings after covering essential living expenses. As an example, only about a third of Malaysians are going for vacations or holidays. Apart from that, the survey also reveals that Malaysians are cautious for spending on new clothes in Q4 2016 (21%, -15% from past quarter), new technology products (13%, -7%), home improvements/decorating (13%, -5%) and out-of-home entertainment (16%, -3%). Two in five respondents are paying off debts, credit cards and loans with spare cash (41%, +1% from previous quarter), funding their spare cash into retirement (19%, -7%) and investing in shares of stock or mutual funds (28%, -6%). The mean monthly household consumption expenditure for urban area has an increment rate of 9.3 per cent annually from RM2,465 to RM3,921 while at rural area also increased at a rate of 8.4 per cent annually from RM1,599 to RM2,431 for the period of 2009 to 2014. This study integrates the three consumption pattern models to formulate a new research framework for this study [5] and [7]

2.3 The antecedents of Consumer Consumption Pattern

Antecedents of consumer motive are price, product, place and advertising [7]. Direct predictors of consumption pattern are consumer lifestyle [5]; [6], real situations customers overcome [5], personal and family situation, socio economic status, quality conscious, lifestyle and curious [6]. Indirect factors of predominate consumption pattern are predominant value, motive, preference system, physical landscape, and psychological landscape [5]. This study observes direct antecedents of consumption pattern which are consumer lifestyle, indirect factors (mediators) as consumer value, consumer motive and consumer preference and four exogenous variables (price, product, place and advertising). Service providers should clearly understand the elements of marketing mix elements which will impact future and existing customers [8].

2.3.1 Consumer Lifestyle

Lifestyle is a mixture of motivations, needs and desires influenced by factors such as culture, family, reference groups and social class [9]. Constructs of lifestyle are used to describe one's personality, unity of the personality, opinion, common problems and the whole attitude of people's life [10]. Consumer lifestyle is a way of

living that is influenced and reflected by one's consumption behaviour [11]. [12] highlighted lifestyle as someone's lifestyle with the social interaction with other groups and individuals, how an individual react in certain circumstances, knowing in advance the way he acted in a different situation, core interest of life, towards family, work, religion, politics, and more and finally lifestyles with relevant sociological variables such as religion, age, and social class.

2.3.2 Consumer Value

Value includes various perspectives, also from both the customer and supplier's point of view [13]; [14]. Values are the overall benefits consumers obtain and factor that forces the consumer's attitudes and concerns in making purchase decisions [15]. Meanwhile, [16] says that consumer value refers to people's experiences and learning process. [17]; [18]; [19] and [20] mentioned that it is good for the marketing managers to pay attention to customer value and adopt strategies related to it to promote business and sustain long-term success.

2.3.3 Consumer Preference

Consumer preference is their behaviour shown when they are searching, purchasing and disposing of products [21], it primarily used to choose a preference that has the greatest anticipated value among other choices to satisfy their needs and wants. Preferences are independent of the income and price and the ability to purchase does not determine consumer's likes and dislikes. [22] defines customer preference as (Individual) tastes as measured by various goods.

2.4 Marketing Mix (4Ps)

2.4.1 Price

Price is a vital element for marketing and organization, [23] mentioned that price is the only part of the marketing mix which can produce revenues. Price is the value of monetary paid and expression of consumers who agree to pay (Entrepreneurship Academy, 2012). [24] clarified that the price is the amount of money that consumers use to pay to get a product. Meanwhile, [4] mentioned that price can be interpreted as the amount of money (monetary unit) and (nonmonetary) aspects required in order to get a product or service. [25] confirmed that price is highly determined by the cost of the product, marketing strategy, distribution and advertising.

[26], confirmed a positive relationship between price and customers' purchase decision and it also affects the quantity of goods purchased by consumers

2.4.2 Product

[27] define a product as anything that can be offered to a market for attention, accusations, use, or consumption that might satisfy a want or need and. [28] mentioned product as quality, design, features, brand name and sizes. Physical appearance and packaging of products has the possibility to influence consumer judgements and decisions and companies should focus the strategy of product differentiation and cost leadership to sustain products.

2.4.3 Place

Location plays a role in influencing consumer decisions to purchase a product. Place is where consumers will be able to get products or services [29], a suitable place will be able to attract many consumers spending habits and purchase behaviour [30], it is a process and methods by which products or services reaches customers also being an important element of marketing [31]. [32], says place is a position of product where it can be reached easily, safely and conveniently.

2.4.4. Promotion

Promotional activities include sales promotion, public relations, advertising and direct marketing. Promotion is one of the sales activities to inform consumers about the product existence to increase the demand and sales of the product. Promotion acts to inform, persuade and remind the market of the product so that it will be able to attract the feelings, beliefs and behaviour of consumers towards the product [33]. Promotion positively and significantly influences consumer on purchase decision [34] and it has a positive effect on purchase decision [35]. Types of promotion tools are samples, cash refunds, coupons, contests and games [36].

2.5 Hypotheses development

Based on the relevant literature review, the following section addresses the formulation of the hypotheses developed for this study.

H1: Consumer life style is a direct predictor of consumption pattern.

H2: Consumer value is a direct predictor of consumer life style

H3: Consumer motive is a direct predictor of consumer life style.

H4: Consumer preference is a direct predictor of consumer life style

H5a: Price is direct predictor of consumer value.

H5b: Product is a direct predictor of consumer value.

H5c: Place is a direct predictor of consumer value.

H5d: Promotion is a direct predictor of consumer value.

H6a: Price is direct predictor of consumer motive.

H6b: Product is a direct predictor of consumer motive.

H6c: Place is a direct predictor of consumer motive.

H6d: Promotion is a direct predictor of consumer motive.

H7a: Price is direct predictor of consumer preference.

H7b: Product is a direct predictor of consumer preference.

H7c: Place is a direct predictor of consumer preference.

H7d: Promotion is a direct predictor of consumer preference.

H8a: Consumer life style mediates the relationship between consumer value and consumption pattern.

H8b: Consumer life style mediates the relationship between consumer motive and consumption pattern.

H8c: Consumer life style mediates the relationship between consumer preference and consumption pattern.

H9a: Consumer value mediates the relationship between price, consumer life style and consumption pattern.

H9b: Consumer value mediates the relationship between product, consumer life style and consumption pattern.

H9c: Consumer value mediates the relationship between place, consumer life style and consumption pattern.

H9d: Consumer value mediates the relationship between promotion, consumer life style and consumption pattern.

H10a: Consumer motive mediates the relationship between price, consumer life style and consumption pattern.

H10b: Consumer motive mediates the relationship between product, consumer life style and consumption pattern.

H10c: Consumer motive mediates the relationship between place, consumer life style and consumption pattern.

H10d: Consumer motive mediates the relationship between promotion, consumer life style and consumption pattern.

H11a: Consumer preference mediates the relationship between price, consumer life style and consumption pattern.

H11b: Consumer preference mediates the relationship between product, consumer life style and consumption pattern.

H11c: Consumer preference mediates the relationship between place, consumer life style and consumption pattern.

H11d: Consumer preference mediates the relationship between promotion, consumer life style and consumption pattern.

3 Methodology

3.1 Conceptual framework

Figure 3.1 below depicts the conceptual framework of this study based on the discussion of variables in the literature review section.

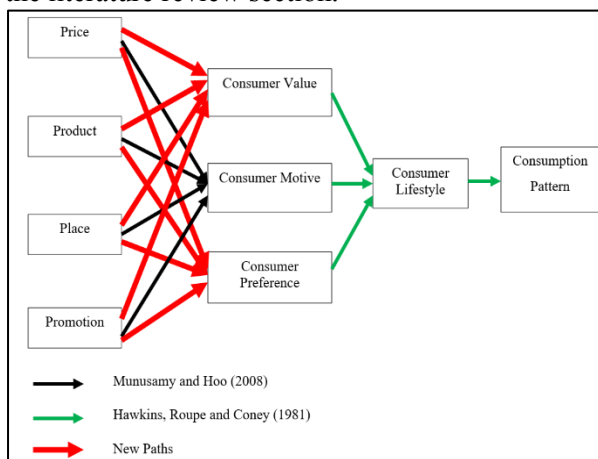


Figure. 3. 1 Research framework developed in this study which are extended model from [7] and [5].

3.2 Description of Methodology

Two research designs utilized. The nature of this study is a cross-sectional research whereby the data is collected, analysed, and summarized statistically and conclusions are drawn at a single point in time and adopted a cross-sectional data approach in the data collection process. This study approached the respondents in two specific geographic segments i.e. rural and urban segments. The unit analysis of this study was the actual consumers who have purchasing power in their hands and covers two specific geographic segments of rural and urban area. The sampling frame was 7 states (Kedah, Kelantan, Johor, Penang, Terengganu, Selangor/Kuala Lumpur and Sarawak) in Malaysia with the population of about 5 million. The sample size from each state was 200 respondents, totalling

sample size of 1400 (200x7) (Table 3.1). We took rural consumers from 3 states (Kelantan, Kedah, and Terengganu) and urban consumers in 3 states in urban areas (Selangor/Kuala Lumpur, Johor and Penang). For Sarawak, both rural and urban consumers were chosen.

Table 3.1

Sample size for the state Kedah, Kelantan, Terengganu, Johor, Penang, Kuala Lumpur/Selangor and Sarawak

State	Population (Millions)	Sample Size
Kedah	295, 624	200
Kelantan	1, 459, 994	200
Terengganu	343, 284	200
Johor	916, 409	200
Penang	227, 972	200
KL/Selangor	1, 309, 898	200
Sarawak	2, 471, 140	200

3.3 Data collection method

Quantitative research was designed for this study. The respondents were identified through the statistic of population around Malaysia. Research assistants (UUM Students) were assigned to distribute the questionnaires in 7 States in Malaysia which is Kedah, Kelantan, Johor, Penang, Terengganu, Selangor/Kuala Lumpur and Sarawak with a total of 200 set of questionnaires in each state.

3.4 Measurement

All variables were measured using 7-point Likert scale from 1-strongly disagree to 7-strongly agree. Variables (price, product, place, advertising, consumer value, consumer motive, consumer preference, consumer lifestyle, and consumption pattern) were adapted from past literature. A total of 30 items were adopted from [37] for consumption pattern variable with internal consistency more than 0.80. As for consumer lifestyle, 8 items were adopted from [38] with internal consistency more than 0.80. 10 items were adopted from [39] for consumer value and 10 items of consumer motive were adopted from [40], and 21 items adopted from [41] for consumer preference. For marketing mix of

product, pricing, promotion and place, the items were adopted from [42].

4 Findings

A total of 1400 sets of questionnaires were distributed in 7 states in Malaysia which is Kedah, Kelantan, Johor, Penang, Terengganu, Selangor/Kuala Lumpur and Sarawak with 200 set

of questionnaires each states. Out of 1400 sets of questionnaires, 851 sets were returned as illustrated in Table 4.1 and Table 4.2 illustrates the demographic profile of respondents.

Table 4.1
Respondents' Response Rate

States	Distributed Questionnaires	Returned and Usable	Percentage (100%)
Kedah	200	156	78
Kelantan	200	130	65
Johor	200	104	52
Penang	200	143	72
Terengganu	200	89	45
Selangor/KL	200	151	76
Sarawak	200	78	39
TOTAL	1400	851	61

Table 4.2
Demographic Profile of respondents (n=851)

Demographic	Frequency (n=851)	Percentage (%)
<u>Gender</u>		
Male	420	49.9
Female	431	50.6
<u>Marital status</u>		
Single	385	45.2
Married	466	54.8
<u>Ethnicity</u>		
Malay	711	83.5
Chinese	79	9.3
Indian	45	5.3
Others	16	1.9
<u>Religion</u>		
Muslim	715	84.0
Buddhist	63	7.4
Hindu	38	4.5
Christian	35	4.1
<u>Level of education</u>		
SPM	233	27.4
STPM	88	10.3
Undergraduate	351	41.2
Master	123	14.5
PHD	15	1.8
Others	41	4.8
<u>Occupation</u>		
Self-employed / Business		
Private sector employee	85	10.0
Government employee	345	40.5
Student	258	30.3
Housewife	144	16.9
Unemployed	14	1.6
	5	0.6
<u>Duration of work</u>		
Less than 5 years	397	46.7
6 - 10 years	222	26.1
11 - 15 years	94	11.0
16 - 20 years	83	9.8
More than 21 years	55	6.5
<u>Neighbourhood type</u>		
Urban	554	65.1
Rural	297	34.9
<u>Housing type</u>		
Terraced House	274	32.2
Detached House	108	12.7
Bungalow	92	10.8
Apartment / Condo	227	26.7
Village House	141	16.6
Others	9	1.1

Accommodation		
Rent	377	44.3
Owner	474	55.7
Monthly gross income		
< RM 2000	318	37.4
RM 2001 - RM 4000	344	40.4
RM 4001 - RM 6000	129	15.2
RM 6001 - RM 8000	41	4.8
> RM 8000	19	2.2

4.2 Descriptive Analysis

Descriptive analysis was conducted to obtain a detailed idea about respondents and to describe and summarize the characteristics of each construct, namely consumption pattern, consumer lifestyle, consumer value, consumer motive, consumer preference, product, price, promotion and place through mean and standard deviation. Table 4.2 shows the minimum, maximum, mean and standard deviation of the constructs. The minimum and maximum value was representing the Likert

scale that used in this study. The current study used a seven-point Likert Scale (1=Strongly disagree to 7= Strongly agree) to measure the feedbacks of the respondents to all the items given in the questionnaire. The minimum value of the constructs was 1.00 and maximum value is 7.00. The mean of most variables is in the average range from 4.8644 to 5.1219. The standard deviation range is from 0.80785 to 0.9488. All the constructs in Table 4.3 show that there are above the acceptable level and is at a satisfactory level.

Table 4.3
Descriptive Statistics of the Constructs (n=851)

Constructs	Minimum	Maximum	Mean	Std. Deviation
Consumption Pattern	2.18	7.00	4.9618	0.90613
Consumer Lifestyle	1.44	7.00	4.9251	0.91698
Consumer Value	1.00	7.00	4.9545	0.89289
Consumer Motive	2.38	7.00	5.1271	0.90677
Consumer Preference	1.69	7.00	4.8819	0.85216
Product	2.20	7.00	4.8987	0.81552
Price	1.85	7.00	4.8644	0.80785
Promotion	1.00	7.00	4.9187	0.9488
Place	1.30	7.00	5.1219	0.92702

Study was analysed by using PLS-SEM 2.0 as being a powerful analysis to review complex models. It includes response rate, demographic profile of the respondents, data coding and data entry, descriptive analysis, content validity of the

measure, the discriminant validity, the theoretical framework and hypothesis testing, mediating effects of urban area and mediating effects of rural area. Those analysis are shown in Figure 1, 2, 3 4, 5 and 6.

Figure. 1. Measurement model for consumption pattern model.

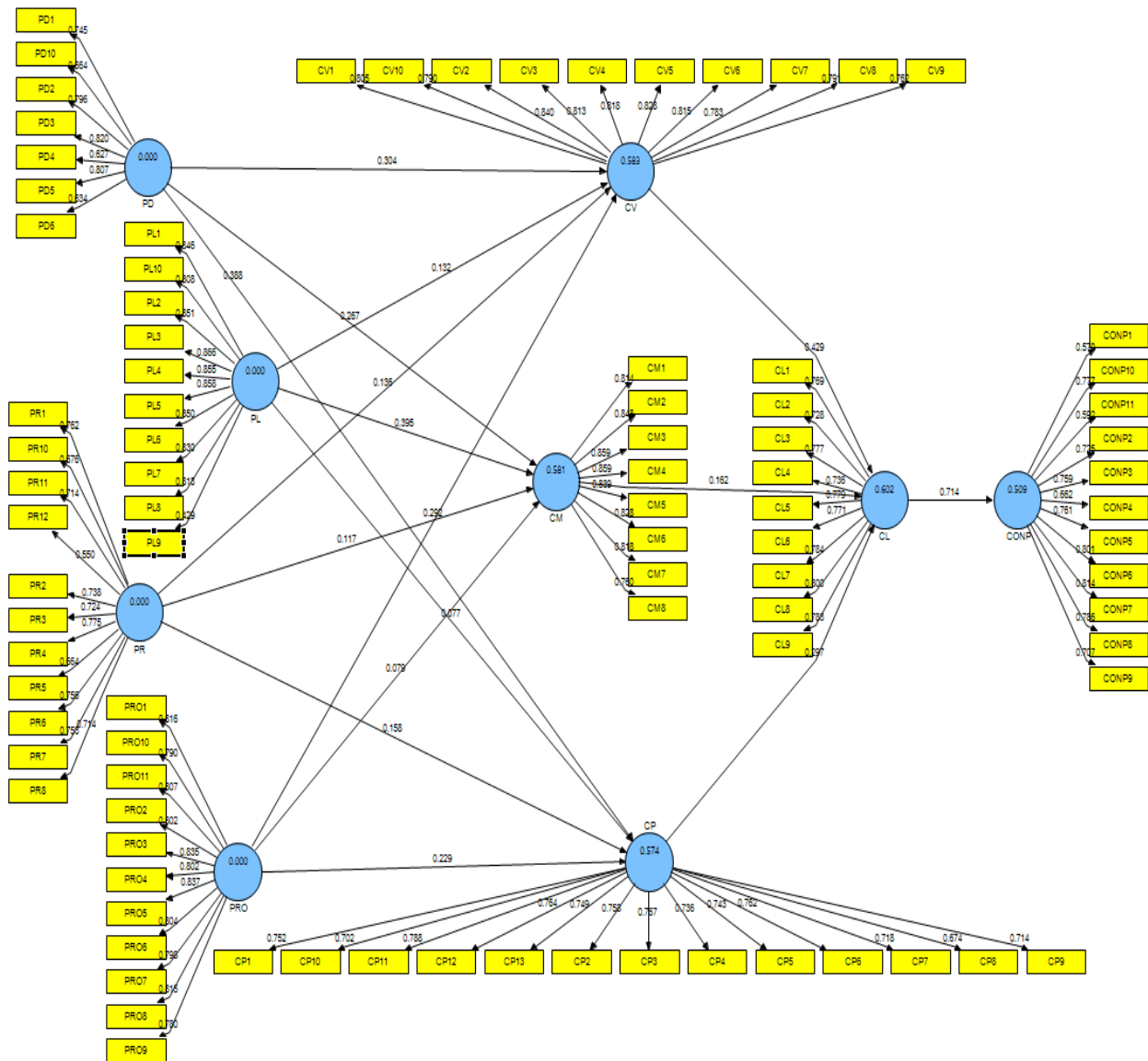


Figure.2. Structural model for consumption pattern model.

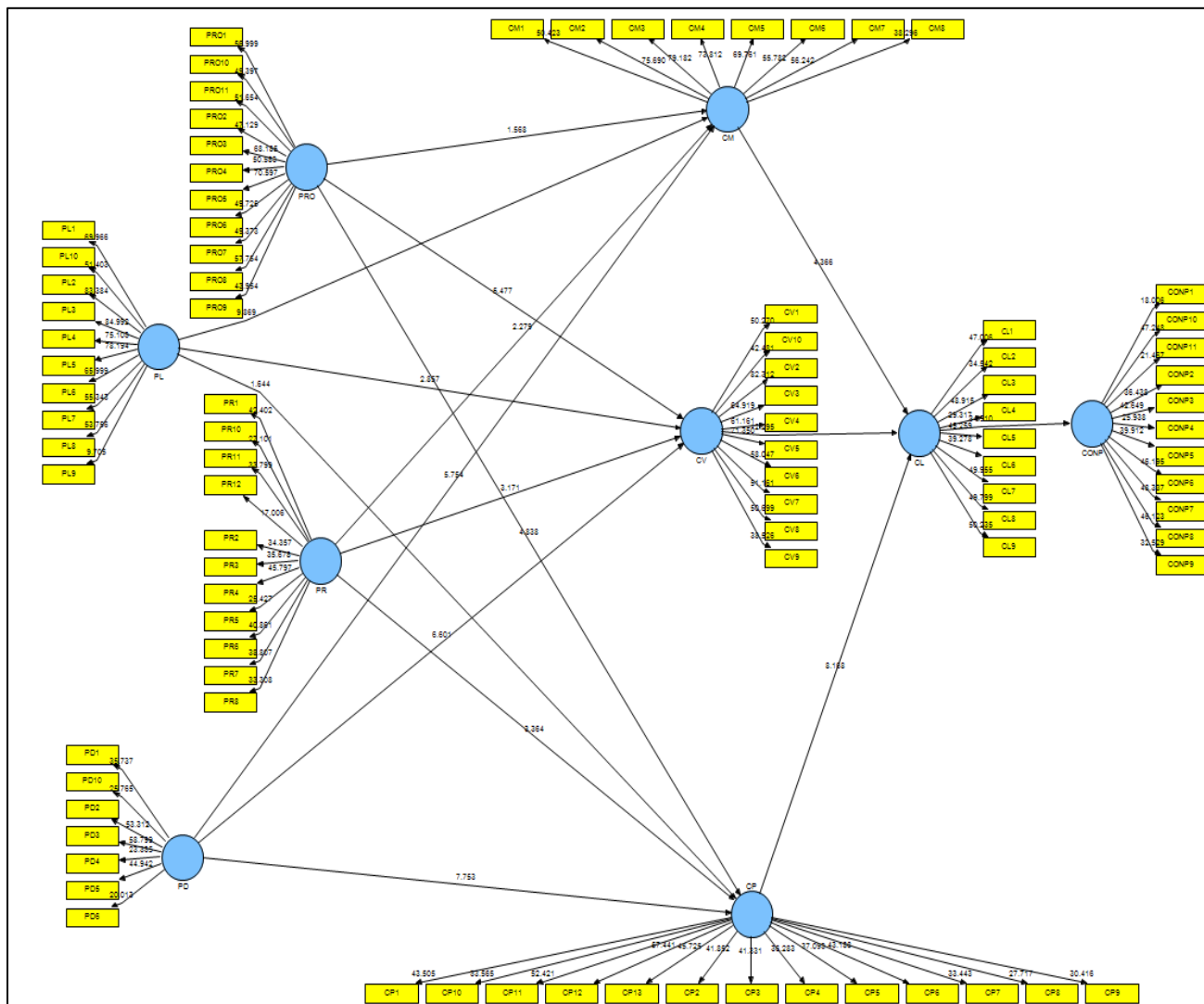


Figure.3. Measurement model for consumption pattern model in rural area.

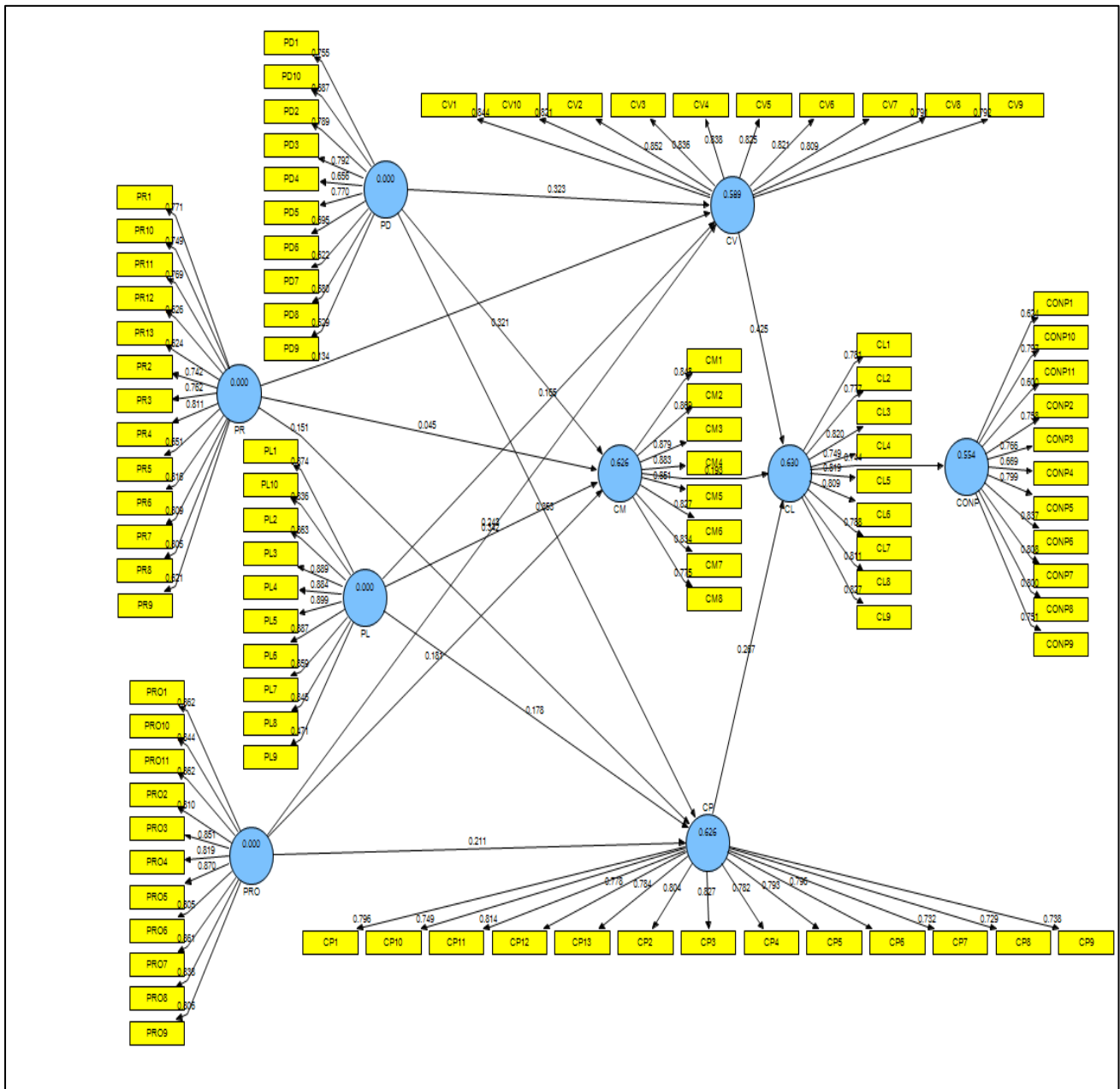


Figure.4. Structural model for consumption pattern model in rural area.

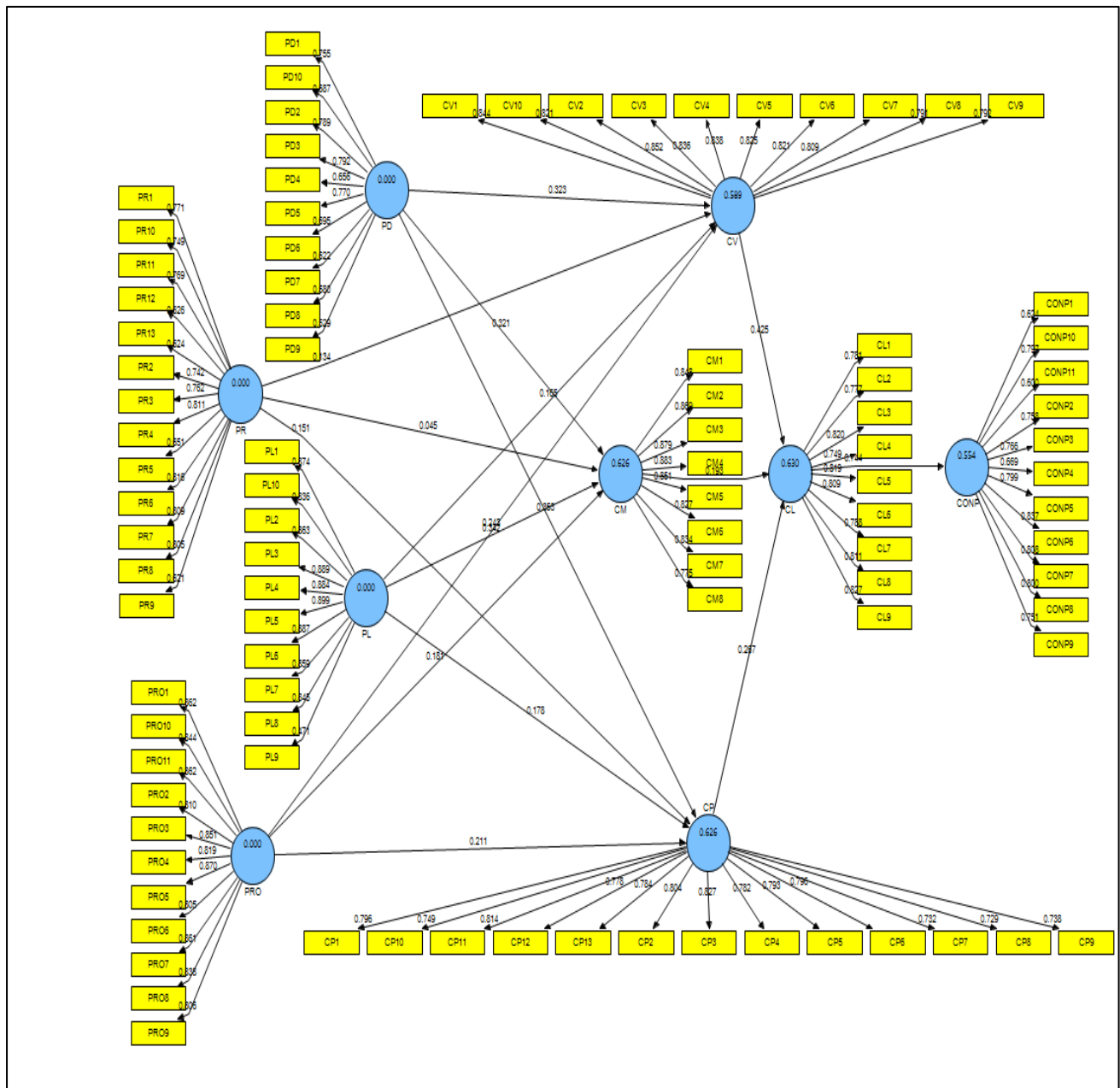


Figure.5. Measurement model for consumption pattern model in urban area.

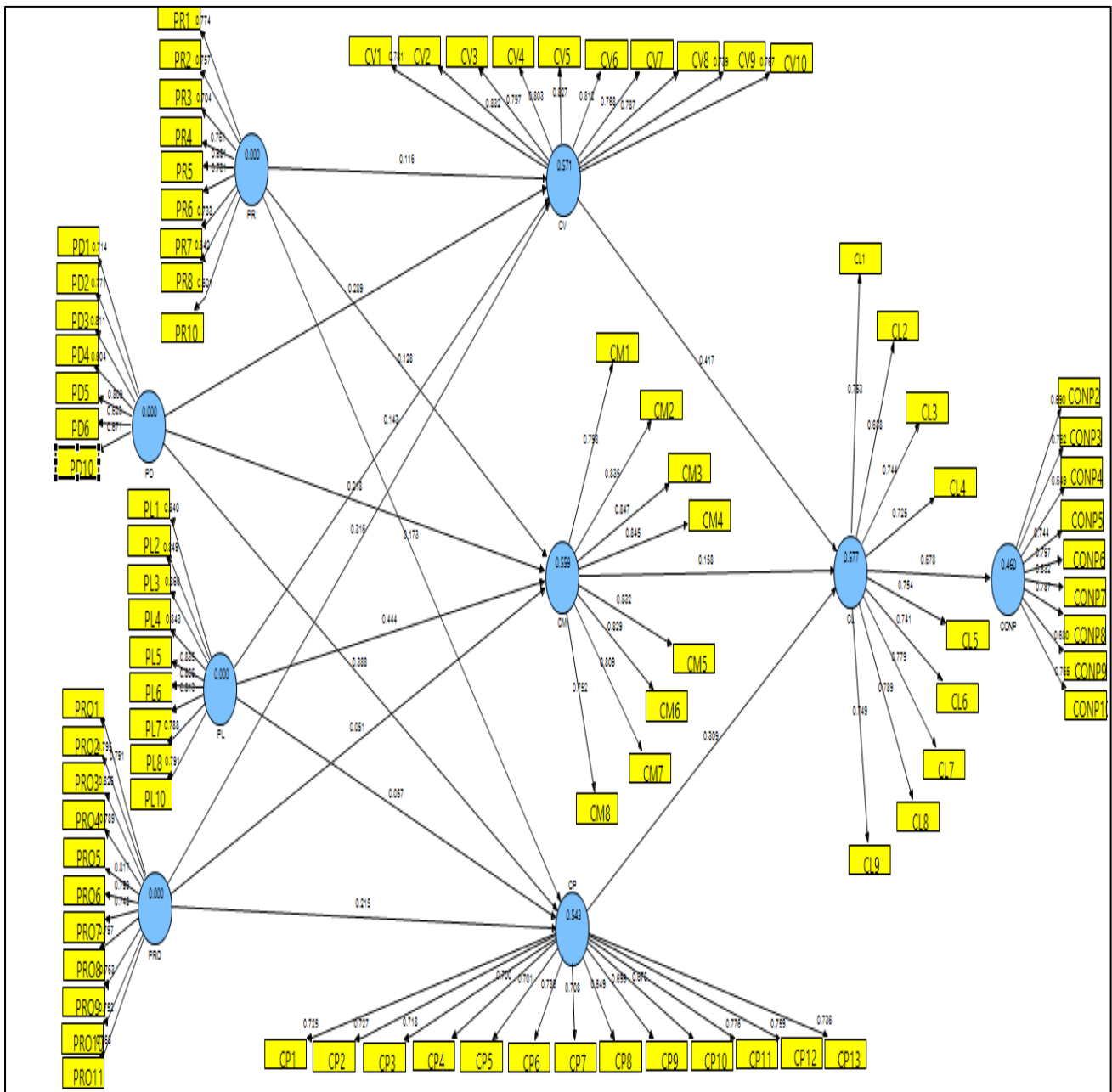
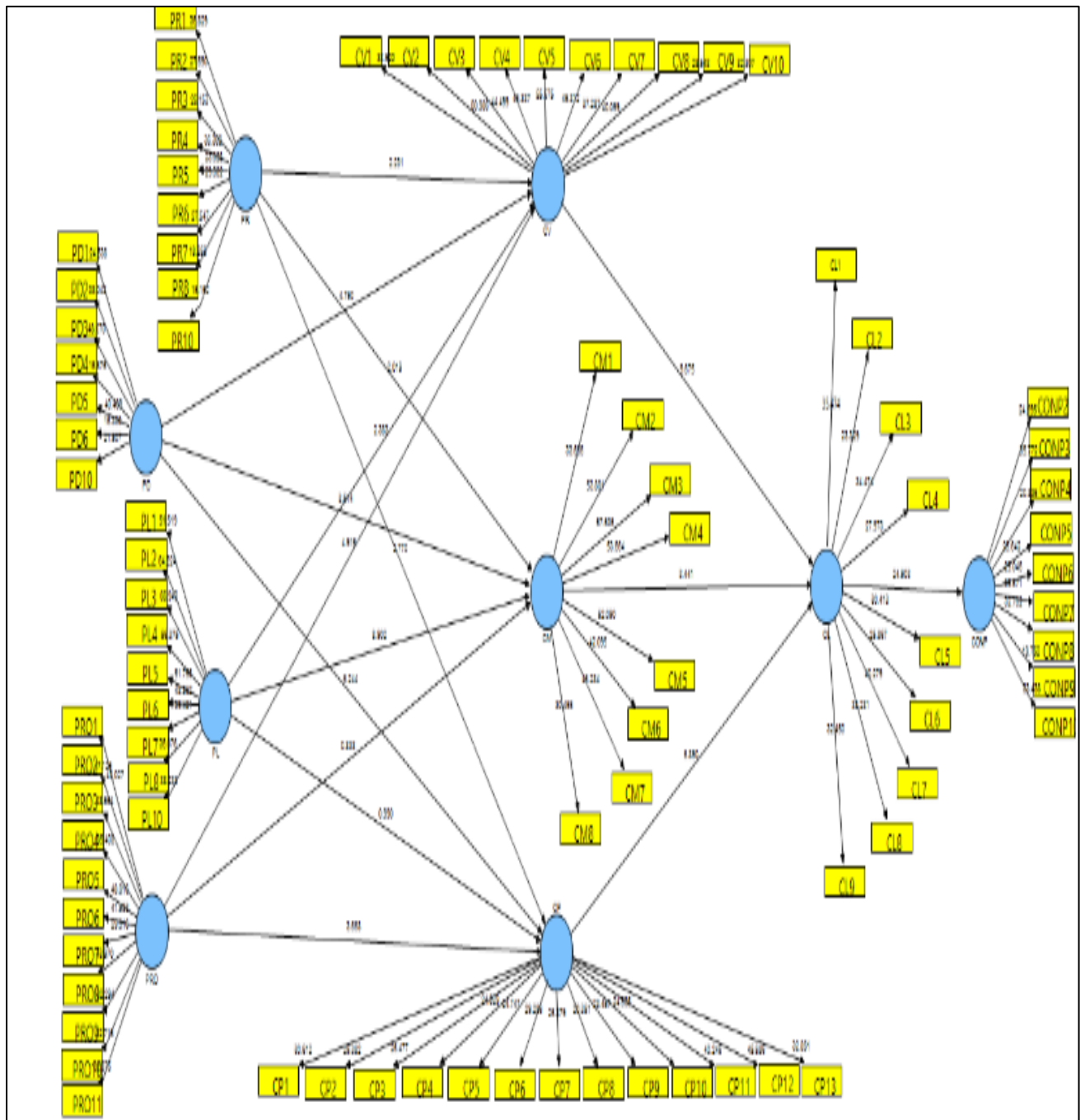


Figure.6. Structural model for consumption pattern model in urban area.



4.3 Findings for hypotheses testing of direct relationship

All 16 hypotheses were analysed by using SMARTPLS 2.0 program. Hair et. al (2006) [53] stated that T-value must be greater or equal to 1.645 for an alpha level of 0.05 to be accepted. 15 hypotheses were accepted and only one hypothesis rejected which is H6d, the relationship between marketing mix of promotion and consumer motive as shown in Table 4.4.

Below are the statements of hypotheses for direct relationship of consumption pattern model;

H1: Consumer life style is a direct predictor of consumption pattern.

H2: Consumer value is a direct predictor of consumer life style.

H3: Consumer motive is a direct predictor of consumer life style.

H4: Consumer preference is a direct predictor of consumer life style.

H5a: Price is direct predictor of consumer value.

H5b: Product is a direct predictor of consumer value.

H5c: Place is a direct predictor of consumer value.

H5d: Promotion is a direct predictor of consumer value.

H6a: Price is direct predictor of consumer motive.

H6b: Product is a direct predictor of consumer motive.

H6c: Place is a direct predictor of consumer motive.

H6d: Promotion is a direct predictor of consumer motive.

H7a: Price is direct predictor of consumer preference.

H7b: Product is a direct predictor of consumer preference.

H7c: Place is a direct predictor of consumer preference.

H7d: Promotion is a direct predictor of consumer preference.

Hypotheses	Relationship	Path coefficient	Std. Error	T-value	Decision
H1	CL \rightarrow CONP	0.693	0.021	32.390***	Supported
H2	CV \rightarrow CL	0.430	0.035	12.376***	Supported
H3	CM \rightarrow CL	0.297	0.036	8.226***	Supported
H4	CP \rightarrow CL	0.161	0.038	4.267***	Supported
H5a	PR \rightarrow CV	0.135	0.044	3.068***	Supported
H5b	PD \rightarrow CV	0.304	0.045	6.722***	Supported
H5c	PL \rightarrow CV	0.130	0.047	2.739***	Supported
H5d	PRO \rightarrow CV	0.295	0.055	5.362***	Supported
H6a	PR \rightarrow CM	0.145	0.052	2.769***	Supported
H6b	PD \rightarrow CM	0.254	0.047	5.366***	Supported
H6c	PL \rightarrow CM	0.399	0.039	10.219***	Supported
H6d	PRO \rightarrow CM	0.066	0.051	1.300	Not supported
H7a	PR \rightarrow CP	0.165	0.047	3.472***	Supported
H7b	PD \rightarrow CP	0.383	0.050	7.597***	Supported
H7c	PL \rightarrow CP	0.079	0.047	1.679*	Supported
H7d	PRO \rightarrow CP	0.226	0.047	4.768***	Supported

Table 4.4
 Hypotheses testing of direct relationship for consumption pattern model

Note. ***p < 0.001; **p < 0.01; * p < 0.05. Consumption Pattern (CONP), Consumer Lifestyle (CL), Consumer Value (CV), Consumer Motive (CM), Consumer Preference (CP), Product (PD), Place (PL), Pricing (PR), and Promotion (PRO)

Results indicates that consumer lifestyle has a positive significant and direct predictor of consumption pattern ($\beta=0.693$, $t=32.390$, $p=0.000$). Therefore, H1 are supported. On the other hand, consumer value ($\beta=0.430$, $t=12.376$, $p=0.000$), consumer motive ($\beta=0.297$, $t=8.226$, $p=0.000$) and consumer preference ($\beta=0.161$, $t=4.267$, $p=0.000$) have a positively significant on consumer lifestyle, thus, H2, H3, and H4 are supported. Besides, marketing mix has mixed results on consumer value. Price ($\beta=0.135$, $t=3.068$, $p=0.012$), product ($\beta=0.304$, $t=6.722$, $p=0.000$), place ($\beta=0.130$, $t=2.739$, $p=0.009$) and promotion ($\beta=0.295$, $t=5.362$, $p=0.000$) was a positive and direct predictor of consumer value. Therefore, H5a, H5b, H5c and H5d are supported. Price ($\beta=0.145$, $t=2.769$, $p=0.000$), product ($\beta=0.254$, $t=5.366$, $p=0.000$) and place ($\beta=0.399$,

t=10.219, p=0.000) have a positively significant and direct predictor of consumer motive. However, promotion ($\beta=0.066$, t=1.300, p>0.000) did not significant with consumer motive. Therefore, H6a, H6b and H6c are supported, while, the result of H6d is not supported and was rejected.

On the contrary, all the predictor of marketing mix was positively significant with customer preference where, price ($\beta=0.165$, t=3.472, p=0.000), product ($\beta=0.383$, t=7.597, p=0.000), place ($\beta=0.079$, t=1.679, p<0.050) and promotion ($\beta=0.215$, t=3.721, p=0.000). Findings also revealed only place is significant at P value less than 0.05. Hence, H7a, H7b, H7c and H7d were supported.

4.3.1 Findings for hypotheses testing for mediating effect: Consumer lifestyle as a mediator in consumption pattern model.

The bootstrapping results shows that consumer lifestyle is the mediator of the relationship between consumer value and consumption pattern ($\beta=0.307$, t=11.371, p=0.000), consumer motive and consumption pattern ($\beta=0.331$, t=12.272, p=0.000), and consumer preference and consumption pattern ($\beta=0.339$, t=13.566, p=0.000) as postulated in table 4.5 below. Findings showed all mediator were supported. Thus, H8a, H8b and H8c were accepted.

Hypotheses	Hypotheses Path	Path A	Path b	Path c	Indirect Effect	Std. Error	T-value	95% LL	95% UL	Decision
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Table 4.5
 The mediating effect of consumer lifestyle for consumption pattern model

Hypotheses	Hypotheses Path	Path a	Path b	Indirect Effect	Std. Error	T-value	95% LL	95% UL	Decision
H8a	CV -> CL ->CONP	0.714	0.430	0.307	0.027	11.371	0.254	0.360	Mediate Mediate
H8b	CM-> CL ->CONP	0.624	0.531	0.331	0.027	12.272	0.278	0.384	Mediate
H8c	CP -> CL ->CONP	0.656	0.517	0.339	0.025	13.566	0.290	0.388	

4.3.2 The hypotheses testing for mediating effect: Consumer value, consumer motive and consumer preference.

Results indicate that consumer value mediates the relationship marketing mix (price, product, place and promotion), consumer lifestyle and consumption pattern. Bootstrapping results indicate that consumer value is the mediator of the relationship between price, consumer lifestyle and consumption pattern ($\beta=0.098$, $t=6.984$, $p=0.000$), a mediator in relationship between product, consumer lifestyle and consumption pattern ($\beta=0.126$, $t=9.006$, $p=0.000$), a mediator in relationship between place, consumer lifestyle and consumption pattern ($\beta=0.148$, $t=9.856$, $p=0.000$), also a mediator in relationship between promotion, consumer lifestyle and consumption pattern ($\beta=0.117$, $t=8.323$, $p=0.000$). Therefore, H9a, H9b, H9c and H9d were accepted.

Bootstrapping results also show that consumer motive mediates the relationship between price, consumer lifestyle and consumption pattern ($\beta=0.082$, $t=4.297$, $p=0.000$), mediates the relationship between product, consumer lifestyle and consumption pattern ($\beta=0.099$,

$t=12.367$, $p=0.000$), mediates the relationship between place, consumer lifestyle and consumption pattern ($\beta=0.156$, $t=17.315$, $p=0.000$), and mediates the relationship between promotion, consumer lifestyle and consumption pattern ($\beta=0.085$, $t=7.772$, $p=0.000$). Hence, as result of bootstrapping supported consumer motive as a mediator in this model, H10a, H10b, H10c and H10d were accepted.

Additionally, results of bootstrapping indicates consumer preference also mediates the relationship between price, consumer lifestyle and consumption pattern ($\beta=0.095$, $t=7.910$, $p=0.000$), mediates the relationship between product, consumer lifestyle and consumption pattern ($\beta=0.118$, $t=9.086$, $p=0.000$), mediates the relationship between place, consumer lifestyle and consumption pattern ($\beta=0.140$, $t=14.050$, $p=0.000$), and mediates the relationship between promotion, consumer lifestyle and consumption pattern ($\beta=0.109$, $t=9.112$, $p=0.000$). Thus, as result of bootstrapping supported consumer motive as a mediator in this model, H11a, H11b, H11c and H11d were accepted.

H9a	PR → CV → CL → CONP	0.643	0.458	0.332	0.098	0.014	6.984	0.070	0.125	Mediate
H9b	PD → CV → CL → CONP	0.695	0.489	0.371	0.126	0.015	9.006	0.099	0.154	Mediate
H9c	PL → CV → CL → CONP	0.626	0.576	0.410	0.148	0.014	9.856	0.118	0.177	Mediate
H9d	PRO → CV → CL → CONP	0.693	0.452	0.372	0.117	0.019	8.323	0.089	0.144	Mediate
H10a	PR → CM → CL → CONP	0.621	0.313	0.420	0.082	0.008	4.297	0.044	0.119	Mediate
H10b	PD → CM → CL → CONP	0.675	0.325	0.451	0.099	0.009	12.367	0.083	0.115	Mediate
H10c	PL → CM → CL → CONP	0.712	0.425	0.515	0.156	0.011	17.315	0.138	0.173	Mediate
H10d	PRO → CM → CL → CONP	0.618	0.318	0.435	0.085	0.006	7.772	0.064	0.107	Mediate
H11a	PR → CP → CL → CONP	0.644	0.356	0.414	0.095	0.012	7.910	0.071	0.118	Mediate
H11b	PD → CP → CL → CONP	0.711	0.370	0.449	0.118	0.013	9.086	0.093	0.144	Mediate
H11c	PL → CP → CL → CONP	0.606	0.480	0.483	0.140	0.010	14.050	0.121	0.160	Mediate
H11d	PRO → CP → CL → CONP	0.666	0.374	0.439	0.109	0.012	9.112	0.086	0.133	Mediate

The mediating effect of consumer value, consumer motive and consumer preference for consumption pattern model. Note. LL-Lower limit, UL-Upper limit. Consumer Lifestyle (CL), Consumer Value (CV), Consumer Motive (CM), Consumer Preference (CP), Product (PD), Place (PL), Pricing (PR), and Promotion (PRO).

4.4 Consumption pattern model for rural area

In this section, the discussion of findings was narrowed down to the consumption pattern model for rural area. All 16 hypotheses were analysed by using SMARTPLS 2.0 program. [43] stated that T-value must be greater or equal to 1.645 for an alpha level of 0.05 to be accepted. 14 hypotheses were accepted and two hypothesis H6a and H6d are not supported and were rejected. Table 4.7.

Below are the statements of hypotheses for direct relationship of consumption pattern model in rural area;

- H1 : Consumer life style is a direct predictor of consumption pattern in rural area.
- H2 : Consumer value is a direct predictor of consumer life style.
- H3 : Consumer motive is a direct predictor of consumer life style.
- H4 : Consumer preference is a direct predictor of consumer life style.

- H5a : Price is direct predictor of consumer value.
- H5b : Product is a direct predictor of consumer value.
- H5c : Place is a direct predictor of consumer value.
- H5d : Promotion is a direct predictor of consumer value.
- H6a : Price is direct predictor of consumer motive.
- H6b : Product is a direct predictor of consumer motive.
- H6c : Place is a direct predictor of consumer motive.
- H6d : Promotion is a direct predictor of consumer motive.
- H7a : Price is direct predictor of consumer preference.
- H7b : Product is a direct predictor of consumer preference.
- H7c : Place is a direct predictor of consumer preference.
- H7d : Promotion is a direct predictor of consumer preference.

Table 4.7
Hypotheses Testing of direct relationship for consumption pattern model in rural area

Hypotheses	Relationship	Path coefficient	Std. Error	T-value	Decision
H1	CL \Rightarrow CONP	0.711	0.034	20.855***	Supported
H2	CV \Rightarrow CL	0.427	0.060	7.079***	Supported
H3	CM \Rightarrow CL	0.192	0.066	2.888***	Supported
H4	CP \Rightarrow CL	0.266	0.063	4.241***	Supported
H5a	PR \Rightarrow CV	0.170	0.072	2.362**	Supported
H5b	PD \Rightarrow CV	0.350	0.069	5.050***	Supported
H5c	PL \Rightarrow CV	0.138	0.075	1.843*	Supported
H5d	PRO \Rightarrow CV	0.206	0.080	2.595**	Supported
H6a	PR \Rightarrow CM	0.107	0.090	1.196	Not Supported
H6b	PD \Rightarrow CM	0.352	0.074	4.745***	Supported
H6c	PL \Rightarrow CM	0.318	0.060	5.292***	Supported
H6d	PRO \Rightarrow CM	0.120	0.086	1.385	Not supported
H7a	PR \Rightarrow CP	0.165	0.072	2.285*	Supported
H7b	PD \Rightarrow CP	0.396	0.083	4.798***	Supported
H7c	PL \Rightarrow CP	0.151	0.081	1.863*	Supported
H7d	PRO \Rightarrow CP	0.179	0.085	2.123*	Supported

Note. ***p < 0.001; **p < 0.01; * p < 0.05. Consumption Pattern (CONP), Consumer Lifestyle (CL), Consumer Value (CV), Consumer Motive (CM), Consumer Preference (CP), Product (PD), Place (PL), Pricing (PR), and Promotion (PRO)

Results indicates consumer lifestyle has a positive significant and direct predictor of consumption pattern in rural area ($\beta=0.711$, $t=20.855$, $p<0.001$). Therefore, H1 are supported. On the other hand, consumer value ($\beta=0.427$, $t=7.079$, $p<0.001$), consumer motive ($\beta=0.192$, $t=2.888$, $p<0.001$) and consumer preference ($\beta=0.266$, $t=4.241$, $p<0.001$) have a positively significant on consumer lifestyle, thus, H2, H3, and H4 are supported. Besides, marketing mix has mixed results on consumer value. Price ($\beta=0.170$, $t=2.362$, $p<0.01$), product ($\beta=0.350$, $t=5.050$, $p<0.001$), place ($\beta=0.138$, $t=1.843$, $p<0.05$) and promotion ($\beta=0.206$, $t=2.595$, $p<0.01$) was a positive and direct predictor of consumer value. Therefore, H5a, H5b, H5c and H5d are supported. Product ($\beta=0.352$, $t=4.745$, $p<0.001$) and place ($\beta=0.318$, $t=5.292$, $p<0.001$) have a positively significant and direct predictor of consumer motive. However, price ($\beta=0.107$, $t=1.196$, $p>0.05$) and promotion ($\beta=0.120$, $t=1.385$, $p>0.05$) did not significant with consumer motive. Therefore, H6b and H6c are supported, while, the result of H6a and H6d are not supported and were rejected. On the contrary,

all the predictor of marketing mix was positively significant with customer preference where, price ($\beta=0.165$, $t=2.285$, $p<0.05$), product ($\beta=0.396$, $t=4.798$, $p<0.001$), place ($\beta=0.151$, $t=1.863$, $p<0.05$) and promotion ($\beta=0.179$, $t=2.123$, $p<0.05$). Findings also revealed only product is significant at P value less than 0.001. Meanwhile for price, place and promotion were significant at p value less than 0.05. Hence, H7a, H7b, H7c and H7d were supported.

4.4.1 The hypotheses testing for mediating effect: Consumer lifestyle as a mediator in rural area.

The bootstrapping results show that the consumer lifestyle is the mediator of the relationship between consumer value and consumption pattern ($\beta=0.344$, $t=7.808$, $p=0.000$), consumer motive and consumption pattern ($\beta=0.328$, $t=6.686$, $p=0.000$), and consumer preference and consumption pattern ($\beta=0.314$, $t=6.674$, $p=0.000$) aspostulated in table 4.17 below. Findings showed all mediator were supported. Thus, H8a, H8b and H8c were accepted

Table 4.8
 The mediating effect of consumer lifestyle for consumption pattern model.

Hypotheses	Hypotheses Path	Path a	Path b	Indirect Effect	Std. Error	T-value	95% LL	95% UL	Decision
H8a	CV -> CL ->CONP	0.742	0.463	0.344	0.044	7.808	0.257	0.430	Mediate
		0.697	0.470	0.328	0.049	6.686	0.232	0.424	Mediate
H8b	CM-> CL ->CONP	0.676	0.464	0.314	0.047	6.674	0.222	0.406	Mediate

4.4.2 The hypotheses testing for mediating effect: Consumer value, consumer motive and consumer preference as a mediator in rural area.

Consumer value, consumer motive and consumer preference were mediator for the relationship marketing mix (price, product, place and promotion), consumer lifestyle and consumption pattern. Bootstrapping results indicate that consumer value is the mediator of the relationship between price, consumer lifestyle and consumption pattern ($\beta=0.090$, $t=3.733$, $p=0.000$), a mediator in relationship between product, consumer lifestyle and

consumption pattern ($\beta=0.121$, $t=5.049$, $p=0.000$), a mediator in relationship between place, consumer lifestyle and consumption pattern ($\beta=0.162$, $t=5.778$, $p=0.000$), also a mediator in relationship between promotion, consumer lifestyle and consumption pattern ($\beta=0.127$, $t=5.525$, $p=0.000$). The findings indicated consumer value mediates the relationship marketing mix (price, product, place and promotion), consumer lifestyle and consumption pattern. Therefore, we accept H9a, H9b, H9c and H9d. Table 4.9 below indicated mediating results for construct consumer value, consumer motive and consumer preference.

Table 4.9
The mediating effect of consumer value, consumer motive and consumer preference for consumption pattern model.

Hypotheses	Hypotheses Path	Path A	Path b	Path c	Indirect Effect	Std. Error	T-value	95% LL	95% UL	Decision
H9a	PR → CV → CL → CONP	0.668	0.469	0.286	0.090	0.024	3.733	0.043	0.137	Mediate
H9b	PD → CV → CL → CONP	0.719	0.458	0.368	0.121	0.028	5.049	0.074	0.168	Mediate
H9c	PL → CV → CL → CONP	0.642	0.574	0.439	0.162	0.023	5.778	0.107	0.217	Mediate
H9d	PRO → CV → CL → CONP	0.697	0.476	0.383	0.127	0.027	5.525	0.082	0.172	Mediate
H10a	PR → CM → CL → CONP	0.650	0.393	0.291	0.074	0.015	2.753	0.021	0.127	Mediate
H10b	PD → CM → CL → CONP	0.737	0.358	0.392	0.103	0.020	6.895	0.074	0.133	Mediate
H10c	PL → CM → CL → CONP	0.721	0.503	0.468	0.170	0.017	8.486	0.131	0.209	Mediate
H10d	PRO → CM → CL → CONP	0.695	0.390	0.396	0.107	0.014	6.314	0.074	0.141	Mediate
H11a	PR → CP → CL → CONP	0.683	0.342	0.316	0.074	0.017	4.342	0.040	0.107	Mediate
H11b	PD → CP → CL → CONP	0.752	0.302	0.401	0.091	0.023	3.960	0.046	0.136	Mediate
H11c	PL → CP → CL → CONP	0.644	0.459	0.460	0.136	0.016	8.498	0.105	0.167	Mediate
H11d	PRO → CP → CL → CONP	0.709	0.341	0.409	0.099	0.020	4.944	0.060	0.138	Mediate

Note. LL-Lower limit, UL-Upper limit. Consumer Lifestyle (CL), Consumer Value (CV), Consumer Motive (CM), Consumer Preference (CP), Product (PD), Place (PL), Pricing (PR), and Promotion (PRO).

Bootstrapping results also show that consumer motive mediates the relationship between price, consumer lifestyle and consumption pattern ($\beta=0.074$, $t=2.753$, $p=0.000$), mediates the relationship between product, consumer lifestyle and consumption pattern ($\beta=0.103$, $t=6.895$). Hence, bootstrapping supported consumer motive as a mediator in the consumption pattern model for rural area, H10a, H10b, H10c and H10d were accepted.

In addition, results of bootstrapping indicates consumer preference also mediates the relationship between price, consumer lifestyle and consumption pattern ($\beta=0.074$, $t=4.342$, $p=0.000$), mediates the relationship between product, consumer lifestyle and consumption pattern ($\beta=0.118$, $t=9.086$, $p=0.000$), mediates the relationship between place, consumer lifestyle and consumption pattern ($\beta=0.091$, $t=3.960$, $p=0.000$), and mediates the relationship between promotion, consumer lifestyle and consumption pattern ($\beta=0.099$, $t=4.944$, $p=0.000$). Thus, as result of bootstrapping supported consumer motive as a mediator in the consumption pattern model for rural area, H11a, H11b, H11c and H11d were accepted.

4.5 Consumption pattern model for urban area

In this section, the discussion of findings was narrowed down to the consumption pattern model for urban area. All 16 hypotheses were analysed by using SMARTPLS 2.0 program. [43] stated that T-value must be greater or equal to 1.645 for an alpha level of 0.05 to be accepted. 14 hypotheses were accepted and two hypothesis H6d and H7c are not supported and were rejected as in Table 4.10. Below are the statements of hypotheses for direct relationship of consumption pattern model in urban area;

$p=0.000$), mediates the relationship between place, consumer lifestyle and consumption pattern ($\beta=0.170$, $t=8.486$, $p=0.000$), and mediates the relationship between promotion, consumer lifestyle and consumption pattern ($\beta=0.107$, $t=6.314$, $p=0.000$).

H1 : Consumer life style is a direct predictor of consumption pattern in rural area.

H2 : Consumer value is a direct predictor of consumer life style.

H3 : Consumer motive is a direct predictor of consumer life style.

H4 : Consumer preference is a direct predictor of consumer life style.

H5a : Price is direct predictor of consumer value.

H5b : Product is a direct predictor of consumer value.

H5c : Place is a direct predictor of consumer value.

H5d : Promotion is a direct predictor of consumer value.

H6a : Price is direct predictor of consumer motive.

H6b : Product is a direct predictor of consumer motive.

H6c : Place is a direct predictor of consumer motive.

H6d : Promotion is a direct predictor of consumer motive.

H7a : Price is direct predictor of consumer preference.

H7b : Product is a direct predictor of consumer preference.

H7c : Place is a direct predictor of consumer preference.

H7d : Promotion is a direct predictor of consumer preference

Table 4.10

Hypotheses Testing of direct relationship for consumption pattern model in rural area

Hypotheses	Relationship	Path coefficient	Std. Error	T-value	Decision
H1	CL \Rightarrow CONP	0.678	0.028	24.265***	Supported
H2	CV \Rightarrow CL	0.417	0.044	9.572***	Supported
H3	CM \Rightarrow CL	0.158	0.047	3.352***	Supported
H4	CP \Rightarrow CL	0.309	0.046	6.778***	Supported
H5a	PR \Rightarrow CV	0.157	0.052	3.036***	Supported
H5b	PD \Rightarrow CV	0.279	0.059	4.745***	Supported
H5c	PL \Rightarrow CV	0.131	0.059	2.231*	Supported
H5d	PRO \Rightarrow CV	0.302	0.065	4.657***	Supported
H6a	PR \Rightarrow CM	0.114	0.064	1.783*	Supported
H6b	PD \Rightarrow CM	0.222	0.062	3.594***	Supported
H6c	PL \Rightarrow CM	0.444	0.050	8.884***	Supported
H6d	PRO \Rightarrow CM	0.059	0.060	0.980	Not supported
H7a	PR \Rightarrow CP	0.151	0.062	2.450**	Supported
H7b	PD \Rightarrow CP	0.395	0.064	6.195***	Supported
H7c	PL \Rightarrow CP	0.058	0.058	0.996	Not Supported
H7d	PRO \Rightarrow CP	0.227	0.058	3.903***	Supported

Note. ***p < 0.001; **p < 0.01; * p < 0.05. Consumption Pattern (CONP), Consumer Lifestyle (CL), Consumer Value (CV), Consumer Motive (CM), Consumer Preference (CP), Product (PD), Place (PL), Pricing (PR), and Promotion (PRO)

Results show that consumer lifestyle has a positive significant and direct predictor of consumption pattern in rural area ($\beta=0.678$, $t=24.265$, $p<0.001$). Therefore, H1 are supported. On the other hand, consumer value ($\beta=0.417$, $t=9.572$, $p<0.001$), consumer motive ($\beta=0.158$, $t=3.352$, $p<0.001$) and consumer preference

($\beta=0.309$, $t=6.678$, $p<0.001$) have a positively significant on consumer lifestyle, thus, H2, H3, and H4 are supported. Besides, marketing mix has mixed results of significance level on consumer value. Price ($\beta=0.157$, $t=3.036$, $p<0.01$), product ($\beta=0.279$, $t=4.745$, $p<0.001$), place ($\beta=0.131$, $t=2.231$, $p<0.05$) and promotion ($\beta=0.302$, $t=3.657$, $p<0.01$) was a positive and

direct predictor of consumer value. Therefore, H5a, H5b, H5c and H5d are supported.

In other findings, product ($\beta=0.114$, $t=1.783$, $p<0.001$) and place ($\beta=0.222$, $t=3.594$, $p<0.001$) have a positively significant and direct predictor of consumer motive. However, price ($\beta=0.444$, $t=8.884$, $p>0.001$) and promotion ($\beta=0.059$, $t=0.980$, $p>0.05$) did not significant with consumer motive. Therefore, H6a, H6b and H6c are supported, while, only H6d is not supported and was rejected.

On the contrary, the predictor of marketing mix also has mixed result of relationship with customer preference where, price ($\beta=0.151$, $t=2.480$, $p<0.01$), product ($\beta=0.395$, $t=6.195$, $p<0.001$), place ($\beta=0.058$, $t=0.996$, $p>0.05$) and promotion ($\beta=0.227$, $t=3.903$, $p<0.001$). Findings also revealed only place is not significant with customer preference. Meanwhile for price,

product and promotion were significant at p value less than 0.01 and less than 0.001 respectively. Hence, H7a, H7b, and H7d were supported.

4.5.1 The hypotheses testing for mediating effect: Consumer lifestyle as a mediator in urban and urban area.

The bootstrapping results show that the consumer lifestyle is the mediator of the relationship between consumer value and consumption pattern ($\beta=0.284$, $t=7.897$, $p=0.000$), consumer motive and consumption pattern ($\beta=0.321$, $t=9.717$, $p=0.000$), and consumer preference and consumption pattern ($\beta=0.349$, $t=12.406$, $p=0.000$) as postulated in table 4.26 below. Findings showed all mediator were supported. Thus, we accepted H8a, H8b and H8c.

Table 4.11

The mediating effect of consumer lifestyle for consumption pattern model.

Hypotheses	Hypotheses Path	Path a	Path B	Indirect Effect	Std. Error	T-value	95% LL	95% UL	Decision
H8a	CV -> CL ->CONP	0.690	0.412	0.284	0.036	7.897	0.214	0.355	Mediate
H8b	CM-> CL ->CONP	0.583	0.550	0.321	0.033	9.717	0.256	0.385	Mediate
H8c	CP -> CL ->CONP	0.641	0.545	0.349	0.029	12.046	0.293	0.406	Mediate

4.5.2 The hypotheses testing for mediating effect: Consumer value, consumer motive and consumer preference as a mediator in urban area

Consumer value, consumer motive and consumer preference were mediator for the relationship marketing mix (price, product, place and promotion), consumer lifestyle and consumption pattern. Bootstrapping results indicate that consumer value is the mediator of the relationship between price, consumer lifestyle and consumption pattern ($\beta=0.090$, $t=3.733$, $p=0.000$), a mediator in relationship between product, consumer lifestyle and consumption pattern ($\beta=0.121$, $t=5.049$,

$p=0.000$), a mediator in relationship between place, consumer lifestyle and consumption pattern ($\beta=0.162$, $t=5.778$, $p=0.000$), also a mediator in relationship between promotion, consumer lifestyle and consumption pattern ($\beta=0.127$, $t=5.525$, $p=0.000$). The findings indicated consumer value mediates the relationship marketing mix (price, product, place and promotion), consumer lifestyle and consumption pattern. Therefore, we accept H9a, H9b, H9c and H9d. Table 4.12 below

indicated mediating results for construct consumer value, consumer motive and consumer preference.

Bootstrapping results also show that consumer motive mediates the relationship between price, consumer lifestyle and consumption pattern ($\beta=0.092$, $t=5.432$, $p=0.000$), mediates the relationship between product, consumer lifestyle and consumption pattern ($\beta=0.124$, $t=7.268$, $p=0.000$), mediates the relationship between place, consumer lifestyle and consumption pattern ($\beta=0.138$, $t=7.248$, $p=0.000$), and mediates the relationship between promotion, consumer lifestyle and consumption pattern ($\beta=0.110$, $t=6.452$, $p=0.000$). Hence, as result of bootstrapping supported consumer motive as a mediator in the consumption pattern model

for rural area, H10a, H10b, H10c and H10d were accepted.

In addition, results of bootstrapping indicate consumer preference also mediates the relationship between price, consumer lifestyle and consumption pattern ($\beta=0.073$, $t=3.159$, $p=0.000$), mediates the relationship between product, consumer lifestyle and consumption pattern ($\beta=0.094$, $t=11.730$, $p=0.000$), mediates the relationship between place, consumer lifestyle and consumption pattern ($\beta=0.147$, $t=14.720$, $p=0.000$), mediates the relationship between promotion, consumer lifestyle and consumption pattern ($\beta=0.076$, $t=4.761$, $p=0.000$). Thus, as result of bootstrapping supported consumer motive as a mediator in the consumption pattern model for rural area, H11a, H11b, H11c and H11d were accepted.

Table 4.12

The mediating effect of consumer value, consumer motive and consumer preference for consumption pattern model.

Hypotheses	Hypotheses Path	Path A	Path B	Path C	Indirect Effect	Std. Error	T-value	95% LL	95% UL	Decision
H9a	PR → CV → CL → CONP	0.629	0.428	0.343	0.092	0.017	5.432	0.059	0.126	Mediate
H9b	PD → CV → CL → CONP	0.681	0.493	0.368	0.124	0.019	7.268	0.090	0.157	Mediate
H9c	PL → CV → CL → CONP	0.616	0.566	0.395	0.138	0.017	7.248	0.100	0.175	Mediate
H9d	PRO → CV → CL → CONP	0.682	0.437	0.368	0.110	0.023	6.452	0.076	0.143	Mediate
H10a	PR → CM → CL → CONP	0.587	0.272	0.455	0.073	0.008	3.159	0.028	0.118	Mediate
H10b	PD → CM → CL → CONP	0.642	0.311	0.470	0.094	0.010	11.730	0.078	0.110	Mediate
H10c	PL → CM → CL → CONP	0.704	0.396	0.528	0.147	0.016	14.720	0.128	0.167	Mediate
H10d	PRO → CM → CL → CONP	0.570	0.297	0.450	0.076	0.007	4.761	0.045	0.108	Mediate
H11a	PR → CP → CL → CONP	0.619	0.346	0.451	0.097	0.015	6.439	0.067	0.126	Mediate
H11b	PD → CP → CL → CONP	0.692	0.398	0.474	0.131	0.015	8.703	0.101	0.160	Mediate
H11c	PL → CP → CL → CONP	0.578	0.487	0.499	0.140	0.012	11.705	0.117	0.164	Mediate
H11d	PRO → CP → CL → CONP	0.633	0.356	0.458	0.103	0.014	7.372	0.076	0.131	Mediate

Note. LL-Lower limit, UL-Upper limit. Consumer Lifestyle (CL), Consumer Value (CV), Consumer Motive (CM), Consumer Preference (CP), Product (PD), Place (PL), Pricing (PR), and Promotion (PRO).

4.6 Summary of the Findings

Analysis being done to examine or identify the relationship between the dependent variables and

independent variables and summary of results is shown in Table 4.2.2

Table 4.2.2

Summary of The Hypotheses Testing Results for Urban Area

Hypotheses	Items	Result		
		Full Model	Rural Model	Urban Model
H1	Consumer lifestyle is a direct predictor of consumption pattern.	Supported	Supported	Supported
H2	Consumer value is a direct predictor of consumer lifestyle.	Supported	Supported	Supported
H3	Consumer motive is a direct predictor of consumer lifestyle.	Supported	Supported	Supported
H4	Consumer preference is a direct predictor of consumer lifestyle.	Supported	Supported	Supported
H5a	Price is a direct predictor of consumer value.	Supported	Supported	Supported
H5b	Product is a direct predictor of consumer value.	Supported	Supported	Supported
H5c	Place is a direct predictor of consumer value.	Supported	Supported	Supported
H5d	Promotion is a direct predictor of consumer value.	Supported	Supported	Supported
H6a	Product is a direct predictor of consumer motive.	Supported	Not Supported	Supported
H6b	Price is direct predictor of consumer motive.	Supported	Supported	Supported
H6c	Place is a direct predictor of consumer motive.	Supported	Supported	Supported
H6d	Advertising is a direct predictor of consumer motive.	Not supported	Not supported	Not supported
H7a	Price is direct predictor of consumer preference.	Supported	Supported	Supported
H7b	Product is a direct predictor of consumer preference.	Supported	Supported	Supported
H7c	Place is a direct predictor of consumer preference.	Supported	Supported	Not Supported
H7d	Promotion is a direct predictor of consumer preference.	Supported	Supported	Supported
H8a	Consumer lifestyle mediates the relationship between consumer value and consumption pattern.	Supported	Supported	Supported
H8b	Consumer lifestyle mediates the relationship between consumer motive and consumption pattern.	Supported	Supported	Supported

H8c	Consumer lifestyle mediates the relationship between consumer preference and consumption pattern.	Supported	Supported	Supported
H9a	Consumer value mediates the relationship between price and consumer lifestyle.	Supported	Supported	Supported
H9b	Consumer value mediates the relationship between place and consumer lifestyle.	Supported	Supported	Supported
H9c	Consumer value mediates the relationship between product and consumer lifestyle.	Supported	Supported	Supported
H9d	Consumer value mediates the relationship between promotion and consumer lifestyle.	Supported	Supported	Supported
H10a	Consumer motive mediates the relationship between price and consumer lifestyle.	Supported	Supported	Supported
H10b	Consumer motive mediates the relationship between product and consumer lifestyle.	Supported	Supported	Supported
H10c	Consumer motive mediates the relationship between place and consumer lifestyle.	Supported	Supported	Supported
H10d	Consumer motive mediates the relationship between promotion and consumer lifestyle.	Supported	Supported	Supported
H11a	Consumer preference mediates the relationship between price and consumer lifestyle.	Supported	Supported	Supported
H11b	Consumer preference mediates the relationship between product and consumer lifestyle.	Supported	Supported	Supported
H11c	Consumer preference mediates the relationship between place and consumer lifestyle.	Supported	Supported	Supported
H11d	Consumer preference mediates the relationship between promotion and consumer lifestyle.	Supported	Supported	Supported

5 Conclusion

The findings of this study are according to the five objectives of the study that being populated. Firstly, consumption patterns of Malaysians changed due to the inflation rate hikes at the end of 2016 and also beginning of 2017. Even though there is a little economic growth between 4.3 percent to 4.8 percent, the volatile oil price has affected this economic growth. Due to this, consumers are burdened with the increase of food prices. Next, the CPI for transportation increased to 113.4% in 2017 meanwhile, for foods and non-alcoholic beverages increased to 128.8 percent. In addition, the anaemic wage growth has also contributed to these consumption pattern changes. Secondly is regarding price increase. Major contributor of price increase is oil price hikes. As an example, on food and non-alcoholic beverages, which accounted 30.2 per cent in the CPI weights, the increase was led by oils and fats (38.3 per cent) and vegetables (9.5 per cent). Along with the oil price hikes, GST implementation has also added to price increase with an added cost to the consumers. This happened when many consumers were on a buying spree prior to the implementation date of GST to avoid GST [44]. Next is about the relationships between the specified variables with consumption pattern. Consumption pattern in urban area and rural area are determined by consumer lifestyles, value, motivation and preference. Consumer lifestyles demonstrate how consumers think, live, act, and behave influenced by individual consumers' demographic background, experiences, current situation or action, socio-economic characteristics, and behavioural tendencies. This generalize more realistic multi-dimensional clusters of rural and urban consumers' consumption pattern for a particular product/brand. Consistent with previous studies [45]; [46] Malaysians consumption pattern are influenced by consumer lifestyle, value, motivations and preferences. Followed by a new consumption model for Malaysian consumers. The new model for Malaysian consumer's consumption pattern is as below would be different from previous [45]; [7]; [47] as it is an extended model from the previous model. The R2 of the three models shows about 50 percent of the variables explained in the model; full model of Malaysian consumers consumption pattern R2 is 48.1%, consumption pattern in rural area at 50.5% and in urban area at 46% of variance. From these

three models, the consumption pattern model in rural areas postulates the best model. However, in the rural and urban model, there were two insignificant relationships in each model while only one insignificant relationship was found in full model. However, the new consumption model for Malaysian consumers proved that advertising is not a predictor for consumer motive. Finally, about a wise strategy and policy of consumer consumption pattern. Malaysia should have more low-cost retail stores as Tesco, Giant and Mydin in rural areas. This is to minimize consumers spending and accelerate economic growth in these areas. Secondly, although GST was implemented in 2015, the level of awareness among Malaysian consumers is still at its infancy level. Therefore, the government should take proactive measures to promote GST to Malaysian consumers. Finally, since the price of commodities is influenced by high fuel prices, consumers should consider wise usage of fuel by optimizing public transportation or carpools. Future, research is suggested to conduct a research on the countries policy makers and how it affects the level of awareness among Malaysian consumers.

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