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Bernama Feature

GOOD CONSUMER HABITS: CATCH THEM YOUNG

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KUALA LUMPUR: There is a Chinese saying that it is easier to spend a dollar than to make 10 sens and it is usually used to remind the young ones to value money and to be more thrifty.

Tied this with the Malay saying "when you want to bend the bamboo bend them young," you will have probably the best approach to teaching Malaysian children to be better consumers of tomorrow.

In this, the responsibility and burden of teaching the young ones to be thrifty and to value money, and hence to be good consumers, must be with the parents more than anybody else.

In fact, the savings campaign launched by the government last year would defeat its purpose if parents ignore this habit among their children.

So how do you teach children to be good consumers?

Dr Thilla Chelliah, honorary-secretary of the Selangor & Federal Territory Consumers Association, says if parents do not make any attempt to explain to their children about savings or how to spend money wisely, they would end up with negative spending habits.

"In this highly-competitive and materialistic world, some parents resort to giving cash to their children as an incentive due to over-indulgence and compensation for their lack of time with their children," she says.

She explains that it is easy for a child to be tempted to spend on the unnecessary, luxurious and even harmful products and services in a market that has limited qualms in marketing them to children.

Apart from being influenced by their parents' spending habit or lack of knowledge about spending wisely, Dr Chelliah feels that advertising has also become sophisticated in their approach and messages to lure children to part with their money.

"Advertisements play on the psychology of the child, their imagination and create a need and want in them. They create the feeling of being wanted, to be in the "group", making children respond so readily to advertisements," she says.

Advertisements reach the child in his own living room, sponsor children's programmes and sporting events which attract children and the adverts become part of the vocabulary of the child and create the brand consciousness and loyalty among them.

"Once they get the child hooked on their products, they are assured of an adult customer for their items because children remain loyal and can at the same time influence their parents to respond to these adverts," she says.

She finds that early brand consciousness and recognition is what advertising aims to achieve among children. In the process, children are also tempted and pressurised by peers to own products or indulge in the use of services merely to be part of the in-group and be part of the concept of being 'cool'.

"Unfortunately, the stress is greater among the less advantaged group which leads to social ills such as stealing, extortion, gangsterism and prostitution merely to be able to be on par or one above their peers," she adds.

Under these circumstance, she says, children need to be protected as a consumer because they are not matured enough to value what is good or right for them and they lack the necessary information.

"Strengthening the entitlement of children in the face of these handicaps has an important place in any consumer protection movement. We have to arm our children against bulldozing advertising and unscrupulous commercial practices that seek to manipulate them through their vulnerability," she says.

Parents, teachers, consumer associations and related agencies certainly have a role in shaping the "young bamboos". Dr Cheliah says parents should be role models in teaching their children how to budget and save, prioritise their needs according to their finance and explain to them the plight of the less fortunate.

Teachers should maximise incidental opportunities to instil good consumer habits when teaching what is in the curriculum, while the school canteen could be used as a good learning centre.

Parents-Teacher Associations (PTAs), consumer associations and related agencies also have their respective roles in the schools through co-curricular activities.

One good example, she said, is the move by the Selangor and FT Consumer Association to conduct regular programmes for teachers and students on how to run consumer clubs in schools effectively.

In fact, she says, if all schools in the country set up consumer clubs, there is ample opportunity for children to be taught and to learn good consumer habits.

Outside the school, Dr Cheliah says, government agencies can support voluntary organisations which have limited funds to effectively implement consumer programmes.

In addition, these government agencies must ensure that the market does not exploit the child consumer by introducing goods and services which are dangerous, unethical, and unhealthy.

"Regulations on advertising to, and for children, has to be controlled, reviewed regularly and parents as well as teachers must be involved in vetting these advertisements."

To the credits of many parents, they are well aware of their burden, as attested by their response to the Amanah Saham Wawasan 2020 (ASW 2020) launched by Permodalan Nasional berhad (PNB) on August 28 last year. In slightly more than a month, 248,786 young investors aged 12 to 17 had purchased units worth RM517.7 million.

And recently, Prime Minister Datuk Seri Dr Mahathir Mohamad announced a dividend of 10.1 per cent for the first year of ASW 2020.

Still, the teaching and learning process never ends. In conjunction with 1997 Children's Day, the Selangor and FT Consumers Association is organising a two-day seminar on 'Children as Consumers' at Crystal Crown Hotel, in Petaling Jaya, on Oct 1.

The seminar will discuss the concept and practicability of children as a market for goods and services. Among them are moral and ethical questions concerning children as consumers as well as how children are made aware of their consumer rights and responsibilities. -- Bernama

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