

## **The Differences in Money Sense (Spending Habits) and Shopping Behaviour between Men and Women**

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Malaysia is considered as an upper-middle income country where shopping is possible for almost all classes of people. Among all shopping destinations, the shopping mall is the most popular because it is a one-stop destination for shopping, entertainment and restaurants with a cozy environment and eye-catching design. Therefore, shopping malls are always crowded with people during the weekend even though it is not the bargain season. It is so prevalent in Malaysia, a tropical country with the average temperature of 24oC to 34oC daily, to enjoy window shopping in the air-conditioning shopping malls as a way to spend their leisure time.

Similar to other men and women around the world, Malaysian men and women have different spending habits and shopping behavior. In terms of spending habits, women spend money on a larger variety of items compared to men. From clothing, footwear, accessories, cosmetics to gifts and souvenirs, women can always spend on something that never appeared in their shopping list before. Opposed to this, most men spend money only for the items that is on their mind and seldom purchase something that is not on their list. Women tend to spend for quantity while men tend to spend for quality. One of the possible reasons for this is that women need a different design of a particular type of item for mixing and matching in different situations. Meanwhile men emphasize quality as they usually do not put in as much effort as women in terms of the mixing and matching of their clothing.

Other than the above mentioned differences, women are more alert to sales and promotion periods compared to men as that is the time for women to enjoy a shopping spree without much concern about the amount of money left in their purses. As most of the men only spend money on their desired items, they are less attracted to sales and promotion. Besides this, most women like the feeling of spending money and take it as a way to release stress. To avoid feeling guilty for the frequent purchase, they will find and give a good reason for their spending. Men, on the contrary, tend to feel guilty for spending unnecessary money. This may be due to their responsibility and burden in supporting the family and for future planning. In this aspect, women are less conscious about savings and tend to rely on their partner for future planning, since they have more concern for present lifestyles. For example, women seldom miss sales and the

promotion times to purchase goods and products, even though they do not really need those items. However, they will try to persuade themselves psychologically that they are actually saving money and are one step closer to becoming a wise consumer for buying a good bargain during the sales.

For shopping behavior, women like to walk at a relaxed pace from one store to another, examining merchandise, comparing products and prices, trying on samples, asking for explanation about their desired items and trying to seek out the best buy for the money. They just simply enjoy the pleasure to shop around freely and aimlessly, to examine new products and hunt for sales and bargain. The thrill and excitement when they found something nice and cheap is unbeatable as if they finally found the treasure chest in a treasure hunt. This is especially significant among post-secondary students as they are frequent and long-staying visitors to shopping malls. Men only look for items that they intend to buy and are not interested in window shopping. If they know the location of the particular store, they will just go straight to the store, purchase their desired item and go home. Some of them even think that window shopping or shopping aimlessly is a waste of time.

However, there will be some slight changes in the spending habits and shopping behavior if men and women shop together as couple. The majority of the Malaysian males are willing to shop with their partner slowly and patiently although there are still some boring faces. Some of the couples hold different purchase decisions while for some couples, women make the purchase decision and their partner will pay for the item. In Malaysia, men paying for the women dining and shopping are prevalent especially for the elder generation. This is quite similar to other Asian countries where men are usually the ones who hold the financial authority in a family. However, with the increasing number of working women nowadays, the younger generation show the tendency to support the "Going Dutch" date practice, especially among friends of different gender and student couples who are less affluent. This situation will revert back to the conventional practice after the men achieve stability in their financial power.



Women tend to shop from floor to floor while men do not.



Men usually accompany and follow their partner to shop around. Women usually decide where to shop and what to buy.