

**AN EXPLORATION OF THE DECISION-MAKING PROCESSES AND
COPING MECHANISMS OF FUNCTIONALLY ILLITERATE SOUTH
AFRICAN CONSUMERS**

by

SISA MHLANGA

Submitted in fulfilment of the requirements for the degree

**MARGISTER COMMERCII
(MARKETING MANAGEMENT)**

in the

FACULTY OF ECONOMIC AND MANAGEMENT SCIENCES

at the

UNIVERSITY OF PRETORIA

Supervisor:

Mr. T.G. Kotzé

Pretoria, South Africa

October 2010

DEDICATION

This dissertation is dedicated to my parents, my late dad “JJ” and my mum Ellen, who taught me perseverance and the value of education.

ACKNOWLEDGEMENTS

Firstly, I would like to thank my Heavenly Father whose love and guidance gave me the strength to overcome several hurdles that came my way during this journey. Thank you my Lord for providing me with resources and people that made this dream possible. “*Jeremiah 29 v 11.*”

I will forever be indebted to the following individuals for their invaluable contribution to the success of this research project:

- My supervisor Mr. Theuns Kotzé and his wife, Dr. Gail Turner for your unparalleled expert guidance, infinite patience, prompt reviews, motivation, support and friendship during this project;
- My mother for all the sacrifice. I have dedicated this dissertation to you to show my appreciation for being such a wonderful parent. You and dad gave me an opportunity many children dream about;
- My dear brothers and sisters “maJJ” – Siphon, Themba, Thoko, Qhuba, Noma, Zie and Sane. A human being could not ask for more love, support or understanding in a family than I continue to receive from you;
- Nkosi, I know you were too young to understand why mummy had to leave you. My dear baby you gave me the inner strength that I needed to pull through, although it was never easy to turn my back on you;
- Ms Olga Mahlangu, the staff and learners at the Lesedi learning centre;
- Prof Rensburg, Mr Vernon Jacobs, Christiane Gabriel, Prof Ernest North, Thato Magano, Lerato Seshibe, Luyanda Nkohla, Annemie Franck, Joyce Nyandoro, Pastor Steve, David Levy and Pat Finlay, for all your contributions;
- Prof Puth and Staff of the Department of Marketing and Communication Management for providing a world class learning atmosphere; and
- Lastly but not least, to all my friends for the support, encouragement and keeping me sane.

ABSTRACT

AN EXPLORATION OF THE DECISION-MAKING PROCESSES AND COPING MECHANISMS OF FUNCTIONALLY ILLITERATE SOUTH AFRICAN CONSUMERS

by

Sisa Mhlanga

Supervisor: Mr. T.G. Kotzé

Department: Marketing and Communication Management

Degree: Magister Commercii (Marketing Management)

Most research on the consumer decision-making process has been conducted on literate adults. More than 20% of the adult population in South Africa is classified as being functionally illiterate, lacking the numeric and language skills required to perform basic retail tasks. Research examining the challenges faced by functionally illiterate consumers is practically nonexistent. With the lack of research on the shopping behaviour of such consumers in grocery stores, retail marketing decisions are likely to be based on implicit assumptions about literate consumers. Furthermore, this leads to a lack of understanding of how functionally illiterate consumers can be empowered in the grocery store environment.

The main purpose of this study was to examine how functionally illiterate consumers in South Africa make decisions to accomplish marketplace activities and also to investigate the coping mechanisms they used in the marketplace. The study specifically examined these issues in the context of grocery shopping.

This study therefore aims to assist consumer behaviour researchers to compare the traditional consumer decision-making process with that of functionally illiterate consumers.

At the same time, this study attempts to enlighten marketers about the characteristics of a significant proportion of the South African consumer market.

A qualitative inquiry, specifically semi-structured interviews, was used to gather data amongst twelve adult literacy learners.

The study reveals that functionally illiterate consumers are faced with difficulties in grocery stores. These difficulties are either related to the actual store environment or product choice. Functionally illiterate consumers make purchase decisions differently from commonly held perspectives. The major difference is the fact that functionally illiterate consumers make purchase decisions based on a single product attribute, disregarding other attributes.

Functionally illiterate consumers employ coping mechanisms to complement their deficient literacy skills. In this study, a total of 18 coping mechanisms were identified. A number of these mechanisms are behavioural strategies that aid these consumers to solve the problems of satisfying their needs in the marketplace.

The coping mechanisms reveal that these consumers have varying levels of literacy. In other words, functionally illiterate consumers are not a single homogeneous group of individuals. This further substantiates the notion that literacy is not static whereby an individual is either literate or not. Literacy implies a range of skills that demand competency in specific contexts. Some of these participants are ready to fight the shame of illiteracy by empowering themselves; this includes asking for help which improves their subsequent shopping experience. The participants that are free to talk to other people seem to have reasonably gained confidence. However, there are still some participants who prefer to hide their limited literacy skills and who tend to experience the same recurring problems.

An implication for consumer behaviour research is that existing consumer decision models do not adequately reflect the decisions of functionally illiterate consumers.

TABLE OF CONTENTS

CHAPTER 1 : OVERVIEW AND STUDY BACKGROUND	1
1.1 INTRODUCTION	1
1.2 BACKGROUND OF THE STUDY	1
1.3 PURPOSE STATEMENT AND RESEARCH OBJECTIVES.....	4
1.3.1 Purpose statement	4
1.3.2 Research objectives	4
1.4 IMPORTANCE AND BENEFITS OF STUDY.....	4
1.5 DEMARCATION OF THE STUDY	6
1.6 IMPLICIT ASSUMPTIONS OF STUDY	6
1.7 DEFINITION OF KEY TERMS.....	6
1.8 RESEARCH DESIGN AND METHODOLOGY	8
1.9 STRUCTURE OF CHAPTERS	9
CHAPTER 2 : ILLITERACY AND THE MARKETPLACE	11
2.1 INTRODUCTION	11
2.2 AN OVERVIEW OF DEFINITIONS OF LITERACY	12
2.3 DEFINING FUNCTIONAL LITERACY/ILLITERACY.....	14
2.4 A GLOBAL PERSPECTIVE ON THE EXTENT AND IMPLICATIONS OF FUNCTIONAL ILLITERACY	17
2.4.1 Statistics on the extent of functional illiteracy in the developed and the developing world	18
2.4.2 The implications of functional illiteracy for a country	20
2.4.3 The implication of functional illiteracy for marketers	21
2.5 FUNCTIONAL ILLITERACY AS A REALITY IN THE SOUTH AFRICAN MARKETPLACE	23
2.5.1 Statistics on the extent of illiteracy in South Africa	23
2.5.2 The “Kha Ri Gude” literacy campaign	26
2.6 CONCLUSION.....	27
CHAPTER 3 : FUNCTIONAL ILLITERACY AND CONSUMER BEHAVIOUR	29
3.1 INTRODUCTION	29
3.2 CONSUMER BEHAVIOUR DEFINED	30
3.3 TRADITIONAL PERSPECTIVES ON CONSUMER DECISION-MAKING.....	31
3.3.1 Traditional models of consumer decision-making.....	31
3.3.2 Five stage model of the consumer decision-making process	32



3.3.3	Seven stage model of the consumer decision-making process.....	34
3.3.4	Types of consumer decision-making.....	36
3.3.5	Consumer decision rules.....	38
3.4	DECISION-MAKING BY FUNCTIONALLY ILLITERATE CONSUMERS.....	41
3.4.1	Cognitive predilections.....	42
3.4.2	Decision heuristics and emotional trade-offs.....	43
3.4.3	Coping mechanisms.....	44
3.5	THE MARKETPLACE PROBLEMS ENCOUNTERED BY FUNCTIONALLY ILLITERATE CONSUMERS.....	45
3.5.1	Retail environmental challenges.....	46
3.5.2	Product-related challenges.....	47
3.6	THE MARKETPLACE COPING MECHANISMS USED BY FUNCTIONALLY ILLITERATE CONSUMERS.....	48
3.6.1	Coping mechanisms identified by Viswanathan <i>et al.</i> (2005).....	49
3.6.2	Functionally illiterate consumer groups identified by Ozanne <i>et al.</i> (2005).....	51
3.7	SUMMARY.....	53
CHAPTER 4 : RESEARCH DESIGN AND METHODS		55
4.1	INTRODUCTION.....	55
4.2	RESEARCH PARADIGM.....	56
4.3	QUALITATIVE RESEARCH.....	57
4.4	RESEARCH DESIGN.....	59
4.5	SAMPLING.....	63
4.5.1	Target population and context.....	64
4.5.2	Units of analysis.....	64
4.5.3	Purposeful sampling.....	66
4.5.4	Sample size.....	68
4.6	DATA COLLECTION.....	70
4.6.1	Guidelines used for choosing a data collection method.....	70
4.6.2	Semi-structured individual interviews.....	71
4.6.3	The limitations of semi-structured interviews.....	73
4.6.4	Data collection methods used in previous studies.....	73
4.6.5	Pre-testing the interview guide.....	74
4.6.6	Primary data collection procedure used in current study.....	75
4.7	DATA ANALYSIS.....	77
4.8	ASSESSING AND DEMONSTRATING THE QUALITY AND RIGOUR OF THE RESEARCH DESIGN.....	78
4.8.1	Reliability and validity in quantitative research.....	79
4.8.2	Adapting reliability and validity for qualitative research.....	80
4.8.3	Overcoming data quality issues.....	84
4.9	RESEARCH ETHICS.....	85

4.10 SUMMARY87

CHAPTER 5 : DATA ANALYSIS AND PRESENTATION OF DATA 88

5.1 INTRODUCTION88

5.2 CONTEXTUAL BACKGROUND OF THE PARTICIPANTS.....89

 5.2.1 Functional illiteracy in the marketplace.....89

 5.2.2 Low disposable income92

 5.2.3 Limited retail offering93

5.3 AN OVERVIEW OF THE DATA ANALYSIS PROCESS USED IN THE STUDY95

5.4 EMERGENT THEMES103

5.5 ILLITERACY EXPERIENCED AS INADEQUACY AND SHAME106

5.6 NAVIGATING THE GROCERY STORE.....109

5.7 DECISION-MAKING BY FUNCTIONALLY ILLITERATE CONSUMERS.....109

 5.7.1 Store preference.....110

 5.7.2 Product-related choices.....113

5.8 COPING MECHANISMS117

 5.8.1 Memorising.....118

 5.8.2 Shop at the same shop to avoid the stress of an unfamiliar environment ..119

 5.8.3 Go shelf by shelf in the store119

 5.8.4 Do not shop where salespeople are unfriendly.....120

 5.8.5 Do without items.....120

 5.8.6 Pretend disability to avoid revealing deficiencies and embarrassment.....121

 5.8.7 Buy only known brands to avoid risks from unknown brands121

 5.8.8 Buy retailer’s brand121

 5.8.9 Use single attribute decisions to avoid stressful and complex product comparisons122

 5.8.10 Avoiding percentage discounted items to avoid difficult numerical tasks ...122

 5.8.11 Carry excess money to avoid a cash shortfall123

 5.8.12 Avoid eating in restaurants in town to avoid demeaning treatment123

 5.8.13 Shop with family members and friends.....123

 5.8.14 Seek help in store.....124

 5.8.15 Establish relationships with store personnel.....125

 5.8.16 Use shopping list126

 5.8.17 Tell cashier the total amount of money available.....126

 5.8.18 Give cashier all money available127

5.9 SUMMARY127

CHAPTER 6 : DISCUSSION OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS 129

6.1 INTRODUCTION129

6.2 NAVIGATING THE GROCERY SHOPPING ENVIRONMENT130

 6.2.1 Store environment related factors131

6.2.2	Product-related factors	132
6.3	DECISION-MAKING OF FUNCTIONALLY ILLITERATE CONSUMERS	133
6.4	COPING MECHANISMS	136
6.4.1	Coping mechanisms found in this study that are identical to those found in previous studies.....	138
6.4.2	Coping mechanisms unique to this study	139
6.4.3	Coping mechanisms in previous studies not confirmed in this study	140
6.5	IMPLICATIONS OF FINDINGS	141
6.5.1	Implications of the findings for consumer behaviour researchers.....	142
6.5.2	Implications of findings for marketers and retailers	143
6.5.3	Implications of findings for policy makers	145
6.6	LIMITATIONS OF THE STUDY AND RECOMMENDATIONS FOR FUTURE RESEARCH.....	146
LIST OF REFERENCES.....		148

APPENDICES

APPENDIX A: Application for permission	157
APPENDIX B: Permission letter	159
APPENDIX C: Informed consent form	161
APPENDIX D: Interview guide	163
APPENDIX E: Interview visual materials	167
APPENDIX F: Coding process	169
APPENDIX G: Merged clusters of codes.....	180
APPENDIX H: Sorted clustered codes	184
APPENDIX I: Decision-making themes	188
APPENDIX J: Coping mechanism themes	190
APPENDIX K: Interview transcripts on CD	193

LIST OF FIGURES

Figure 1: Illiteracy by home language	24
Figure 2: Distribution of South African population aged 20 and older by highest grade completed	25
Figure 3: A five stage model of the individual consumer decision-making process.....	32
Figure 4: The seven stage consumer decision-making model	35
Figure 5: Decision-making by functionally illiterate consumers	42
Figure 6: Functionally illiterate consumer groups.....	52
Figure 7: Schematic diagram of the research design.....	61
Figure 8: Shopping trolley used during interviews.....	76
Figure 9: Retail offering available in the participants' community.....	94
Figure 10: A schematic illustration of the data analysis process followed in the study.....	100
Figure 11: A schematic diagram of the themes that emerged in this study	105

LIST OF TABLES

Table 1: List of abbreviations used in research study	7
Table 2: List of literacy definitions	13
Table 3: Definitions of functional literacy/illiteracy.....	16
Table 4: UNESCO estimates of literacy	19
Table 5: Regional differences in literacy levels	20
Table 6: Percentage distribution of South African population groups aged 20 and older by highest completed level of education, 2007	26
Table 7: Brand performance ratings example	39
Table 8: Challenges experienced by consumers during shopping.....	46
Table 9: Coping mechanisms of functionally illiterate consumers identified by Viswanathan <i>et al.</i> (2005:24)	50
Table 10: Profile of participants	65
Table 11: Comparison of semi-structured individual interviews and focus group interviews	72
Table 12: Quality criterion guide	85
Table 13: Extract of individual interview transcripts	97
Table 14: Detailed example of a coded transcript.....	98
Table 15: Coping mechanisms identified in the South African marketplace.....	118
Table 16: Factors that influence successful store navigation.....	131



Table 17: Coping mechanisms identified in the current study and in two previous studies	138
Table 18: Unique coping mechanisms identified in the current study	140
Table 19: Coping mechanisms found in other studies not confirmed by this study	141
Table 20: Structured questions and answer sheet.....	165
Table 21: List of clustered codes categorised in relation to study objectives	185
Table 22: Decision-making themes.....	189
Table 23: coping mechanism themes	191

CHAPTER 1: OVERVIEW AND STUDY BACKGROUND

Chapter outline:

The purpose of this chapter is to:

- provide an overview of the extent of functional illiteracy in South Africa;
- summarise the findings of similar previous studies;
- present the research objectives of the current study;
- discuss the importance and benefits of the current study;
- provide definitions of key terms used in this study;
- furnish a brief summary of the research methodology of used the current study; and
- give an overview of the chapters included in this dissertation.

1.1 INTRODUCTION

A study of the decision-making processes and coping mechanisms of functionally illiterate consumers reveals that functional illiteracy is prevalent among consumers in the South African grocery shopping environment. Numerous South African consumers face difficulties when making product choices with a sizable portion suffering and struggling silently to meet their shopping needs. The goal of this study is to explore the consumption activities and identify the coping mechanisms that functionally illiterate consumers employ in the marketplace. Data obtained from a qualitative study of the consumer behaviour of adult literacy learners was employed to explore how these adults navigate the marketplace and make purchase decisions.

1.2 BACKGROUND OF THE STUDY

An estimated 9.6 million adults in South Africa enter the marketplace daily with insufficient literacy skills that many in society take for granted (Department of Education, 2007:5). Grocery shopping is arguably an activity in which many consumers engage with very little effort, yet a significant portion of South African consumers experience negative emotions whenever they consider a trip to the grocery store. Imagine having to go shopping if you cannot read, write or do basic numeric calculations. Nozi, one of the participants in this

study, clearly confirmed that this is happening in South Africa. Consider the following illustration:

Interviewer: *Where do you do your shopping?*

I usually go to the same shop because it is easier for me. I know where is what and what to find. This saves me a lot of time. If I had good education, and knowledge I could visit shops anywhere or shops with high standards. Since I have no education, I am not comfortable to approach others and I am afraid to go to other shops. (Nozi)

Currently approximately 16% of adults in South Africa are classified as being functionally illiterate, in addition to 10.3% who have never been to school (Statistics South Africa, 2007:43). Today's grocery shopping environment is undoubtedly becoming more complicated with self service displays that demand high literacy skills to ensure a smooth navigation of the marketplace. "Navigate" in this context means to "find [a] way to deal with a difficult or complicated situation" (Hornby, 2000:977). Marketplace navigation requires that consumers understand what they want to achieve as well as possess the skills to do so (Ringold, 2005:202). The demands of functional literacy in most modern economies are substantial; as a result, the absence of such skills poses significant implications for both consumers and marketers (Viswanathan, Rosa & Harris, 2005:15).

The primary aim of this study was to understand the whole shopping process as experienced by functionally illiterate consumers. Grocery shopping for literate consumers may involve comparisons of prices, brands or package sizes and weighing costs against benefits in order to obtain the best deal (Gau & Viswanathan, 2008). The navigation process starts with the consumer entering a particular grocery store. As the consumer enters the store it is important for the researcher to know how these consumers find their way around the aisles of the store in order to locate the desired products. Subsequent to them locating the desired products, the second goal was to understand what criteria they used to choose amongst the competing brands of the same product. The process ended with investigating payment related activities at the checkout counter.

Relatively little research has been carried out with regards to marketing to the functionally illiterate consumers despite the size and purchasing power of this market segment (Wallendorf quoted by Viswanathan *et al.*, 2005:16) Although a few researchers (Adkins &

Ozanne, 2005a:93-104; Adkins & Ozanne, 2005b:153-162; Jae & Delvecchio, 2004:342-354; Viswanathan & Gau, 2005:187-199; Viswanathan *et al.*, 2005:15-31; Wallendorf, 2001:505-511) have studied the behaviour of such consumers in developed markets in the USA, little is known about these consumers in emerging consumer markets such as South Africa. A fuller understanding of consumer behaviour and further advancement of Consumer Research as an academic discipline requires that the models and theories of consumer behaviour developed in western contexts be validated in other cultural contexts (Steenkamp & Burgess, 2002:131).

The overall consensus of previous research is that functionally illiterate consumers encounter a range of problems in the marketplace (Jae & Delvecchio, 2004:350; Ozanne, Adkins & Sadlin, 2005:242; Viswanathan *et al.*, 2005:16). Similarly, previous studies reveal that these consumers develop coping mechanisms to manage the challenges they face in the shopping environment. These challenges range from choosing inappropriate products to misunderstanding pricing information. There is considerable evidence that these consumers are both disadvantaged and vulnerable (Ringold, 2005:207; Viswanathan & Gau, 2005:189; Wallendorf, 2001:209); consequently there is a need for marketers to better understand the challenges that such consumers face.

Attaining a more detailed understanding of how functionally illiterate consumers think and behave should help marketers to better meet the needs and demands of all consumers. While research has been conducted regarding adult literacy models in South Africa (Chigona, Van Belle, Paddock & Pitout, 2005:1-4; Sibiya, 2004:154-192), no attention has been paid to how the given consumers manage the activities of the grocery store. An extensive search of the SABINET database further indicates that no studies on decision-making and coping mechanisms of such consumers have previously been carried out in South Africa.

1.3 PURPOSE STATEMENT AND RESEARCH OBJECTIVES

1.3.1 Purpose statement

The main purpose of this study is to examine how functionally illiterate consumers in South Africa make decisions in order to accomplish marketplace activities and also to investigate the coping mechanisms they use in the marketplace. The study specifically examined these issues in the context of grocery shopping.

1.3.2 Research objectives

This study was guided by the following specific objectives:

- To determine how functionally illiterate consumers navigate the grocery store environment.
- To investigate the decision mechanisms that functionally illiterate consumers use to choose amongst competing brands of fast moving consumer goods.
- To identify the coping mechanisms employed by functionally illiterate South African consumers in a grocery store.

1.4 IMPORTANCE AND BENEFITS OF STUDY

It was noted earlier that despite the significant number of functionally illiterate consumers in South Africa, marketing researchers know very little about these consumers and how they manage their marketplace activities. Although poverty and low levels of education are associated with functional illiteracy, it is noteworthy that most consumers of this kind receive a discretionary income and together represent a significant market segment (Viswanathan *et al.*, 2005:16). The question with regards to whether marketers should be concerned is addressed by some revealing statistics with respect to functional illiteracy. This study therefore attempts to enlighten marketers about the characteristics of a significant proportion of the South African consumer market. At the same time, this study is expected to assist consumer behaviour researchers to compare the traditional consumer decision-making process with that of functionally illiterate consumers.

Considerable research exists with regards to the traditional consumer decision-making process; however these studies assume that consumers possess a basic level of literacy and comprehension as evident from the use of college students as their study samples (Adkins, 2001:5). Finally, as suggested by Jae and Delvecchio (2004:352-353), investigating the behaviour of functionally illiterate consumers within the marketplace context could provide an incentive for public policy makers to emphasise consumer literacy education in existing adult literacy curricula.

The basic decision-making process assumes that consumers go through a five stage process – need recognition, information search, evaluation of alternatives, purchase and post purchase behaviour – needwhen making marketplace decisions (Sheith & Mittal, 2004:275). In the first two stages, it is assumed that consumers make choices based on their own preferences using available marketing information (Kaufman quoted by Adkins, 2001:5). Research regarding consumer decision-making has been far from systematic hence the focus has fallen on a specific stage rather than several stages of the process (Teo & Yeong, 2001:349). This is the reason why for the past 20 years, the dominant paradigm in consumer behaviour has been information processing (Teo & Yeong, 2001:350).

Nevertheless, research on a variety of disadvantaged consumer groups provides evidence that in many cases, the assumption that such groups have access to information is erroneous (Adkins, 2001:5). Limited literacy skills may impact negatively on consumers' ability to choose substitutes of products thus constraining their ability to compare available alternatives. For example, most packaging information is written in English which is beyond the comprehension of many functionally illiterate consumers (Jae & Delvecchio, 2004:342). Moreover, such consumers process information and make purchase decisions differently from commonly held beliefs regarding the influence of brand processing, pricing, and product attributes (Viswanathan *et al.*, 2005:27).

Findings of this study reveal that the information search stage is either nonexistent or just limited to a few trusted sources such as friends and family, often occurring after a purchase has been made. The findings offer insight into the unique decision-making processes of functionally illiterate consumers. The findings further reveal that these

consumers face difficulties when meeting their shopping needs in a grocery store. Hence, policy makers should implement policies designed to protect such consumers.

1.5 DEMARCATION OF THE STUDY

The following should be taken into consideration when reviewing the demarcation of this study:

- Data collection was done at a single venue, namely the Lesedi Adult Learning Centre in Soshanguve.
- The study was limited to both male and female black South African citizens aged 20 years and older who were enrolled at the Lesedi Adult Learning Centre.
- This study focused on a grocery retail store shopping environment disregarding other stores and environments.

1.6 IMPLICIT ASSUMPTIONS OF STUDY

Several basic assumptions underlie this study. It was assumed that:

- the participants were aware of their shopping encounters in a grocery store;
- the participants were capable and willing to verbally share their shopping experiences;
- the researcher was able to convince participants to explain their shopping experiences;
- the experiences of the twelve participants were illustrative although not necessarily totally representative of the experiences of functionally illiterate consumers in general;
- qualitative research was the most appropriate means to explore the shopping experiences of functionally illiterate consumers; and
- semi-structured interviews gathered the required data regarding the shopping experiences of functionally illiterate consumers.

1.7 DEFINITION OF KEY TERMS

The key concepts involved in this study are ***coping mechanisms***, ***functional literacy***, ***literacy*** as well as ***navigate***. The manner in which these key terms are defined for the purpose of this study is considered below.

Coping mechanisms and coping strategies: Previous literature on functional illiteracy uses the terms *coping mechanisms and coping strategies* interchangeably, suggesting that the two terms have the same meaning (Viswanathan & Gau, 2005:189; Viswanathan *et al.*, 2005:24-27). In view of this usage, this study also treated these terms as similar; however, the term **coping mechanisms** was the one preferred for this study. A **coping mechanism** refers to “... a method or system that functionally illiterate consumers use to successfully navigate the shopping environment” (Hornby, 2000:977; Viswanathan *et al.*, 2005:24). See section 4.6 for a detailed discussion of the coping mechanisms employed by functionally illiterate consumers in the marketplace.

Functional illiteracy: According to the South African Department of Education (2007:5), a person is regarded as **functionally illiterate** if he or she dropped out of school before completing grade seven. This study defines **functional illiteracy** as “... the inability to use reading, writing and numeracy skills to complete shopping tasks” (Adkins & Ozanne, 2005a:94; UNICEF in UNESCO, 2006:154) (See section 4.2).

Literacy: Since the focus of this study was on literacy in South Africa, the Department of Education’s definition of literacy was used (see section 4.1). The Department of Education (2007:5) defines literacy as “... the use of reading, writing and numeracy skills in relevant contexts including those of active citizenship, health and livelihoods and ongoing lifelong learning.”

Numeracy: Gal (2002:71) defines numeracy as the capacity and propensity to effectively and critically interact with the quantitative aspects of the adult world.

Navigate: In the context of this study, the term *to navigate* refers to “... finding the right way to deal with a difficult or complicated situation” (Hornby, 2000:977).

Table 1: List of abbreviations used in research study

Abbreviation	Meaning
ABET	Adult Basic Education Training
AIDS	Acquired Immuno Deficiency Syndrome
HIV	Human Immune-deficiency Virus
SABINET	South African Bibliography Network

Abbreviation	Meaning
UNESCO	United Nations Educational, Statistical and Cultural Organisation
UNICEF	United Nations Children's Fund

1.8 RESEARCH DESIGN AND METHODOLOGY

Several studies have found that research involving functionally illiterate consumers creates challenges (Adkins, 2001:31; Adkins & Ozanne, 2005a:94; Viswanathan *et al.*, 2005:16). Illiteracy poses significant complexities to the use of standard research instruments, such as surveys, because even if respondents receive assistance, it is difficult to establish the measurement error attributable to the wide range of abilities found in functionally illiterate individuals (Kirsch *et al.* quoted by Viswanathan *et al.*, 2005:16). Firstly, due to the stigma associated with illiteracy, many respondents may not be willing to openly discuss this topic (Adkins & Ozanne, 2005a:94). Secondly, functional illiteracy can be a source of emotional stress and a topic that many will not discuss openly (Viswanathan *et al.*, 2005:16).

Given these inherent problems of identifying and studying people with limited functional literacy skills, a qualitative research approach was used for this study. This choice is supported by previous studies that also used qualitative approaches to study functionally illiterate consumers (Adkins, 2001:31; Adkins & Ozanne, 2005a:94; Viswanathan *et al.*, 2005:16). Specifically, semi-structured in-depth interviews were used to collect data. An interview guide was used to direct the interview (see Appendix D, page 163).

The target population consisted of adult learners that were enrolled for the academic year of 2009 at the Lesedi Adult Learning Centre in Soshanguve who were studying Mathematics and English at levels below grade seven. A purposeful sampling method was used to identify participants. A total of 12 participants were interviewed. The participants were aged between 20 and 73 years.

No incentives were given to encourage participants to take part in the interviews. With the help of the literacy coordinator, learners were asked to participate in the interviews on a voluntary basis. Prior to commencement of the interview, the researcher explained the ethical issues that are addressed in the consent form to respondents who all indicated their willingness to participate on a voluntary basis. The participants were asked to write

their name as a way to demonstrate their consent to take part in the study. All the participants were able to write their names.

1.9 STRUCTURE OF CHAPTERS

Chapter 1 introduces the study and outlines the purpose statement, research objectives and importance of study. Included in this chapter, is the study demarcation and assumptions. This is followed by definitions of key terms used in this study. A brief overview of literature regarding functionally illiteracy is discussed next. The chapter concludes with a brief description of the methodology.

Chapter 2 opens with definitions of literacy and functional literacy relating them to the shopping environment. A global perspective of functional illiteracy indicating the extent and implications of functional illiteracy is discussed next. The discussion includes the impact of illiteracy in the development of a country and its implications for marketers. The chapter concludes with an overview of the reality of illiteracy in South Africa which reveals the statistics and the “Kha Ri Gude” mass literacy campaign.

Chapter 3 discusses the definition of consumer behaviour and briefly addresses the relationship between consumer behaviour and functional literacy. Traditional consumer decision-making models are discussed followed by types of consumer decisions and consumer decision rules. This is followed by a brief overview of how functionally illiterate consumers make purchase decisions. This chapter ends with a discussion on the marketplace problems encountered by functionally illiterate consumers also stating the coping mechanisms that these consumers use to navigate the shopping environment.

Chapter 4 starts with an overview of the research design, followed by a discussion of the sampling procedures. The data collection method that was used to collect primary data is discussed next. This section includes a brief analysis of methods used in similar past research studies and assessment of rigour and quality. This chapter concludes with an overview of the data analysis procedure used in this study.

Chapter 5 starts with a contextual background of the research setting. The data analysis discussion covers the entire chapter. The discussion first addresses illiteracy experienced

as shame and inadequacy by the participants, followed by their decision-making. The chapter concludes with a discussion of coping mechanisms which are split into three sections. First the discussion addresses those coping mechanisms that confirm past findings, followed by coping mechanisms unique to this study then a discussion of coping mechanisms found in past studies that could not be confirmed by this study conclude the chapter.

Chapter 6 is a presentation of the findings of this study. The findings confirm a number of findings in similar studies that were done in the developed world. There are also new findings that are unique to the South African functionally illiterate consumers. Some findings from past similar studies were not confirmed in this study. South Africa has a sizable portion of functionally illiterate consumers. Academics, marketers and policy makers each needs to play their different role in addressing this challenge. The limitations of this study and recommendations for a future study conclude this dissertation.

CHAPTER 2: ILLITERACY AND THE MARKETPLACE

Chapter outline:

The purpose of this chapter is to:

- provide definitions of literacy;
- review definitions of functional illiteracy and functional literacy;
- discuss the degree of functional illiteracy in the developed and developing world;
- reveal the extent of functional illiteracy in South Africa;
- emphasize the implications of functional illiteracy for a country and for marketers; and
- present an overview of the “Kha Ri Gude” literacy campaign.

2.1 INTRODUCTION

Chapter 2 starts with an overview of literacy definitions and elaborates on the evolution of the literacy concept that has led to a special type of literacy termed “functional literacy”. Since this study focuses on functional illiteracy, the greater part of the chapter focuses on the impact of functional illiteracy in the marketplace. To recap, the research objectives that guided this study were:

- i. to determine how functionally illiterate consumers navigated the grocery store,
- ii. to investigate the decision mechanisms that functionally illiterate consumers used to choose amongst brands
- iii. to identify the coping mechanisms that these consumers used in the grocery store

In view of these objectives, it is evident that a thorough discussion of the “literacy” concept is necessary in order to have a full appreciation of how literacy relates to the shopping environment. The implications of functional illiteracy for a country and marketers are also discussed. This chapter also provides an overview of illiteracy globally and furthermore reveals the extent of functional illiteracy in South Africa. To conclude this chapter, “Kha Ri Gude”, the South African mass literacy campaign implemented in 2008, is discussed.

2.2 AN OVERVIEW OF DEFINITIONS OF LITERACY

Literacy, like many other concepts, is difficult to define. At first glance, “literacy” would seem to be a term that everyone understands, but literacy as a concept has proved to be both complex and dynamic (UNESCO, 2006:147). It is difficult to arrive at a concise definition of literacy due to factors that include changing societal demands, inconsistent standards and inadequate evaluation measures (Harrison-Walker, 1995:51). UNESCO (2006:148) outlines that for most of its history in English, the word “literate” meant to be familiar with literature or, more generally, to be well educated.

Taking into account evolving debates, UNESCO (2006:148-152) has identified the following four perspectives on literacy that differ in their complexity:

- *Literacy as a set of tangible skills.* Literacy is understood to be a set of tangible skills, particularly cognitive skills of reading and writing, that are independent of the context in which they are acquired and the background of the person who acquires them. Numeracy is understood as either a supplement to the set of skills encompassed by literacy or as a component of literacy itself. The cognitive argument has been linked to broader societal development so that literacy becomes a condition for economic growth.
- *Literacy as applied, practised and situated in society.* Acknowledging the limitations of the skills based approach to literacy, some scholars have tried to focus on the application of these skills in relevant ways. One of the coordinated efforts to do so has been through the development of the concept of functional literacy. This approach questions the validity of designations of individuals as literate or illiterate. However, this approach is criticised by some scholars who claim that it overemphasises local requirements while failing to recognise how external forces such as colonialism, economic globalisation and international communication have intruded upon the experiences of local communities.
- *Literacy as a broad-based learning process.* Literacy is viewed as an active broad based learning process whereby as individuals learn they become literate. Some scholars in the field of adult education see personal experience as a central resource of learning.

- *Literacy as text.* The fourth way of understanding literacy is to look at it in terms of the subject matter and the nature of texts that are produced and consumed by literate individuals. This approach pays particular attention to the analysis of discrete passages such of text referred to by socio-linguists as discourse.

These four approaches broadly reflect the evolution of literacy in different disciplinary traditions. Table 2 below, presents a list of several definitions of literacy. Some of the definitions were formulated by institutions such as UNESCO, while others are cited in past studies.

Table 2: List of literacy definitions

Author	Definitions
Adkins & Ozanne (2005a:94)	Literacy is a set of decoding and encoding skills. Literacy is practice involving the active construction and negotiation of meaning from the texts in a specific social setting.
Chigona <i>et al.</i> (2005:1)	Literacy is the ability to understand and employ printed information in daily activities, at work, home and in the community.
Department of Education (2007:5)	The use of reading, writing and numeracy skills in relevant contexts, including those of active citizenship, health and livelihoods and ongoing lifelong learning.
Harrison-Walker (1995:52)	Literacy is an individual's ability to read, write and speak in English and compute and solve problems at levels of proficiency necessary to function on the job and in society to achieve one's goals and to develop one's knowledge and potential.
Jae & Delvecchio (2004:342)	Literacy is using printed and written information to function in society to achieve one's goals and to develop one's knowledge and potential.
UNESCO (2006:158)	A literate person is someone who can with understanding both read and write a short statement on his/her everyday life.

The simplest understanding of literacy is that it is a set of decoding and encoding skills. This means that a literate person's skills should work in any context whether it is reading a financial statement or an operational manual (Adkins & Ozanne, 2005a:94). A more complex view of literacy is using these skills in ways that contribute to socio-economic development such as being able to complete specific tasks (UNESCO, 2006:147). Finally the most complex understanding describes literacy as a social practice (Adkins & Ozanne,

2005a:94; Chigona *et al.*, 2005:1). Adkins and Ozanne (2005a:94) elaborate on this view by stating that a literate person is able to act as other people would in the same situation.

The concept of literacy has long been used as a means to classify populations into “literate” or “illiterate” (Wagner quoted by Boudard & Jones, 2003:192). The above mentioned definitions acknowledge that literacy is no longer absolute whereby an individual is considered to be either literate or not. Furthermore these definitions clearly show a transition from literacy merely being regarded as the act of reading and writing printed language to the ability to extract and process meaning in a social context (Fuat Firat, 2006:375). In this way literacy is an active and creative process that allows individuals to participate in social and intellectual practices (White quoted by Fuat Firat, 2006:375). Literacy now incorporates possessing multiple skills. These skills are culturally dependent hence the definition of literacy needs to take into consideration community factors (Chigona *et al.*, 2005:1).

This study was concerned about the competency of functionally illiterate adults when engaging in shopping activities taking into consideration the possible challenges and skills that are needed to function efficiently in this context. Hence, for the purposes of this study the view of literacy as the ability to complete specific tasks was adopted since it reflects the concept of functional literacy. The section that follows provides definitions of functional literacy.

2.3 DEFINING FUNCTIONAL LITERACY/ILLITERACY

Literacy does not exist in a vacuum. It is an integral part of the individual’s cultural world and is context specific (Adkins, 2001:8). Functional literacy links the notions of literacy and numeracy to adequate functioning in day-to-day life (Viswanathan & Gau, 2005:188). Numeracy is defined as the capacity and propensity to effectively and critically interact with the quantitative aspects of adult life (Gal, 2002:21). A behavioural definition views literacy proficiency in terms of a mode of adult behaviour where proficiency is judged on the basis of being able to use printed information to function in a variety of contexts throughout society (Boudard & Jones, 2003:193).

Functional literacy is perhaps the most dominant task-based approach, although this term has been used in many different ways at different times. What kind and level of literacy is needed in order for people to function in society is understood differently in different places (UNESCO, 2008:15). Viswanathan *et al.* (2005:15) elaborate that because of these significant differences of what adult life demands across economies and cultures, researchers have argued for a plurality of literacies and also emphasised that the skills needed to grasp written and verbal meaning successfully are dependent on context. For example, the language and numeracy skills required by consumers in central KwaZulu Natal villages are different from those required by consumers in Sandton City.

In economies in which the typical consumer experience involves choosing among differently priced offerings at self displays, the literacy and numeracy competencies are relatively straightforward. These include the ability to read labels for product information, to navigate the complex marketplace by using store signage, to calculate unit prices to ascertain value and to keep a running total to avoid being short of funds at the checkout counter (Gau & Viswanathan, 2008).

Consequently as revealed earlier, there are a variety of different definitions of what it means to be literate that range from simply signing your name, to being at a comparable level to children completing primary school, to being able to deal with complex form filling or lengthy instructions. Group membership, the social environment and culture are rarely taken into account in the assessment and definition of literacy hence a functional approach like a competency approach aims to bring everyone to a similar basic standard. As a concept, functional literacy emerged in the UK and USA in the 1970s, with the realization that an increasing number of adults found it difficult to deal with some of the reading and writing tasks they met in their everyday lives (UNESCO, 2008:16). An early definition appeared in a statement made by UNESCO in 1962, and describes a literate person as someone who:

“can engage in all those activities in which literacy is required for effective functioning of his [sic] group and community and also for enabling him to continue to use reading, writing and calculation for his own and the community’s development” (UNESCO, 2008:123).

Table 3 below provides a list of definitions of functional literacy/illiteracy.

Table 3: Definitions of functional literacy/illiteracy

Source	Definition
Adkins & Ozanne (2005a:94)	Functional literacy is the ability to complete specific tasks.
Adkins & Ozanne (2005b:153)	Functional literacy is having the literacy skills needed to function within different social contexts.
UNICEF (quoted by UNESCO, 2006:158)	Functional literacy is the ability to use reading, writing and numeracy skills for effective functioning and development of the individual and the community.
Viswanathan <i>et al.</i> (2005:15)	Functional literacy is having the language and numeracy competencies required to function adequately as adults in day-to-day life.
Ozanne <i>et al.</i> (2005:242)	Functional illiteracy is lacking the reading and writing skills needed to meet daily demands.
UNESCO (2006:419)	A person is functionally illiterate who cannot engage in all those activities in which literacy is required for effective functioning of his/her group and community and also enabling him/her to continue to use reading, writing and calculation for his/her own and community's development.

All the above definitions suggest that functional literacy is more than just being able to read and write. Functional literacy is the ability to function as adults on a daily basis to meet daily demands and complete specific tasks within specific social contexts. The term functional literacy makes it possible to distinguish between literacy skills needed to function in different contexts in daily life. For this reason, this study acknowledges that literacy skills needed to function in a classroom are different from those needed to function in a shopping environment.

Although functional literacy is described in different ways in different places, in almost all its guises it is in some way linked to either economic benefits or social benefits (health, housing, community benefit), or a mixture of both (UNESCO, 2006:87). In most cases it is also linked to the tasks people are assumed to need to undertake. Consequently functional

literacy programs should include some element of directive change or social conditioning through messages determined by literacy providers (Chigona *et al.*, 2005:3).

Following UNICEF (quoted by UNESCO, 2006:154) as well as Adkins and Ozanne (2005a:94), for the purpose of this research, functional literacy is defined as the ability to use reading, writing and numeracy skills to successfully complete shopping tasks. Functional illiteracy therefore implies that a person is not able to use reading, writing and numeracy to successfully complete shopping tasks.

Significant portions of the world population are functionally illiterate. This issue is discussed in more detail in the sections that follow.

2.4 A GLOBAL PERSPECTIVE ON THE EXTENT AND IMPLICATIONS OF FUNCTIONAL ILLITERACY

Since its establishment in 1946, UNESCO has been at the forefront of global efforts to promote literacy on national, regional and international agendas (UNESCO, 2008:11). Literacy is important because it is a human right, a personal development tool and a means of social and human development (UNESCO, 2009:12).

For measurement purposes, UNESCO has long used the definition of literacy that relates to the ability to read and write with understanding a simple sentence related to one's daily life. A person is considered to be functionally literate if he/she can engage in activities or effectively function in his or her group and community (UNESCO, 2006:10). Literacy is clearly recognised as a basis of human development and economic growth.

Nevertheless, it is important to take into account the views of literacy that have evolved over time. Explicitly literacy is seen as comprising diverse practices embedded in socio-economic, political, cultural and linguistic contexts acquired in and outside of school (UNESCO, 2009:14). It also involves family and community contexts; the media in various forms of technology; skills for further learning; and the world of work and life in general. Thus, this concept of literacy emphasises the literacy challenge as making societies literate and not simply as making individuals literate (UNESCO, 2009:14-16).

These evolving ideas pay attention to some key elements that have to be taken into account in any discussion about literacy and literacy measurement (UNESCO, 2009:16):

- the centrality of using texts,
- the need to use texts with understanding, that is, competently,
- not to be restricted to texts, but also including numeracy issues,
- the need to explore these issues anchored to everyday life experiences where the diverse and manifold aspects of social life are instantiated, and
- understanding that everyday life in any social setting is never an isolated individually bound reality.

2.4.1 Statistics on the extent of functional illiteracy in the developed and the developing world

The global extent of functional illiteracy is difficult to determine because available statistics are largely based on estimates (UNESCO, 2006:73). Subsequently statistics on literacy reflect the performance of the national education system and the overall strength of the country's human resources. While some countries administer comprehensive literacy assessments, most countries collect basic data through population censuses, household surveys and statistics on school enrolment or completion rates. Censuses generally occur every ten years, while household surveys are undertaken every three to five years (UNESCO, 2008:10). For example, in many countries literacy is measured by asking questions such as "Are you literate or not? Or can you read a simple sentence with understanding?" In many instances, the head of the household answers these questions on behalf of all other household members (UNESCO, 2008:11).

Based on statistics gathered between 2000 and 2004, globally 771 million adults are illiterate; that is 18% of the world adult population (UNESCO, 2006:18). Estimates of functionally illiteracy in United States range from one fifth to a quarter of the population (Viswanathan & Gau, 2005:187). Estimates of functionally illiteracy are equally sizable for other industrialised countries and even higher for developing countries (Viswanathan *et al.*, 2005:16).

Many high income countries, having attained high levels of literacy, no longer collect basic literacy statistics. Among these are Canada, Australia, Germany and Belgium (UNESCO,

2008: 112). One important fact to consider is that definitions and data collection methods of literacy vary across countries. While literacy estimates must be used with caution, they serve as a general guide.

Table 4 below presents estimates of literacy across the world, broken down into developed, developing, and in-transition countries.

Table 4: UNESCO estimates of literacy

Area	% of population literate
World	81.9
Countries in transition	99.4
Developed countries	98.7
Developing countries	76.4

Source: UNESCO (2006:187)

A total of 81.9% of the world population is literate. Countries in a transitional state of development have an average of 99.4%, closely followed by developed countries with an average of 98.7%. The developing countries have the lowest literate population rate at 76%.

Table 5 below shows that the lowest regional literacy rates in the world are in the Sub-Saharan Africa at 58.7 percent. The Arab states statistics is at 62.7 percent while South and West Asia are at 58.6 per cent. In these regions 40 percent of the population is illiterate (UNESCO, 2006:56). There is a great variation within countries in these regions. Table 5 shows some of the lowest literacy rates and some of the highest rates in these regions.

Table 5: Regional differences in literacy levels

Region	Average %	Male%	Female %
Sub-Saharan Africa			
Chad	24.5	40.6	12.7
Mali	19.0	26.7	11.9
Niger	14.4	19.6	9.4
Botswana	78.9	76.1	81.5
Congo	82.8	88.9	77.1
Zimbabwe	90.0	93.8	86.3
South and West Asia			
Nepal	48.6	62.7	34.9
Pakistan <u>Source:</u>	48.7	61.7	35.2
Islamic Republic of Iran	77.0	83.5	70.4
Sri Lanka	90.4	92.2	88.6

Source: UNESCO (2006:280-287)

Zimbabwe has the highest literacy rate in Sub-Saharan Africa with an average of 90% while Niger is the lowest with 14%. In the South and West Asia regions, Sri Lanka leads with an average rate of 90%, but Nepal and Pakistan are both at 48%.

Literacy rates are important for many stakeholders. The next two sections explain the implications of functional illiteracy for a country and for marketers respectively.

2.4.2 The implications of functional illiteracy for a country

Researchers widely acknowledge the role of education for the growth and prosperity of individuals and society as a whole (Adkins & Ozanne, 2005b:154). Understanding the consumption behaviour of functionally illiterate consumers not only contributes to marketing practice, but also to policy formulation since these consumers are associated with poverty, health problems and relinquishment of citizens' rights such as voting (Jae & Delvecchio, 2004:352).

Countries with high levels of illiteracy are at a competitive disadvantage in a global economy where low literacy skills comprise barriers to economic growth and development (Sharma quoted by Adkins & Ozanne, 2005b:153). It has been argued that literacy influences societies because literate thought is abstract compared to non-literate thought,

and its absence influences the level at which societies respond to their surroundings (Viswanathan *et al.*, 2005:16).

Literacy strengthens the capabilities of individuals, families and communities to take advantage of health, educational, political, economical and cultural opportunities (UNESCO, 2006:19). South Africa as a country is aware of the disadvantages of having a large portion of its population being functionally illiterate. This is revealed by the implementation of a mass literacy campaign which is discussed in more detail later in section 2.5.2 below.

2.4.3 The implication of functional illiteracy for marketers

Although society is increasingly becoming educated, marketers must recognise that there is also a sizable group of consumers who are functionally illiterate (Loudon & Della Bitta, 1993:51). This is notable in countries like South Africa where more than 20% of the adult population are illiterate (Statistics South Africa, 2007:43). Of the 6.5 billion members of the human community, approximately 800 million are at the top of the economic pyramid. Conversely, more than 4 billion people live in emerging markets (Weidner, Rosa & Viswanathan, 2009:11). Harrison-Walker (1995:61) emphasizes that illiteracy is an area demanding the immediate attention of marketers if they are to continue to function effectively in the field of marketing communication.

Conventional thinking suggests that consumers at the bottom of the pyramid would be unable to afford advanced products, but mounting evidence suggests that the marketplace at this level are profitable and socially rewarding for companies (Weidner *et al.*, 2009:11). Given the evidence of functional illiteracy in emerging countries in which standards of living and consumer spending are increasing, the global purchasing power of functionally illiterate consumers is significant and likely to increase (Viswanathan *et al.*, 2005:16). However an understanding of the unique aspects of these consumer marketplaces and appropriate marketing strategies remains very limited (Weidner *et al.*, 2009:12)

An assessment of consumer knowledge and decision-making capabilities represents an important input to policy formulation as it may be designed to address information in markets, product choices and impediments to marketplace participation (Teil, Levy &

Derby in Ringold, 2005:202). Wallendorf (2001:508) also observed that marketplace circumstances limit these consumers' opportunities to participate fully in the shopping environment and suggests that these issues be redressed by legal means.

Loudon and Della Bitta (1993:51) point out that marketing to such consumers implies that adjustments have to be made in advertising messages, packaging and usage instructions to account for their lower levels of information processing skills. Simplified language on packages will lead to greater initial product choice. This is because functionally illiterate consumers will be better able to evaluate the product and this in turn may also lead to repeat purchase as they are able to derive more satisfaction from the products they buy (Jae & Delvecchio, 2004:352).

Previous research on functional illiteracy reveals that marketers lack genuine awareness of the behaviour of functionally illiterate consumers in the marketplace (Adkins & Ozanne, 2005a:153). In view of the fact that millions of consumers worldwide are classified as being functionally illiterate, the direct implication for marketers is that these consumers cannot read about a company's offering. Research suggests that marketers should take into consideration the reading limitations faced by much of the consumer population. For example, Jae and Delvecchio (2004:351) state that writings on packaging for frequently purchased non-durable goods are at a level beyond the comprehension ability of a large portion of the population. As a result, this brings about unquestionable risks that may accompany improper product usage.

Functionally illiterate consumers are more loyal compared to consumers with higher levels of education because they tend to buy the same products from the same retail stores (Viswanathan & Gau, 2005:189). The same study revealed that loyalty arises from the fact that illiterate consumers are very conscious of how they are treated by retailers. Consequently they become loyal if they perceive that the store and/or a salesperson is respectful and helpful when dealing with them. Many of these consumers are brand loyal because of pictographic recognition coupled with adequate brand performance. When manufacturers change packaging, functionally illiterate consumers may neither search the shelves for the new version of the same brand nor for product information; hence are likely to purchase a competing pictorially recognisable brand.

A great deal of money is spent on advertising and brand management to communicate what defines a product and the range of its benefits. However, these efforts are wasted because many such consumers focus on a limited set of words that they process concretely. Marketers must take great precaution when engaging in product differentiation and new product introduction strategies. For example, strategies that add features to existing brands, such as whitening agents in toothpaste, may lead to functionally illiterate consumers perceiving the new product as a new product category which may or may not be compatible with the brand's cultivated image. These consumers tend to view additional features of existing brands as new product categories. The introduction of new products generates confusion especially if the new product undermines the existing brand and may lead to brand switching. Similar unintended outcomes are possible when brands are revitalised with changes to fonts or colours used to represent them. As a result functionally illiterate consumers are likely to ignore new products (Viswanathan *et al.*, 2005:27-28).

2.5 FUNCTIONAL ILLITERACY AS A REALITY IN THE SOUTH AFRICAN MARKETPLACE

More than 80% of the world's consumers live in emerging consumer markets (Steenkamp & Burgess, 2002:131). This study was conducted in South Africa which is classified as an emerging consumer market (Steenkamp & Burgess, 2002:131). Major social problems and inequalities still exist in South Africa; among these is illiteracy (Steenkamp & Burgess, 2002:147). The South African society emerges from a political legacy that endeavoured to create a dysfunctional society whose effects can, *inter alia*, be observed in education, wealth distribution, employment and settlement (Lehohla 2002:1). Illiteracy among black adults in South Africa has reached levels unacceptable for the economic development of the country (Sibiya, 2004:6). However, it is encouraging to note that this problem is receiving attention from the relevant authorities.

2.5.1 Statistics on the extent of illiteracy in South Africa

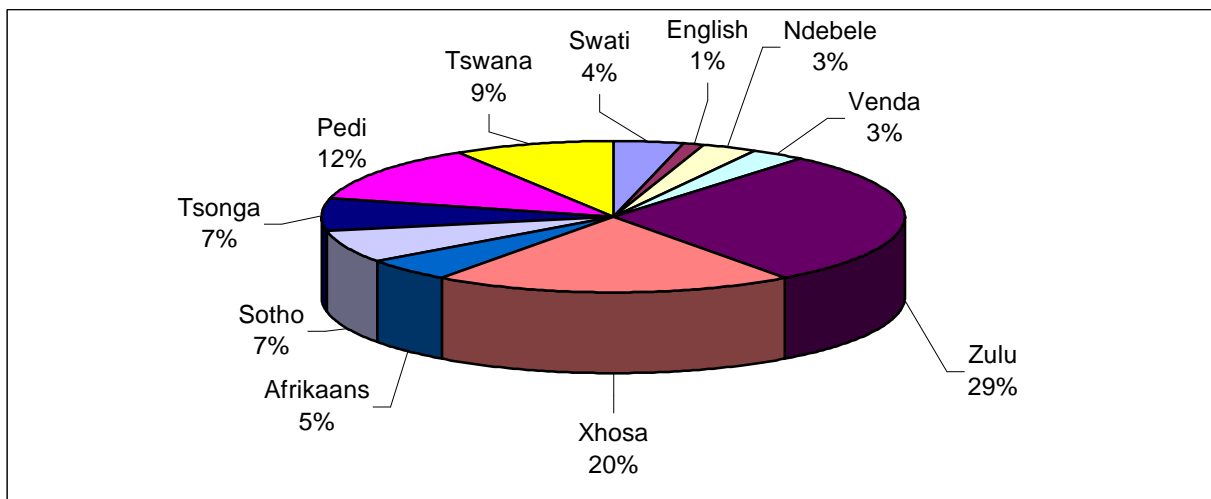
The last census in South Africa was executed in 2001. However, in February 2007 a community survey was conducted in all the provinces during which approximately a million people were enumerated (Statistics South Africa, 2007:3). In 2007 the population of South Africa was estimated to be 48.5 million, a significant increase from 44.8 million in 2001

(Statistics South Africa, 2007:1). A total of 9.6 million adults aged 20 years and older in South Africa are illiterate (Department of Education, 2007:5). Of these, 4.7 million are totally unschooled, while 4.6 million have not completed grade seven (Statistics South Africa, 2007:5). Of those who had never been to school, 8.4% are males, while 12.1% are females (Statistics South Africa, 2007:29). The provinces most affected by illiteracy are Kwazulu-Natal, the Eastern Cape and Limpopo respectively. In Kwazulu-Natal, for example 1.1 million adults have not received any schooling and an additional one million are functionally illiterate. The language groups most affected in descending order are isiZulu, isiXhosa and sePedi (Department of Education, 2007:5).

- *Illiteracy by home language*

Figure 1 below furnishes a breakdown of illiteracy by home language. In this analysis, all eleven official languages of South Africa are represented. Zulu exhibits the highest level of illiteracy at 29%, closely followed by Xhosa at 20% and Pedi at 12%; Tswana is at 9%, while Tsonga and Sotho are both at 7%. Afrikaans is 5%, followed by Swati at 4%. Venda and Ndebele are both at 3% and English is the lowest at 1%.

Figure 1: Illiteracy by home language



Source: Department of Education (2008:2)

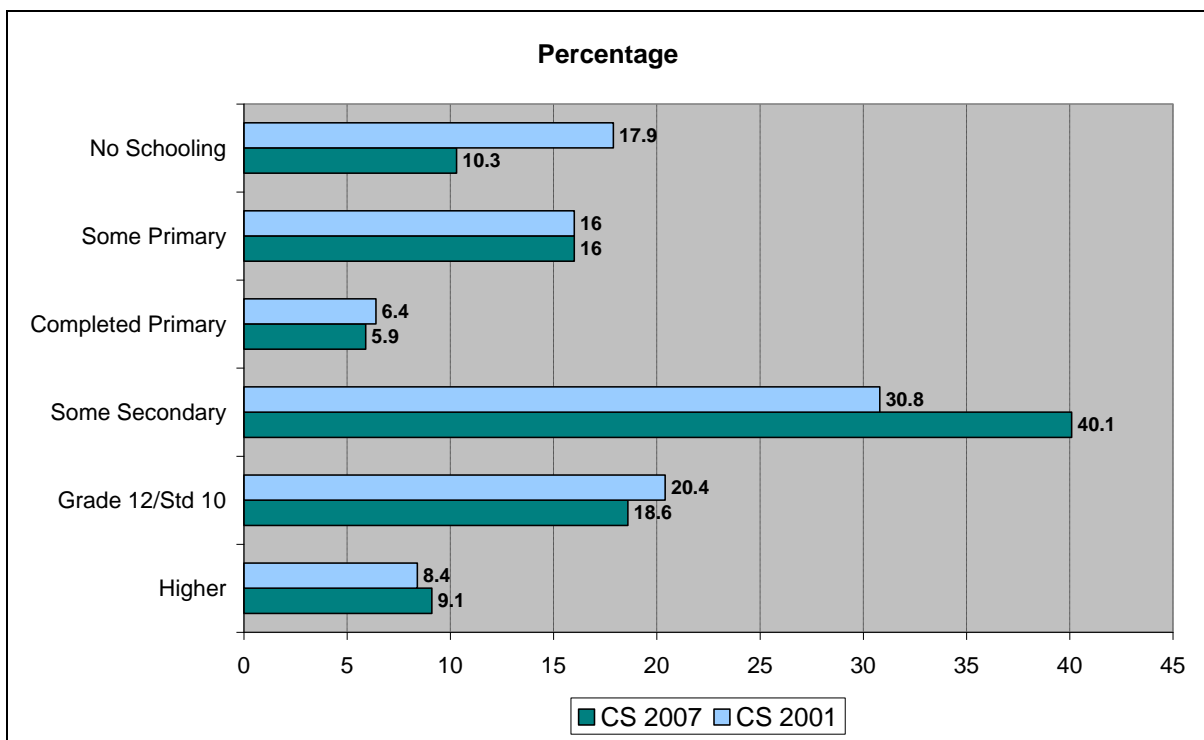
A discussion of educational attainment drawn from data collected during both the 2001 census and the community survey conducted in 2007 follows in the section below.

- *Educational attainment*

The Department of Education (2007:5) considers an individual to be functionally illiterate if he/she dropped out of school before completing grade seven. Figure 2 below depicts the

educational attainment of adults aged 20 and above in South Africa as reported in the 2001 census and the 2007 Community Survey (Statistics South Africa, 2007:2). CS 2007 refers to the consumer survey carried out in 2007, while CS 2001 refers to the census that took place in 2001. As is illustrated in Figure 2 below, 33.9% of the adult population was illiterate in 2001. Of these, 17.9% had never been to school, while 16% had dropped out of school before grade seven. This graph shows no significant changes in 2007 for most of the categories except for a drop in the percentage of adults with no schooling from 17.9% to 10.3%. Noteworthy is the fact that functional illiteracy remains the same at 16%. As a reminder, a person is functionally illiterate if he/she had received no formal schooling or had dropped out of school before completing grade seven.

Figure 2: Distribution of South African population aged 20 and older by highest grade completed



Source: Statistics South Africa (2007:2).

Table 6 below indicates the level of education attained amongst adults aged 20 and above categorised by population groups based on the 2007 Community Survey (Statistics South Africa, 2007:26).

Table 6: Percentage distribution of South African population groups aged 20 and older by highest completed level of education, 2007

	No schooling	Some primary	Completed primary	Some secondary	Grade 12 or Std 10	Higher	Total %
Black Africans	12.8	18.8	6.5	40.9	15.4	5.6	100
Coloured	5.6	16.3	8.8	46.1	17.4	5.6	99.8
Asian/ Indian	3.6	7.3	3.5	35.6	33.3	16.6	99.9
White	0.6	1	0.8	31.6	35	31	100

Source: Statistics South Africa (2007:26)

Black Africans with a total of 31.6% constitute the highest percentage of illiterate adults of the total South African population. The Coloured adult population follows closely with a total of 21.9% illiterates. Indians exhibit a total of 10.9%, while the White population only contains 1.6% illiterate adults. The literacy gap between Blacks and Whites is pronounced. This study will therefore focus on Black illiterate consumers.

2.5.2 The “Kha Ri Gude” literacy campaign

South Africa as a country is striving to reach similar literacy levels to those of the rest of the developed world in all its endeavours. However, it must be noted that with such a large functionally illiterate population, challenges are inevitable. In a bid to address the illiteracy challenge, the Ministerial Committee on Literacy was established in the Government Gazette of 3 February 2006 with a mandate to implement a mass literacy campaign in South Africa (Department of Education, 2007:3). Minister Naledi Pandor launched the “Kha Ri Gude” literacy campaign on 28 February 2008 and classes began on 14 April 2008 (Mckay, 2008:1). “Kha Ri Gude” is a phrase in Tshivenda which means “Let us Learn”.

This campaign, which takes into account the experiences of Venezuela and Cuba, aims to reduce the levels of illiteracy in South Africa sufficiently to be declared by UNESCO as being free from illiteracy. The campaign coincides with the United Nations Decade of Education for Sustainable Development and is intended to support the achievement of the Millennium Development Goals for poverty reduction, women’s empowerment, HIV and AIDS and environment conservation. Explicitly, the aim of the campaign is twofold, firstly to reach 4.7 million illiterates by the end of 2012 and secondly, to meet South Africa’s

commitment made in Dakar in the year 2000 to reduce illiteracy by at least 50% by 2015 (Department of Education, 2007:2-5).

In 2008 the campaign's first 360 000 learners were enrolled. This figure rose to 620 000 in 2009 (McKay 2009:1). Half of these learners are aged between 25 and 55 with 50 000 in the 60 to 70 age group. Kha Ri Gude provides free education. The campaign encourages all literate South Africans to persuade anyone they know who has never been to school or who dropped out before reaching grade seven of formal schooling to enrol for classes nearest to their homes (McKay, 2008:1). The campaign provides each learner with a pack of world class books with laminated covers developed with the help of UNESCO and a bag to protect their learning material because classes can be held anywhere, such as under a tree.

2.6 CONCLUSION

Literacy definitions have evolved over the years. Literacy is no longer viewed as an absolute state whereby an individual is either literate or not. This evolution has given rise to the concept of functional literacy which views literacy as the ability to use reading, writing and numeracy skills to function adequately in specific contexts. In this study, functional literacy is defined as the ability to use reading, writing and numeracy skills in order to successfully complete shopping tasks.

Illiteracy is a global problem affecting many countries, especially those in the developing world. Approximately 34% of South Africa's adult population aged 20 and above lack adequate literacy skills in order to function in the shopping environment.

Functionally illiterate consumers definitely behave differently in the marketplace compared to their literate counterparts. It is important that marketers understand the unique characteristic of this sizable market segment so as to tailor their marketing offering accordingly.

Functional illiteracy has adverse effects on the economic development of a country. In South Africa, as with most developing countries, a significant portion of the adult population lacks adequate literacy skills needed to function effectively in society. In a bid to

combat the high levels of illiteracy, the South African government has implemented a mass literacy campaign termed “Kha Ri Gude”.

Chapter 3 follows with a discussion of the relationship between consumer behaviour and literacy which reveals the problems faced by functionally illiterate consumers and their implications for society.

CHAPTER 3: FUNCTIONAL ILLITERACY AND CONSUMER BEHAVIOUR

Chapter outline:

The purpose of this chapter is to:

- define consumer behaviour;
- examine consumer decision models;
- explicate the different types of consumer decisions;
- elucidate consumer decision rules;
- describe decision-making of functionally illiterate consumers;
- discuss marketplace problems encountered by functionally illiterate consumers; and
- state marketplace coping mechanisms used by functionally illiterate consumers.

3.1 INTRODUCTION

It is essential for any marketer who aims to survive in the intensely competitive business world to understand the behaviour of consumers. Consumer behaviour refers to those actions directly involved in obtaining, consuming and disposing of products including the decision processes that precede and follow these actions (Teo & Yeong, 2003:50). Researchers have developed consumer decision models which serve as flow charts of behavioural processes. This chapter aims to provide an overview of consumer behaviour theory in relation to the main objective of this study which is to understand how functionally illiterate consumers make purchase decisions. This study is rooted in the consumer behaviour discipline; hence it is imperative to gain an understanding of such behaviour. Consumer behaviour research and theory is generally based on literate consumers (Teo & Yeong, 2003:49). Literacy statistics show that a significant percentage of the world's population does not possess the literacy skills required to function effectively in a typical retail environment. Research with regards to functionally illiterate consumers reveals that these consumers are faced with a number of marketplace problems and that they have consequently developed specific coping mechanisms to overcome these problems.

3.2 CONSUMER BEHAVIOUR DEFINED

The field of consumer behaviour is rooted in a marketing strategy that evolved when marketers began to realise that they could sell more goods easily if they produced only those goods that they had already determined that consumers would buy (Schiffman & Kanuk, 2007:5). Consumer behaviour is a complex and multidimensional field which is defined as "... the study of individuals, groups or organisations and the process they use to select, secure, use and discard products or experiences to satisfy needs and the impact that these processes have on the consumer and the society" (Hawkins, Best & Coney, 2003:7). Consumer researchers mostly assume that consumers are literate and theories regarding consumer behaviour are generally developed using data collected from literate consumers (Adkins & Ozanne, 2005a:93).

To function effectively in the economic realm, individuals need two important resources, namely finances and know-how (Viswanathan, Gajendiran & Venkatesan, 2007:300). This view is further supported by Ringold (2005:202) who articulates that finding one's way in the marketplace is a purposeful and goal-oriented behaviour which requires consumers to understand their preferences and possess the skills, knowledge and freedom to achieve them. Such skills must be learned on the street if not at school (Blackwell, Miniard & Engel, 2006:65).

Understanding the consumer decision-making process is important for both consumers and marketers. As a consumer, understanding one's own decision-making process might improve future decisions. Whereas as a marketer, understanding the decision-making processes of consumers helps to organise the marketing efforts in a manner that is responsive to the important aspects influencing customers' purchase decisions (Sheth & Mittal, 2004:273).

The consumer decision-making process provides a pathway to understanding how consumers find their way in a world of consumption decisions. The decision-making task is complicated because of the entire number of decisions consumers need to make in a marketplace characterised by too many options from which to choose (Solomon, 2006:333).

3.3 TRADITIONAL PERSPECTIVES ON CONSUMER DECISION-MAKING

Consumer decision-making is a central part of consumer behaviour; however the manner in which people evaluate and choose products varies widely depending on the risk related to a decision (Solomon, 2006:333). Consumer researchers have traditionally approached consumer decision-making from a rational perspective. In terms of this perspective, consumers are viewed as rational decision makers who calmly and carefully integrate and consider information before arriving at a satisfactory purchase decision (Solomon, 2006:306). As a result, consumer behaviour researchers have developed a consumer decision model which considers the consumer's rational decisions as the starting point of a consumption process (Schiffman & Kanuk, 2007:524). It is however important to mention that consumers are also known to make impulsive purchase decisions. Impulse purchases are defined as unplanned, spur of the moment actions triggered by product displays or point of purchase information (Blackwell *et al.*, 2006:91).

3.3.1 Traditional models of consumer decision-making

Many models that attempt to explain or predict consumer decision-making and resulting actions have been proposed. They furnish a theoretical representation of the consumer decision-making process simplifying the description of complex consumer behaviour. When consumer behaviour is simplified, the marketer can be much more effective in understanding how consumers respond to the marketing effort; hence the marketer formulates better marketing plans in order to encourage sales. Some of the models of consumer behaviour are discussed in the sections that follow. These models attempt to comprehensively explain those aspects of the buying situation that provide profound insights into the nature of consumer buying and consuming.

Consumers typically move through several stages when making purchase decisions. These models tend to portray the process of the purchase decision as a logical problem solving approach (Erasmus, Boshoff & Rousseau, 2001:83). Consumer researchers and marketing textbooks sometimes use different terms or consolidate some of the stages. The act of making a purchase decision is typically conceptualised as consisting of five stages, namely, need/problem recognition, pre-purchase search, evaluation of alternatives, purchase and post-purchase experience (Schiffman & Kanuk, 2007:530-536; Sheth &

Mittal, 2004:275-293). On the other hand, some authors argue that the process consists of seven stages (Blackwell *et al.*, 2006:70). The difference between these models lies primarily in the manner of the presentation of and emphasis on particular variables (Du Plessis *et al.* quoted by Erasmus *et al.*, 2001:83). By understanding these stages, marketers could discover why people buy or do not buy certain products and what can be done to make them buy more of the same product (Blackwell *et al.*, 2006:71).

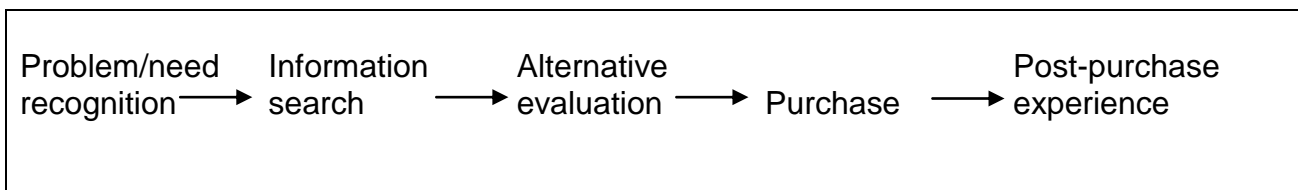
A rational consumer decision is one where the consumer is aware of all the alternatives and has the capability to correctly rank product alternatives in terms of benefits and disadvantages and is also able to identify the best alternatives (Shiffman & Kanuk, 2007:531). Several arguments can be presented against this rational approach. Some of these include the fact that consumers operate in an imperfect world and that they possess limited knowledge and skills (Erasmus *et al.*, 2001:84)

The five and seven stage models will be discussed briefly below.

3.3.2 Five stage model of the consumer decision-making process

Figure 3 below illustrates a simple five stage model of the consumer decision-making process adopted from Sheth and Mittal (2004:275).

Figure 3: A five stage model of the individual consumer decision-making process



Source: Sheth & Mittal (2004:275).

As depicted in Figure 3, the decision-making process begins with a consumer recognising a problem to be solved or a need to be satisfied. This realisation may be prompted in a variety of ways ranging from the actual malfunction of a current purchase to a desire for new goods based on different circumstances (Solomon, 2006:333).

Once the need has been recognised, the consumer searches for information about various alternative ways of solving the problem or satisfying the need. “Search” in this context refers to a receptivity of information that solves problems or needs, rather than a search for specific products (Blackwell *et al.*, 2006:74). The consumer relies on both prior knowledge and previously learned solutions or searches for new relevant information which he evaluates. There are a variety of sources that consumers use to obtain information. These sources can be divided into two categories, namely marketer-dominated and non marketer-dominated sources. (Blackwell *et al.*, 2006:75).

The first category, marketer-dominated information sources, refers to any action, such as employing salespeople, advertising, web sites and point-of-purchase materials, that marketers carry out for the purposes of information and persuasion (Blackwell *et al.*, 2006:77). Non market-dominated information sources include family, friends, peers and opinion leaders over which marketers have no control. The use of prior knowledge might also vary over the phases of the choice process. Prior information could be very useful in narrowing the scope of the choice task early in the process by allowing the consumer to focus on certain brands and attributes. More reliance on information available in the choice task itself may be found in later phases (Blackwell *et al.*, 2006:78).

Once the consumer has gathered all the required information, the next stage is to make a choice from the available alternatives. People with high levels of education are believed to engage in greater information gathering before making purchase decisions compared to those individuals with low literacy levels (Coil, Keiningham, Aksoy & Hsu, 2007:71). As a result, educated consumers possess more awareness of alternatives compared to their illiterate counterparts.

The outcome of the evaluation process is the identification of a preferred brand. Once the consumer has evaluated the alternatives, he or she finally makes a purchase. This process does not end with the purchase because the experience of buying and using the products offers information that the consumer will use when making future purchase decisions (Sheth & Mittal, 2004:278).

3.3.3 Seven stage model of the consumer decision-making process

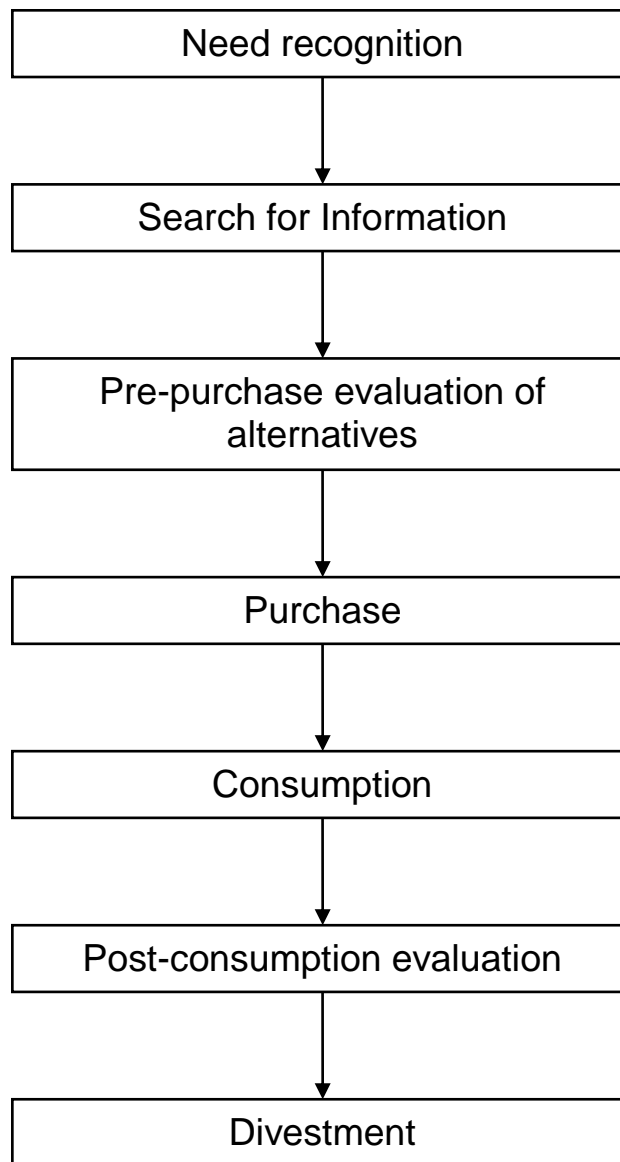
Figure 4 on page 35 illustrates a seven stage consumer decision process model developed by Blackwell *et al.* (2006:70). Similar to Figure 3, the seven stage model starts with a consumer recognising a need or problem to be satisfied that would be sufficiently large to stimulate a search. Once a need is recognised, the consumer begins to search for information. An information search may be internal, such as retrieving knowledge from memory, or externally collected from peers, family and the marketplace with regards to the various alternatives available to satisfy the need. The consumer's information search will eventually generate a set of preferred alternatives.

The third stage consists of evaluating alternative options identified during the search process. The consumer uses the information stored in memory as well as that obtained from outside sources to develop a set of criteria. These criteria will help the consumer evaluate alternatives. A purchase is then made based on the selected alternative. The purchase stage involves two phases. In the first phase a consumer chooses one retailer over another. The second phase involves in-store choices influenced by salespeople, product displays and point-of-purchase advertising. The consumption stage is the point at which the consumer uses the product (Blackwell *et al.*, 2006:71-83).

The sixth stage of consumer decision-making involves the post-consumption evaluation during which a consumer experiences either satisfaction or dissatisfaction with the product. Post-purchase evaluation is carried out with a view to aid future decision-making. A good experience with a brand will provide information that may lead the customer to that brand when a consumer wishes to purchase a similar product. Dissatisfaction with the product may result in post-purchase dissonance. The most important determinant of satisfaction is how consumers use products. For example, the product might be a good one but if consumers do not know how to use it properly, dissatisfaction may occur (Blackwell *et al.*, 2006:82). Throughout this study vast evidence exists that shows how functionally illiterate consumers struggle to comprehend information pertaining to product information. With this in mind, it is therefore important that marketers provide good care and operational instructions in simple language that will be understood by all consumers. Divestment is the final stage in the decision-making process model. Consumers have many options which include disposal, reselling and recycling. Examples of reselling include

selling the product to another consumer; trading it in for another product; taking it to a scrap yard or to an auction. Depending on the product, for some divestment could involve disposing of packaging in a manner which is influenced by environmental concerns (Blackwell *et al.*, 2006:83-85).

Figure 4: The seven stage consumer decision-making model



Source: Blackwell *et al.* (2006:75).

The extent to which each of the stages follows the precise form and sequence suggested in Figure 4 varies for different types of consumer decisions. The different types of consumer decisions are discussed in more detail in the next section.

3.3.4 Types of consumer decision-making

A helpful way to characterise the decision-making process is to consider the amount of effort that goes into the decision each time it is made (Solomon, 2006:306). Sometimes consumers undertake a complex decision process requiring a substantial amount of time and effort. However, more commonly the process is simple with relatively little time and effort devoted to the decision (Blackwell *et al.*, 2006:88). The degree of involvement is determined by how important consumers perceive the product or service to be (Blackwell *et al.*, 2006:93). Consumer researchers classify consumer decisions in terms of a continuum ranging from habitual decision-making to extended problem solving (Blackwell *et al.*, 2006:88-91; Solomon, 2006:306-308). Some authors refer to these terms as low involvement and high involvement decisions respectively.

- *Habitual decision-making*

Habitual decision-making refers to purchases made on the basis of habits that simplify the life of the consumer where purchases are made with little or no effort at all (Blackwell *et al.*, 2006:91). In other words, decisions are so routinised that consumers may not realise they have made them until they look in their shopping baskets (Solomon, 2006:308).

The different types of habitual decisions highlighted by Blackwell *et al.* (2006:92) are discussed below:

- *Brand or company loyalty.* Consumers have expectations about the product they buy and the retailers they purchase from. Once consumers experience satisfaction, they reward these companies by being loyal to the brand or company with continued use over time.
- *Inertia.* This manifests in situations where there is limited brand loyalty such as the toothpaste product category where several brands are treated equally. Although there is little incentive to switch brands, lowering of prices of one brand may result in a brand switch.

- *Limited problem solving*

In most situations, consumers simplify the decision process by reducing the number and nature of information sources, alternatives and evaluation criteria (Blackwell *et al.*, 2006:89). Buyers are not always motivated to search for information or to evaluate alternatives thoroughly. With limited problem solving, need recognition leads to buying action because the purchase does not assume importance. For example, consumers either buy brands that they recognise or buy the cheapest brand (Blackwell *et al.*, 2006:90).

Impulse buying is the least complex form of limited problem solving which involves a high sense of emotional involvement in effect short circuiting the reasoning process thereby motivating an immediate purchase action. As a result, neither the careful reasoning characteristics of extended problem solving nor the indifference that accompanies low problem solving are present (Blackwell *et al.*, 2006:91).

Functionally illiterate consumers generally use a single attribute namely price, to evaluate alternatives. As a result, these consumers buy the cheapest brand most of the time (Viswanathan *et al.*, 2005:19).

- *Midrange problem solving*

Both extensive problem solving and limited problem solving are extremes of the decision-making continuum. However, many decisions occur along the middle of the continuum requiring midrange problem solving (Blackwell *et al.*, 2006:90). Basically this involves all decisions that require moderate deliberation (Blackwell *et al.*, 2006:90).

- *Repeated problem solving*

Repeat purchases tend to require continued problem solving whereby the buyer must weigh the consequences of investing time and effort to find other alternatives. This can be necessitated by the retailer running out of stock or dissatisfaction with a previous purchase which often results in brand switching (Blackwell *et al.*, 2006:91). For example when a

competing brand is on promotion, a consumer will find that an incentive to switch brands (Blackwell *et al.*, 2006:91).

- *Extended problem solving*

Decisions involving extended problem solving correspond closely to the traditional decision-making perspective (Solomon, 2006:307). In this instance a consumer feels that the decision carries a fair degree of risk and therefore collects as much information as possible. In other words, a high degree of thought and evaluation usually precedes the purchase because of the importance of making the right decision (Blackwell *et al.*, 2006:89). This is commonly used when buying major products for which costs and risks of wrong decisions are high. Examples of extended problem solving include buying a car, a house or an expensive holiday (Blackwell *et al.*, 2006:90).

When making pre-purchase evaluations, consumers tend to consider product attributes coupled with the importance and complexity of the purchase decision. In the section that follows consumer decision rules are discussed.

3.3.5 Consumer decision rules

Consumer decision rules are procedures used by consumers to facilitate brand or other consumption related choices (Blackwell *et al.*, 2006:136-137). These rules, also known as decision strategies or information processing strategies, provide guidelines that help make the individual decision process less stressful. Consumer decision rules have been classified into two broad categories, namely compensatory and non-compensatory decision rules

For the purpose of this study, it is critical to understand the different procedures that literate consumers follow when choosing competing brands in order to compare them with those employed by functionally illiterate consumers.

Table 7 below will be used to exemplify these decision rules which are discussed in more detail in sections that follow. In this example four brands are being compared based on four attributes which are ranked in order of importance to the consumer with 1 being the

most important attribute and 4, the least important. The four attributes are price, taste, nutrition and convenience. All four brands are compared based on each of the four attributes and are graded as excellent, very good, good and fair.

Table 7: Brand performance ratings example

Attribute	Attribute ranking	Brand A	Brand B	Brand C	Brand D
Taste	1	Excellent	Excellent	Very Good	Excellent
Price	2	Very Good	Good	Excellent	Fair
Nutrition	3	Good	Good	Poor	Excellent
Convenience	4	Fair	Good	Good	Excellent

Source: Blackwell *et al.* (2006:137)

The most important attribute for this consumer is taste, followed by price then nutrition content and lastly convenience. The attribute performance ratings range from excellent to poor.

Compensatory decision rules are discussed next, followed by non-compensatory decision rules.

- *Compensatory decision rules*

When following a compensatory decision rule, a consumer evaluates brand options in terms of each relevant attribute by calculating a subjective score for each brand. The underlying assumption is that a consumer will select a brand that scores higher than the available alternatives. Moreover a compensatory decision rule allows a positive evaluation of a brand on one attribute to make up for a negative evaluation on another attribute (Schiffman & Kanuk, 2007:539). In other words, compensatory decision rules give a product a chance to make up for its shortcomings (Solomon, 2006:332).

There are two basic types of compensatory rules, namely the simple additive and the weighted additive rule (Blackwell *et al.*, 2006:138). When using the simple additive rule, the consumer merely chooses the alternative that has the largest number of positive attributes. In the above example mentioned Brand D will be chosen because it scored excellent on three out of the four attributes. The poor score on price is compensated for by

the excellent score on convenience. In the weighted additive rule, the consumer makes more refined judgements about the alternative's performance weighted by the importance attached to the attributes. When using this rule, the consumer multiplies brand ratings by importance weights.

For non-compensatory decision rules, consumers eliminate all alternatives not meeting basic standards. This is discussed in more detail next.

- *Non-compensatory decision rules*

Non-compensatory decision rules are categorised into three types. The first type, the conjunction decision rule, is used when a consumer institutes a minimum acceptable cut-off level for each attribute (Schiffman & Kanuk, 2007:539). Once a brand falls below this level it is eliminated from further consideration. For example, let us assume that the consumer set the cut-off to be "good" for each attribute listed in Table 7. Brand A will be eliminated on convenience, Brand C will be eliminated on nutrition and Brand D will be eliminated on price. As a result, Brand B will be chosen because it meets all the cut-off requirements.

The second type of non-compensatory decision rules is the elimination by aspects rule where a minimum cut-off level is also established. However, in this case, once an attribute meets or exceeds the cut-off point it is accepted. This also depends on the cut-off value applied by the consumer. If a customer specifies the minimum value for taste as "excellent" and that of price as "very good", then Brand A will be chosen.

The last type of non-compensatory decision rules is the lexicographic decision rule whereby a consumer ranks attributes in terms of perceived importance or relevance. The consumer then compares all alternatives in terms of the single most important attribute. Once a brand scores sufficiently it is selected. If after the first evaluation more brands score sufficiently, then the remaining brands are ranked on the second most important attribute. This process is repeated until a single brand is selected (Schiffman & Kanuk, 2007:540). Using the above mentioned example, a comparison on the most important

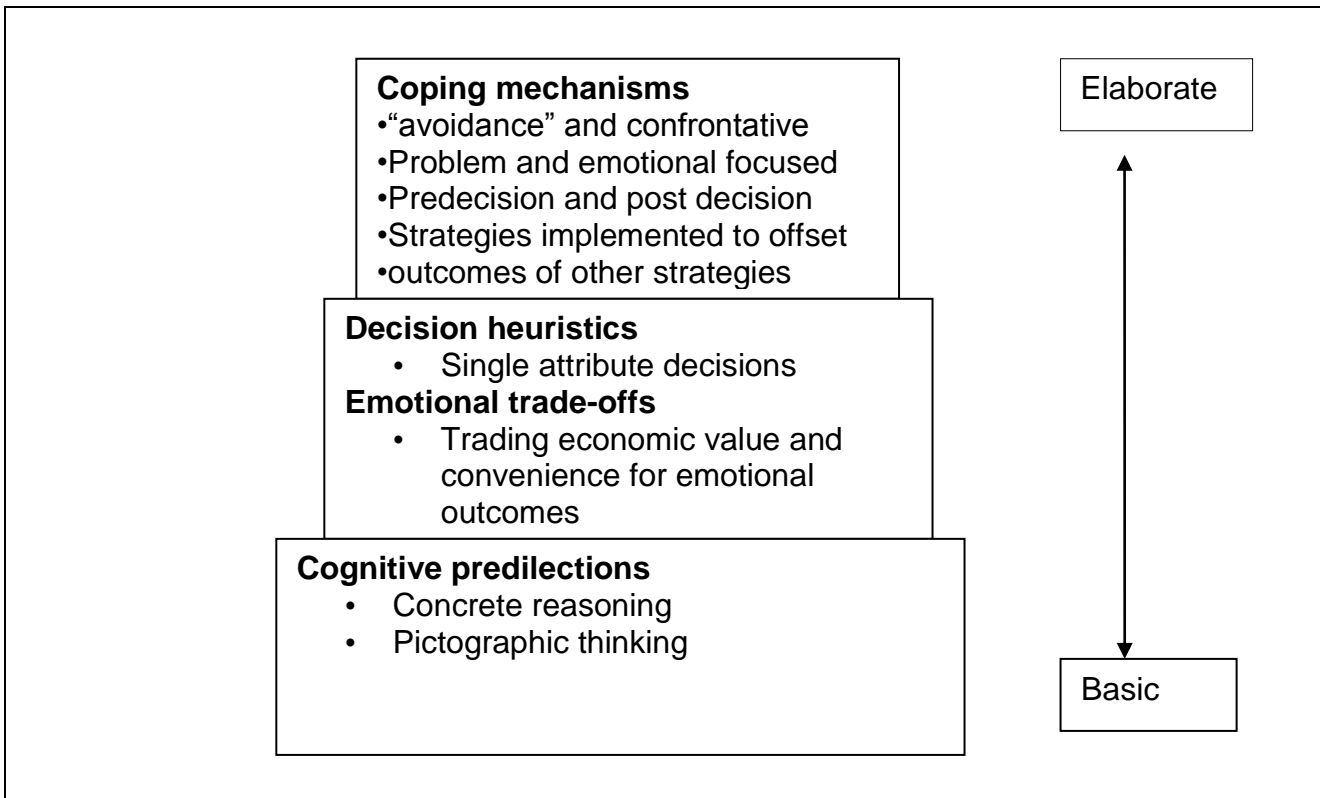
attribute which is taste produces a tie between Brands A, B and D. Moving to the next important attribute, price, eliminates B and D. Therefore Brand A is chosen.

In this section different decision rules that consumers use when making purchase choices were discussed in detail. Previous research, however, indicates that functionally illiterate consumers do not adhere to these rules (Viswanathan *et al.*, 2005:19). The decision-making of functionally illiterate consumers is therefore discussed next.

3.4 DECISION-MAKING BY FUNCTIONALLY ILLITERATE CONSUMERS

Research has found that functionally illiterate consumers make purchase decisions differently in terms of cognitive predilections, decision rules, trade-offs and coping behaviours (Shiffman & Kanuk, 2007:541). Figure 6 below provides a summary of the findings on the decision-making of functionally illiterate consumers (Viswanathan *et al.*, 2005:19). The decision-making of functionally illiterate consumers range from the cognitive predilections which are the most basic foundation for emotional trade-offs and decision heuristics to more elaborate coping mechanisms. Cognitive predilections are primitive thought mechanisms that functionally illiterate consumers adopt by necessity, many not being aware of, while decision heuristics and emotional trade-offs are executed deliberately but not always based on sound reasoning and finally, coping mechanisms are carefully considered and orchestrated (Viswanathan *et al.*, 2005:19).

Figure 5: Decision-making by functionally illiterate consumers



Source: Viswanathan *et al.* (2005:19)

3.4.1 Cognitive predilections

A striking characteristic of functionally illiterate consumers is their inability to engage in abstract thinking. A cognitive predilection refers to the process that consumers use to acquire knowledge and understanding their preferences through thought (Hornby, 2000:347). The study found that cognitive predilections are approaches that functionally illiterate consumers adopt by necessity but very few of them are aware of this. Cognitive predilections are divided into two categories namely, concrete reasoning and pictographic thinking. Concrete reasoning refers to basing decisions on the literal meaning of single pieces of information such as size, price and single ingredient without higher level abstractions (Viswanathan, Torelli, Xia & Gau, 2009:2). Pictographic thinking refers to the attachment of concrete meaning to pictorial elements such as colour and package illustrations instead of the intended abstract and metaphoric meaning (Viswanathan *et al.*, 2005:19-22).

Moreover, functionally illiterate consumers treat words and numbers as pictorial elements. They recognise brand logos in the same way that they recognise people in a photograph. Functionally illiterate consumers, for example use pictographic thinking by memorising brands as combinations of letters in specific fonts and colours without processing the brand name as a word (Viswanathan *et al.*, 2005:22-23).

3.4.2 Decision heuristics and emotional trade-offs

Emotional trade-offs refer to trading off economic value for emotional outcomes such as anxiety (Viswanathan *et al.*, 2005:19). However decision heuristics and emotional trade-offs are implemented deliberately though not always based on sound reasoning. Functionally illiterate consumers violate assumptions about the importance of value producing rather than non-value producing aspects of decision contexts. Mostly they base their decisions almost exclusively on no-value aspects such as familiarity with salespeople and the shopping environment instead of basing decisions on product attributes and price (Viswanathan *et al.*, 2005:27).

Findings from the study done by Viswanathan *et al.* (2005:27) raised questions about the existing consumer decision-making models which do not seem to accurately capture the decision-making by functionally illiterate consumers. These findings suggest that despite spending considerable resources functionally illiterate consumers do not readily engage in abstract and logical thinking. Hence the models of consumer behaviour should be expanded to accommodate functionally illiterate consumers. Of significance is the fact that, despite having considerable spending power, functionally illiterate consumers process information and make purchase decisions differently from commonly held beliefs regarding pricing, influence of brand information and product attributes on consumer judgements and choices.

Consumer decision rules suggest that literate consumers compare available alternatives on a number of attributes in order to make a purchase decision. As discussed in the previous section literate, consumers tend to consider multiple attributes, such as size, content, performance characteristics, and price, and subsequently perform mental trade-offs among those attributes. In contrast, functionally illiterate consumers tend to base their

purchase decisions on one piece of information disregarding other product/brand attributes. For example, if faced with making a choice between two boxes of washing powder at the same price functionally illiterate consumers will tend to purchase the product in a physically larger box even if the label on the smaller sized package indicates a larger weight (Viswanathan *et al.*, 2005:22).

Another distinguishing characteristic of functionally illiterate consumers is that they experience unfavourable emotions. Their self-esteem is often undermined by store personnel and other consumers when they fail to perform calculations or read store signs and labels. To protect their self-esteem and to avoid embarrassment in marketplace encounters, functionally illiterate consumers make notable trade-offs. These arrangements can range from avoiding dealing with price uncertainties to delegating shopping. One strategy of delegation is that they schedule their shopping trips around the availability of specific store personnel they have built rapport with. However, functionally illiterate consumers trade away convenience when they delegate shopping because they end up relying on other people's schedules (Viswanathan *et al.*, 2005:23-24).

Functionally illiterate consumers make single attribute and random product choices. For example, some functionally illiterate consumers make decisions based on size as a surrogate for low price. A very common distinction is that most of these consumers apply a "buy the cheapest" rule for most purchases. The use of single attribute decisions may imply that functionally illiterate consumers apply the discussed decision rules, however these consumers engage on a more concrete level than that used by literate consumers. Therefore these decision rules are better classified as a coping mechanism implemented as a result of social context (Viswanathan *et al.*, 2005:22).

3.4.3 Coping mechanisms

The coping mechanisms are either "confrontative" or "avoidance". This means that functionally illiterate consumers manage their marketplace challenges by either directly confronting or avoiding their literacy challenges. Some of the coping mechanisms are problem focused, such as obtaining shopping assistance, while others are emotion focused, such as preserving one's public image. Pre-decision and post-decision refers to

when the decision to engage in a particular mechanism is implemented which is either before or after encountering the challenge. For example, seeking help in store is a pre-decision as it might lead to a purchase decision. Confronting store personnel and demanding different treatment is a post-decision implemented in response to others.

Coping mechanisms are discussed in more detail in section 3.6. A discussion of problems faced by functionally illiterate consumers in the marketplace is next.

3.5 THE MARKETPLACE PROBLEMS ENCOUNTERED BY FUNCTIONALLY ILLITERATE CONSUMERS

For literate consumers grocery shopping may involve comparisons of prices, brands or benefits and other attributes to obtain the best deal (Gau & Viswanathan, 2008). However as already mentioned in the previous section, functionally illiterate consumers face challenges in the marketplace. Functionally illiterate consumers struggle with the elements of the shopping environment such as product labels, store signs and prices that most consumers take for granted. Functionally illiterate consumers spend considerable energy and cognitive resources assessing value and making decisions from information that literate consumer process automatically (Viswanathan *et al.*, 2005:16). Jae and Delvecchio (2004:351) advocated that functionally illiterate consumers experience substandard product choices because of their overdependence on peripheral cues in product advertising and packaging.

Table 8 below is a summary of findings about the challenges faced by functionally illiterate consumers as reported by Gau and Viswanathan (2008). The challenges faced by functionally illiterate consumers in the grocery shopping are categorised into retail environment and product challenges. The retail environment level relates to the broader retail setting whereas product level relates to specific product choices. These challenges are discussed below in more detail with reference to other research findings.

Table 8: Challenges experienced by consumers during shopping

Retail environmental challenges	Product-related challenges
Cognitive difficulties in the store	Difficulties in processing numerical product information
Store navigation	Locating prices
Reading signs	Reading numerical information
Information overload	Computation
Affective aspects of the retail shopping experience	Difficulties in processing text-based product information
Distrust in buying	Purchase confusion
Experienced hostility	Recognising terms
Shopping with anxiety	Misreading labels

Source: Gau & Viswanathan (2008)

3.5.1 Retail environmental challenges

The retail environment challenges encompass both cognitive and affective aspects. Limited literacy skills increase the potential for economic, physical and psychological harm to functionally illiterate adults meeting their consumer needs in the marketplace (Adkins & Ozanne, 2005b:153). For example, these consumers cannot navigate the marketplace (Ringold, 2005:202). Gau and Viswanathan (2008) found that functionally illiterate consumers had difficulty locating products in large stores because a large amount of effort is required to locate products. Functionally illiteracy consumers depend heavily on assistance from retailers or product manufacturers (Wallendorf, 2001:508). This dependence is because they fail to understand their own preferences or/and lack the knowledge and skill to act on them (Ringold, 2005:203). At the same time, dependence on retail personnel exposes these consumers to exploitation. For example, they often give all their money to a cashier expecting to be given the correct amount of change in return (Viswanathan *et al.*, 2005:24).

Many functionally illiterate consumers are unaware of their rights and also lack the confidence and skills needed by effective shoppers. They frequently fail to plan, check prices and request a bill (Viswanathan, Sridharan, Gau & Ritchie, 2009:85). The functionally illiterate consumers were also cognitively overloaded with overabundance of information in the retail environment. Lack of the necessary skills prevented identification

and effective usage of information to navigate the retail environment (Gau & Viswanathan, 2008). Furthermore, functionally illiterate consumers faced difficulties locating products in large stores, this includes stores they are familiar with and as a result, they are overwhelmed by large unfamiliar stores. Functionally illiterate have expressed concern of being undermined while shopping. They have also experienced hostility from salespeople which has lead to apprehension and mistrust with shopping encounters.

3.5.2 Product-related challenges

Product-related challenges generally stemmed from product decisions and purposeful decision-making. Jae and Delvecchio (2004:351) in their study discovered that low literate consumers make sub-standard product choices because of their overdependence on suggestions stated in product advertising and on packaging. Functionally illiterate consumers have difficulties reading product information, this has resulted in problems at the product level given the fact that they need to transact and also read product information, store signage and brand names (Gau & Viswanathan, 2008). It is clear that educational achievement and marketplace experience significantly affect knowledge of some products and may in some instances affect the processing of commercially provided information (Ringold, 2005:202). The writing on the packaging of frequently purchased non-durable consumer goods is at a level beyond the comprehension ability of functionally illiterate consumers thereby making these consumers susceptible to risks associated with the improper use of products (Jae & Delvecchio, 2004:352).

Functionally illiterate consumers lack the skills to actively and deeply engage in reaction and abstract thought which deprives them of controlling impulse buying. Wallendorf (2001:508) suggests that for functionally illiterate consumers brand names signal product type rather than brand attributes. The same study further suggests that what is termed “brand loyalty” may be a coping mechanism for functionally illiterate consumers trying to reduce their risks in making product choices. Functionally illiterate consumers are able to perceive one piece of information, such as price, but often find it difficult to relate that piece of information to another piece of information such as package size (Viswanathan & Gau, 2005:189).

Having to experience all these negative encounters in the marketplace, one would view functionally illiterate consumers as being totally vulnerable individuals. On the contrary, functionally illiterate consumers are not just passive recipients of the bad things that come their way. Instead they use a variety of coping mechanisms to deal with marketplace challenges (Baker, Gentry & Rittenburg, 2005:131). In the section that follows, a detailed discussion on coping mechanisms affirms this revelation.

3.6 THE MARKETPLACE COPING MECHANISMS USED BY FUNCTIONALLY ILLITERATE CONSUMERS

Functionally illiterate consumers incur different emotional and behavioural costs from shopping while displaying creativity in coping with such costs (Viswanathan *et al.*, 2005:16). Previous research shows that illiterate consumers have developed several coping mechanisms (Adkins, 2001:51-76; Adkins & Ozanne 2005a:96-104; Adkins & Ozanne 2005b:155-157; Ozanne *et al.*, 2005:244-264; Viswanathan *et al.*, 2005:24-24). In this context, coping mechanisms simply refers to methods or systems that functionally illiterate consumers use to successfully navigate the grocery shopping environment. These types of coping behaviours are important because they help illiterate consumers to reaffirm their self-significance and place in society (Baker *et al.*, 2005:129).

Past research reveals two perspectives on the coping mechanisms that are used by functionally illiterate consumers to meet their needs in the marketplace. Viswanathan *et al.* (2005:24) describe these mechanisms and group them into two categories termed “avoidance” and “confrontative”. In another study, Ozanne *et al.* (2005:244-265) identified four groups of functionally illiterate consumers and then identified different coping mechanisms exhibited by these four consumer groups. These four consumer groups were described as alienated consumers, conflicted identity managers, identity exchanging/enhancing consumers and savvy consumers. Both perspectives reveal identical coping mechanisms that functionally illiterate consumers use to meet their marketplace needs.

In the next section the approach by Viswanathan *et al.* (2005:24) will be discussed first, followed by a discussion of the perspective of Ozanne *et al.* (2005:244-265).

3.6.1 Coping mechanisms identified by Viswanathan *et al.* (2005)

The coping mechanisms identified by Viswanathan *et al.* (2005:24) were classified as either “confrontative” or “avoidance”, based on the primary reason participants gave for using the particular mechanism. For illustrative purposes, these coping mechanisms were further categorised as either emotion or problem-focused and also whether they were implemented as being pre-purchase or post-purchase decisions. Problem-focused mechanisms are used in cases where these consumers have limited information processing capabilities as suggested by the examples in Table 9. To maintain their self-esteem, functionally illiterate consumers use emotion focused mechanisms primarily to avoid embarrassment.

As illustrated by the examples of coping mechanisms in Table 9 below, “confrontative” means that the functionally illiterate consumers directly deal with their challenge of being functionally illiterate in different ways such as leveraging on family and friends for their shopping needs. These consumers can also ask strangers for help. On the other hand, “avoidance” means that these consumers avoid dealing directly with the challenges resulting from their limited literacy skills.

The third coping mechanism mentioned in Table 9 will be used to illustrate how functionally illiterate consumers use these mechanisms. This coping mechanism is labelled “Use single attribute decisions to avoid stressful and complex product comparisons” which simply means that the consumers base their product purchase decisions on a single attribute in order to avoid the stress arising from comparing products. This coping mechanism is classified as problem-focused, emotion-focused and pre-decision. This coping mechanism is problem focused in that it helps the consumer manage the product choice decision. Emotionally, this helps the consumer to preserve his public image thus appearing to be competent in the marketplace. To conclude, the consumer requires advance planning such as deciding to buy the cheapest competing brand or any other preferred single attribute.

Table 9 provides a summary of the coping mechanisms that functionally illiterate consumers use in the marketplace as identified by Viswanathan *et al.* (2005:24).



Table 9: Coping mechanisms of functionally illiterate consumers identified by Viswanathan *et al.* (2005:24)

Coping mechanisms	Classifications
AVOIDANCE	
Shop at the same shop to avoid the stress of an unfamiliar environment.	<u>Problem-focused</u> : resulting in effective shopping. <u>Pre-decision</u> : consistent store choice helps with product choices.
Shop at smaller stores to avoid cognitive demands from product variety.	<u>Emotion-focused</u> : reduces stress. <u>Pre-decision</u> : requires advance planning.
Use single attribute decisions to avoid stressful and complex product comparisons.	<u>Problem-focused</u> : makes decisions manageable. <u>Emotion-focused</u> : preserves image of competence. <u>Pre-decision</u> : requires advance planning.
Avoid percentage discounted items to avoid difficult numerical tasks.	<u>Emotion-focused</u> : reduces stress. <u>Problem-focused</u> : less chance of mistakes. <u>Pre-decision</u> : implements habitually.
Buy only known brands to avoid risks from unknown brands.	<u>Problem-focused</u> : facilitates shopping. <u>Pre-decision</u> : implements habitually.
Rationalise outcomes to shift responsibility in order to avoid responsibility for outcomes.	<u>Emotion-focused</u> : protects self esteem. <u>Post-decision</u> : implemented after outcome is clear.
Carry limited amounts of money to avoid overspending and being cheated.	<u>Problem-focused</u> : controls transactions. <u>Pre-decision</u> : requires advance planning.
Buy small amounts more often to avoid risks of large scale cheating.	<u>Problem-focused</u> : obtains assistance. <u>Pre-decision</u> : requires advance planning.
Pretend disability to avoid revealing deficiencies and embarrassment.	<u>Problem-focused</u> : obtains assistance. <u>Emotion-focused</u> : preserves public image. <u>Pre-decision</u> : requires advance planning.
Pretend to evaluate products and prices to avoid revealing deficiencies directly.	<u>Problem focused</u> : preserves public image. <u>Pre-decision</u> : requires advance planning.
CONFRONTATIVE	
Shop with family members and friends to enable others to know deficiencies.	<u>Problem-focused</u> : helps shop on budget. <u>Pre-decision</u> : involves advance planning.
Establish relationship with store personnel to enable others to know deficiencies.	<u>Emotion-focused</u> : avoids embarrassment and stress. <u>Pre-decision</u> : involves advance planning.
Seek help in the store to enable others to know deficiencies.	<u>Problem-focused</u> : facilitates final decision. <u>Pre-decision</u> : leads to a purchase decision.

Coping mechanisms	Classifications
Give all money in pocket to cashier, admits deficiencies and plays on honest standards.	<u>Problem-focused</u> : avoids not being able to count. <u>Pre-decision</u> : involves advance planning.
Buy one item at a time to address problem of loss of control when turning over cash.	Problem focused: controls pace of transactions and flow of funds. <u>Pre-decision</u> : involves advance planning.
Confront store personnel and demand different treatment specifically focusing on responses and behaviour of others.	<u>Emotion-focused</u> : seeks to minimise embarrassment and to preserve or restore public image. <u>Post-decision</u> : involves advance planning.
Plan expenditure with assistance from others to enable others to know deficiencies	<u>Problem-focused</u> : facilitates a budget. <u>Pre-decision</u> : involves advance planning.

Source: Viswanathan *et al.* (2005:24).

Functionally illiterate consumers can be classified into different groups based on the way they manage the marketplace challenges. The four functionally illiterate consumer groups identified by Ozanne *et al* (2005) are discussed in the next section.

3.6.2 Functionally illiterate consumer groups identified by Ozanne *et al.* (2005)

Since illiteracy is not static it is therefore not surprising that functionally illiterate consumers are not a homogeneous group. A more detailed investigation of the study by Ozanne *et al.* (2005:244-265) reveals that four groups of participants were identified based on how they negotiated the marketplace. Specifically participants were identified based on two dimensions that emerged from data collection, namely acceptance/rejection of low literacy stigma and subjection/power in the marketplace. Some of the functionally illiterate consumers were empowered and were successfully negotiating the marketplace, moving freely, buying what they needed and fighting for their rights. On the other hand, some were less successful in navigating the environment, unable to buy things they wanted, not voicing their complaints and were restricted in their retail patronage. Overall, the findings showed that those functionally illiterate consumers who managed or rejected stigma were more successful in navigating the marketplace. Figure 6 below is a visual illustration of these consumer groups.

Figure 6: Functionally illiterate consumer groups

		Available social skills and resources	
		Narrow and simple	Broad and sophisticated
Accept stigma	Alienated consumers	<ul style="list-style-type: none"> •Unempowered •Feel shame •Hide literacy •Use family and friends 	Conflicted identity managers
	Identity exchangers and enhancers	<ul style="list-style-type: none"> •Situation specific empowerment •High self-esteem level •Refine shame management 	Savvy consumers
Reject stigma			<ul style="list-style-type: none"> •Empowered •Do not feel shame •Discuss challenges openly •Competent consumer

Source: Adkins & Ozanne (2005b:157)

Alienated consumers and conflicted identity managers hide their limited literacy skills, while savvy consumers and identity exchangers directly confront their illiteracy challenges and ask for assistance. The four different types of illiterate consumers mentioned in Figure 6 exhibit different characteristics with different implications for marketers.

These groups are discussed in more detail below:

- *Alienated consumers.* These consumers accepted their literacy deficiencies and felt shame. They have negative experiences, which include being called names such as “stupid” and being cheated by cashiers. Their marketplace interactions are always filled with uncertainty and constant fear that their limited literacy skills will be exposed. They survive in the marketplace by memorising store layouts and brand marks on packaging. As a result their purchases are generally limited to familiar brands. They also avoid purchasing from unknown shops and in some cases leave the shop without making the intended purchase if they fail to locate what they are looking for. Alienated consumers were often disempowered in the marketplace. They frequently made mistakes such as buying wrong products, taking medication incorrectly and failing to cook food properly (Ozanne *et al.*, 2005:247-249).
- *Conflicted identity managers.* These consumers accepted the label of being functionally illiterate. Despite feeling shame, they possess significant skills to manage their challenges. Perhaps the most important of these skills is being able to act like literate individuals. They act like literate persons by using subtle deception such as humour

and imitation to meet their shopping needs therefore, contributing to a positive self-image as competent shoppers. The conflicted identity managers avoid encounters in which they are forced to write in public. Like alienated consumers, they also rely on skills such as memorising and making use of visual signs. They manifest a critical attitude and frequently complain about poor service and poor products (Ozanne *et al.*, 2005:249-261).

- *Identity exchangers and enhancers.* Identity exchangers join literacy programmes feeling vulnerable. However, upon registration they change significantly, directing their energy to their new identity. On the other hand, identity enhancers began the programme taking pride in their social roles as mothers or hard workers. Once enrolled they start to improve their self-esteem. This new level of confidence helps these consumers to challenge the stigma of functional illiteracy and free themselves from shame. They start asking for assistance which results in them visiting new shops and buying new products. These consumers also rely on skills such as memorising and visual signs (Ozanne *et al.*, 2005:261-263).
- *Savvy consumers.* These consumers do not possess shame associated with being functionally illiterate as they openly discuss their limited literacy skills without affecting their self-esteem. They perceive themselves as being self sufficient and hence do their own shopping, often buying the cheapest products. They have basic reading skills and view themselves as being literate individuals seeking to improve their literacy skills (Ozanne *et al.*, 2005:263-265).

3.7 SUMMARY

Consumers are faced with the task of making decisions about products. Consumer decision-making is therefore a central part of consumer behaviour. A typical decision process consists of several stages. The first stage is problem recognition whereby a consumer realises a need or desire needing satisfaction. Once a problem is recognised, the consumer starts to search for information. This information can range from a simple memory scan of previous situations to extensive consultation. This then results in a purchase.

Perspectives of decision-making range from habits developed by consumers over time, to decisions in high risk situations that require careful analysis. There are decision rules that assist consumers to make product choices. Compensatory rules allow the consumer to compare and contrast the good and bad points of each alternative. The second group, non-compensatory rules, eliminate alternatives deficient on any criteria the consumer uses to compare alternatives.

Functionally illiterate consumers do not make decisions the same way as their literate counterparts. These consumers tend to base their purchase decisions on one piece of information disregarding other product attributes. Functionally illiterate consumers are faced with a number of challenges in the marketplace which range from ridicule to failure of making comprehensive shopping decisions.

These consumers have developed unique techniques to cope with the challenges they face in the marketplace. For example these consumers prefer to leave the marketplace without items so as to avoid exposing their inadequate literacy skills.

The next gives a detailed of the methodology design and data collection methods used to collect primary data for this study.

CHAPTER 4: RESEARCH DESIGN AND METHODS

Chapter outline:

The purpose of this chapter is to:

- present an overview of the research paradigm;
- give an overview of qualitative research;
- provide an overview of the research design;
- discuss the sampling approach used by addressing the target population, sample size and units of analysis;
- describe the primary data collection process; and
- explain issues related to validity, reliability and research ethics issues that guided this study.

4.1 INTRODUCTION

As explained in Chapter 1, the design of a study is mainly determined by its purpose and research objectives. The purpose of this study was to examine how functionally illiterate South African consumers make decisions to accomplish marketplace activities and also to investigate the coping mechanisms they use in the marketplace. Given the purpose of this study, a qualitative design would best enable achievement of the purpose. Qualitative research is an investigative process where the researcher gradually makes sense of social phenomenon by entering the participants' world through ongoing interaction to seek the participants' perspectives and meanings (Creswell, 2003:243).

The purpose of this chapter is to introduce the research paradigm in which this study is located and explicate the research design of this study explaining the rationale behind the methodology used. To this end, an interpretive view of research is firstly explained, followed by a description of the nature of qualitative research. This is followed by a classification of the research design including basic qualitative inquiry as design type, a description of the sampling procedures, data collection methods and data analysis used in this study respectively. The chapter concludes with a discussion of issues related to validity, reliability and ethical considerations.

4.2 RESEARCH PARADIGM

A paradigm is a cluster of beliefs which dictate for scientists in a particular discipline what should be studied, how research should be done and how results should be interpreted (Bryman & Bell, 2007:24). There are three broad research paradigms that are presented in a continuum starting with positivism, followed by post-positivism and at the other end is interpretivism (Grix, 2004:78).

Positivists reason deductively and focus on testing theories in order to confirm or reject them (Henning, 2004:18). Post-positivists believe that human intellectual mechanisms are flawed and that life's phenomena are basically intractable and therefore one cannot fully capture a true reality (Ponterotto, 2005:129). Interpretivists embrace that reality is constructed in the mind of the individual rather than it being an externally singular entity (Ponterotto, 2005:129). Interpretivism maintains that meaning is hidden and must be brought to surface through deep reflection which can be stimulated by the interactive researcher-participant dialogue (Grix, 2004:77). For interpretivists, the goal of research is to rely as much as possible on the view of participants with regard to the situation under study (Creswell, 2007:21).

Positivists believe that the goal of science is to uncover the truth, while the interpretivists believe that science aims at flawlessness in relation to reality or multiple realities even if we can never achieve that goal (Henning, 2004:20). A common goal for both positivism and post-positivism paradigms is an explanation that leads to prediction and control of phenomena. Positivism and post-positivism serve as the primary foundation and anchor for quantitative research (Ponterotto, 2005:129).

This study falls under the interpretivism paradigm which is also known as constructivism. The interpretivists are concerned with understanding the way people construct their social world through the interaction with individuals (Grix, 2004:82). The emphasis is on understanding as opposed to explanation. The purpose of this study was to understand the behaviour of functionally illiterate consumers in a grocery store.

4.3 QUALITATIVE RESEARCH

Qualitative research is an umbrella concept encompassing several forms of inquiry that facilitate understanding and explaining the meaning of phenomena with as little disruption as possible to the natural setting the phenomena occur (Merriam, 1998:5). Qualitative research is an investigative process where the researcher gradually makes sense of social phenomenon by entering the participants' world through on going interaction to seek the participants' perspectives and meanings (Creswell, 2003:243).

Qualitative research does not depend on numerical data since qualitative research is designed to scientifically explain people and matters associated with them (Fox & Bayat, 2007:7). In contrast, quantitative research attempts precise measurement of something by answering questions related to how much, how often, how many, when and who in numeric terms (Cooper & Schindler, 2006:198). To support this statement, Fox and Bayat (2007:7) identify quantitative research as a research paradigm concerning things that can be counted. It makes use of statistics to process, analyse and summarise findings. On the other hand, qualitative research techniques seek to describe and come to terms with the meaning and not the frequency of certain phenomena.

In qualitative research, the researcher not only wants to determine what happens, but also how it happens and, more importantly, why it happens the way it does (Henning, 2004:3). Qualitative research is typically used to answer questions about the complex nature of a phenomenon, often focussing on describing and understanding the phenomenon from the point of view of participants (Leedy & Ormrod, 2005:94). Seen against the above background, this study aimed to understand the complex phenomenon of how functionally illiterate consumers navigate the shopping environment, make purchase decisions and the coping mechanisms they use in this context. In qualitative studies, the researcher is the primary instrument for collecting and analysing data and, as such, can respond to the situation by maximising opportunities for both collecting and producing meaningful information (Merriam, 1998:20).

The qualitative researcher systematically reflects on who she is in the study and is sensitive to her personal biography and how it shapes the study. This is achieved through representing honesty and openness to research, acknowledging that all inquiry is laden

with values (Creswell, 2003:182). The qualitative researcher often goes to the location of the participant to conduct the research without disturbing the location more than necessary (Creswell, 2003:181). Hence, qualitative research always involves some kind of direct encounter with the world and is always concerned about the way people construct, interpret and give meaning to their experiences (Gerson & Horowitz, 2002:199).

Qualitative research uses multiple data collection methods that are interactive and humanistic where the researcher looks for involvement of participants in data collection seeking to build rapport and credibility with the individuals in the study (Creswell 2003:181). Examples of qualitative data collection methods include in-depth interviews, participant observations and document analysis (Cooper & Schindler, 2006:716).

Several studies have found that research into functionally illiterate consumers creates unique challenges (Adkins, 2001:31; Adkins & Ozanne, 2005a:94; Viswanathan *et al.*, 2005:16). Illiteracy poses significant complexities to the use of standard research instruments such as surveys because even if respondents receive assistance, it is difficult to establish the measurement error attributable to the wide range of abilities found in functionally illiterate individuals (Kirsch *et al.* quoted by Viswanathan *et al.*, 2005:16). Moreover due to the stigma associated with illiteracy, many respondents may not be willing to openly discuss this topic (Adkins & Ozanne, 2005a:94). Given the inherent problems of identifying and studying people with limited functional literacy skills, a qualitative method of inquiry was used for this study. This choice is supported by previous studies that used qualitative approaches to study functionally illiterate consumers (Adkins, 2001:31; Adkins & Ozanne, 2005a:94; Viswanathan *et al.*, 2005:16).

Scholars contend that qualitative research can be distinguished from quantitative research by many unique characteristics.

The following is a collective of commonly articulated characteristics of qualitative research (Creswell, 2003:198-199):

- Qualitative research occurs where human behaviour and events occur.
- Qualitative research is based on assumptions that are very different from quantitative designs where theory or hypotheses are not established *a priori*.

- The researcher is the primary research instrument rather than some inert mechanism such as a questionnaire.
- The data collected in qualitative studies is descriptive in nature; it is text or pictures rather than numbers.
- The focus of qualitative data is on participants' perceptions and experiences and the unique ways in which they make sense of their lives. The qualitative researcher attempts to understand the multiple realities of the people being studied.
- Researchers are interested in understanding how things occur by focusing on the process as well as the outcome.
- Data analysis focuses on the particulars of each case and it is usually not aimed at generalisations.
- Qualitative research is an emergent design where meanings and interpretations are negotiated with human data sources because it is the participants' realities that the researcher is trying to reconstruct.
- Qualitative research relies on the use of intrinsic and experience knowledge because often the nuances of the multiple realities can best be appreciated in this way. Data can therefore not be quantified in the traditional sense of the word.
- While objectivity and truthfulness are critical to both the qualitative and quantitative research traditions, the criteria for judging the objectivity and truthfulness of qualitative research differ from those used in the case of quantitative research. In qualitative research, the researcher seeks believability based on coherence and insight through a process of verification rather than traditional validity and reliability measures.

4.4 RESEARCH DESIGN

The research design of this study can be described by the following broad descriptors:

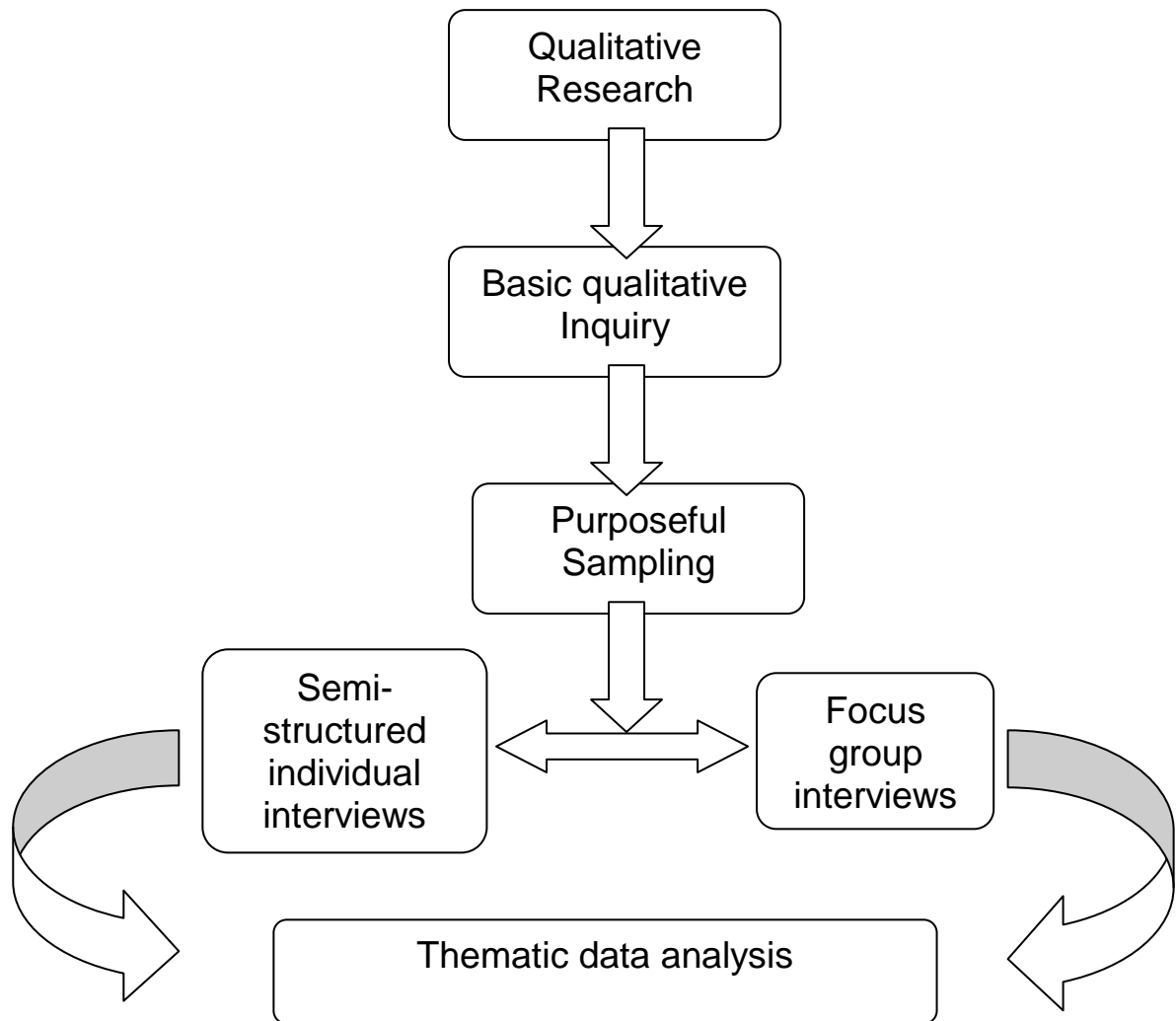
- *Empirical research.* This is an empirical study because new primary data was collected specifically for this study.
- *Basic research.* The aim of basic research is to increase scientific knowledge, not to directly inform managerial decision-making (Fox & Bayat, 2007:10). Basic research is undertaken purely to understand processes and their outcomes as a result of an

academic agenda for which the key consumer is the academic community (Saunders, Lewis & Thornhill, 2007:592). This research is undertaken purely to understand the decision process of functionally illiterate consumers for academic purposes.

- *Descriptive research.* Robson (quoted by Saunders *et al.*, 2007:134) states that the objective of descriptive research is to provide an accurate profile of persons, events or situations. The aim of this study is to provide an in-depth description of functionally illiterate consumers' decisions in the marketplace.
- *Cross-sectional research.* Cross-sectional research is the study of a particular phenomenon at a particular point in time as it is carried out once and represents a snapshot of one point in time (Cooper & Schindler, 2006:141). This study was a cross-sectional study because data collected represented a snapshot at a specific point in time. The purpose was not to track changes in participants' experiences or behaviour over time.
- *Primary data.* Primary data refers to data that is collected specifically for a research project being undertaken (Saunders *et al.*, 2007:607). In this study, the researcher collected primary data to address the research objectives.
- *Qualitative data.* Qualitative data refers to non-numeric data and can also refer to data other than words such as pictures (Saunders *et al.*, 2007:145). The data collection technique used for this study was interviews which generated non-numeric data.

The research design of this study is schematically presented in Figure 7 below. The research design is broadly described as a qualitative study. The specific type followed was a basic qualitative inquiry. Purposeful sampling was used to select participants. Both individual and focus group semi-structured interviews were used to gather primary data. The data was analysed using thematic analysis approach.

Figure 7: Schematic diagram of the research design



In the sections below each of the elements of the research design are discussed in detail.

- ***Basic qualitative inquiry***

As noted earlier qualitative research is an umbrella term that has many variations. Authors identify different types of qualitative inquiry. Creswell (2007:180), for example, presents five qualitative research approaches namely phenomenology, ethnography, grounded theory and narrative research while Merriam (2009:22) presents six types namely ethnography, phenomenology, grounded theory, case study, narrative analysis and basic qualitative study. This study followed the classification by Merriam (2009:37) which states that ethnography focuses on socio-cultural interpretation whereas a phenomenological

study is interested in the essence of phenomena. Grounded theory attempts to build theory grounded in data collected, while basic qualitative study aims to understand how people make sense of their experiences. Narrative analysis uses peoples' stories to understand experience, while critical research seeks to uncover oppression and then empower.

The qualitative researcher views social phenomena holistically. Consequently qualitative studies appear as broad panoramic views rather than micro analyses (Creswell, 2003:182). In applied fields of practice such as marketing, the type of qualitative research commonly used is termed basic qualitative inquiry where the purpose of the research is to understand how people interpret their experiences (Merriam, 2009:23). The primary goal of a basic qualitative inquiry is to uncover and interpret these meanings (Merriam, 2009:24). In this study the researcher wanted to identify what functionally illiterate consumers experience in the marketplace and also to determine how the experiences occur.

Basic qualitative inquiries also typically serve the purposes of description and/or interpretation (Peshkin quoted by Leedy & Ormrod, 2005:134). This implies that qualitative studies can reveal in-depth descriptions of specific groups of people and enable the researcher to gain insights about the observable fact and possibly develop new theoretical perspectives. Since qualitative research is fundamentally interpretative, the researcher makes an interpretation of the data which includes developing a description of an individual or setting, analysing data for themes or categories and finally making conclusions about its meaning both personally and theoretically stating lessons learned and offering further questions to be asked (Creswell, 2003:182).

The data analysis involves identifying recurring themes that characterise the data (Merriam, 2009:24). Findings are these recurring themes supported by the data from which they were derived. The qualitative researcher uses complex reasoning that is largely inductive, yet deductive processes are also at work. In addition, the thinking process is also iterative with a cycling back and forth from data collection and analysis to problem reformulation and back (Creswell, 2003:183).

A central characteristic of qualitative inquiry is that individuals construct reality in interaction with their own worlds (Merriam, 2009:22). The main aim of this study is to examine how functionally illiterate consumers in South Africa make decisions to accomplish marketplace activities and also to investigate coping mechanisms employed from the point of view of these consumers. As such, being functionally illiterate and the challenges associated with this condition can only be understood by people who are functionally illiterate.

To achieve the objectives of the study, functionally illiterate consumers were afforded the opportunity to share their shopping experiences. Since it was not possible to study the whole population of functionally illiterate individuals in South Africa, a sample was more practical. Hence, data for this study was collected from a sample. The next section addresses the sampling design used in this study.

4.5 SAMPLING

Sampling is the process of selecting a subset of people to be studied from the larger universe to which they belong (Payne & Payne, 2004:200). Qualitative researchers use a sampling strategy that guides their choices of participants hence enabling the researchers to make systematic contact with their participants without wasting time (Boeije, 2010:120). Qualitative research studies typically use non-probability samples where sample units are chosen purposively for their ability to provide detailed understanding (Ritchie, Lewis & Elam, 2003:107). This means that the selection of sampling units is based on known characteristics relevant to the research topic. In this study sample units were functionally illiterate adults aged above 20 years.

The most efficient way of identifying and reaching adults with documented limited literacy skills is through contact with established literacy training organisations (Adkins, 2001:32). Given the stigma of illiteracy, it was hoped that adults registered in literacy training programmes would be more willing to discuss their marketplace experiences as opposed to other illiterate adults. To recruit adult literacy students for data collection, points of entry into the literacy organisations were identified and necessary procedures adhered to.

The sampling plan of this study included decisions regarding the target population, units of analysis/sample units, sampling method and sample size. Each of these sampling plan elements is discussed in detail in the sections that follow.

4.5.1 Target population and context

The goals of this research were to determine how functionally illiterate consumers navigate the shopping environment, to investigate the decision mechanisms that functionally illiterate consumers use to choose amongst fast moving consumer goods and to determine the coping mechanisms employed by functionally illiterate South African consumers in the marketplace. Given the primary objectives of the research it was appropriate to target the functionally illiterate adult population.

The target population for this study consisted of all South African citizens aged 20 and above who have not completed grade seven. In South Africa, adults aged 20 years and above who have not completed grade seven are classified as being functionally illiterate (Department of Education, 2007:5). Additionally, these adults had to be enrolled in a registered adult literacy learning centre.

4.5.2 Units of analysis

Units of analysis refer to entities about which a researcher wishes to draw conclusions (Terre, Blance & Durrhein quoted by Kotzé, 2008:18). In most cases units of analysis are individuals, but the units of analysis can also be families, countries, regions or any other grouping or entity. Sample units are entities from which data will be collected (Kotzé, 2008:18). In this study the sample units and units of analysis are the same. The value of sampling units is most obvious in qualitative research since the researcher recruits persons because they have had experiences or possess knowledge relevant to the research objectives (Boeije, 2010:120). A number of factors can be used to guide the researcher about the required sampling units. These include the particular research design used and the aim of sampling (Sandelowski, 1995:182).

Due to the stigma associated with illiteracy, it is difficult to identify adults who are functionally illiterate in the general population (Adkins, 2001:32). It is in response to this challenge, that the study made use of functionally illiterate adults aged 20 and above who were registered with adult literacy organisations as the units of analysis. Adkins (2001:33) suggests that adults participating in literacy programmes are less likely to hide their deficiencies.

The units of analysis of this study were adult learners who are enrolled at Lesedi Learning Centre in Soshanguve for the year 2009. It was hoped that these adult learners would be willing to talk about their marketplace experiences. A total of twelve adults agreed to participate in the study. The participants ranged in age from 21 to 73 years and were either enrolled for Adult Basic Education Training (ABET) level one or level two on the basis of entry test scores in English and Mathematics. ABET level one is equivalent to grade one to three, while level two is equivalent to grade four to six. Their literacy skills in both Mathematics and English ranged from grade one to grade six, though some of the participants had completed matric (Grade twelve).

- *Confidentiality of participants identities*

The researcher explained to all the participants that their real names were not going to appear in this study. To ensure confidentiality, each participant was assigned a pseudonym. Table 9 below shows the profile of the participants. All the information remains unchanged except for the names which were reassigned in order to protect the privacy of participants.

Table 10: Profile of participants

Pseudonym	Age	Sex	ABET Level Enrolled	Highest Grade Completed	Home Language
Lebo	52	Female	1	Standard 3	Tswana
Sbu	59	Male	2	Standard 6	Sepedi
Lerato	69	Female	1	Standard 2	Sepedi
Tumi	54	Female	1	Standard 4	Zulu
Piet	20	Male	2	Grade 12	Tsonga
Moses	48	Male	2	Grade 12	Tswana
Queen	49	Female	1	Standard 3	Sepedi

Pseudonym	Age	Sex	ABET Level Enrolled	Highest Grade Completed	Home Language
Anna	23	Female	2	Grade 12	Sotho
Nozi	48	Female	1	Standard 1	Zulu
Thembi	53	Female	1	Standard 4	Tswana
Tsepo	30	Female	2	Grade 10	Tswana
Thando	73	Female	1	No schooling	Sotho

As is indicated in Table 10, a total of twelve participants took part in this study. Of these, three were males and nine were females. Five were enrolled for ABET level two, while seven were in ABET level one. Four participants spoke Tswana as their first language, two were Zulu speakers, and another two were Sotho speakers. Of the remaining participants, three were Sepedi speaking and one person was a Tsonga speaker. Their level of formal education attainment ranged from Thando who had no formal schooling to Piet, Moses and Anna who completed matric (Grade twelve).

The South African Education system has changed dramatically since 1994. In the old educational system, the first two years at primary school were expressed as grade, while all other school years were expressed as standard. Currently the school years range from grade one to grade twelve which is also termed matric. Nozi completed standard one, followed by Lerato who left school during standard two. Queen and Lebo went up to standard three, while Tumi and Thembi went up to standard four. Sbu went up to standard six. Lastly, Tsepo left school when she was in grade ten. When interviews were conducted, all participants had been enrolled at the Lesedi learning centre for six months.

4.5.3 Purposeful sampling

One of the major differences between qualitative and quantitative research approaches is that qualitative approaches typically use purposeful sampling (also known as purposive sampling), while quantitative research involves probability sampling (Sandelowski, 1995:180). Sampling in qualitative research differs from the common sampling approach used in quantitative research in that the aim is to represent a wide range of perspectives and experiences rather than to replicate their frequency in the wider population (Ziebland & McPherson, quoted by Boeije, 2010:37). Qualitative research typically focuses in depth

on relatively small samples, while quantitative research depends on larger samples selected randomly (Patton, 2002:231).

To address the qualitative research objectives of this study the appropriate sampling strategy to use is non-probability sampling, the most common being purposeful sampling (Merriam, 1998:61). Purposeful sampling is a non-probability sampling procedure in which the judgement of the researcher is used to select the cases that make up the sample (Saunders *et al.*, 2007:608). In non-probability sampling, it is not possible to state the statistical probability of any member of the population being sampled (Easterby-Smith, Thorpe & Jackson, 2008:217). In qualitative studies, samples are flexible, thus sampling is sequential and interleaved with data collection and analysis (Boeije, 2010:37). While the sample is statistically non-representative, it is informationally representative in that the data is obtained from persons who represent other persons with similar characteristics (Sandelowski, 1995:181).

In purposeful sampling, the units of analysis in the population do not each have an equal chance of being included in the sample (Fox & Bayat, 2007:58). Purposeful sampling is based on the assumption that the investigator wants to discover, understand and gain insight and therefore must select a sample from which the most can be learned (Merriam, 1998:61). In other words, members of the sample are chosen with a purpose to represent a type in relation to a key criterion (Ritchie *et al.*, 2003:79). The key criterion for this study was being functionally illiterate. Since the researcher has a clear idea of what sample units are needed, she then approaches potential sample members to check whether they meet eligibility criteria (Easterby-Smith *et al.*, 2008:218). Hence in the study it was determined that functionally illiterate individuals were enrolled in adult literacy programmes.

Purposeful sampling can take on a variety of forms, but the common element is that participants are selected according to predetermined criteria relevant to research objectives (Patton, 2002:229). Several types of purposeful sampling have been identified by Patton (2002:230-234):

- Extreme or deviant case sampling involves selecting cases that are information rich because they are unusual or special in some way. In essence the logic is that extreme cases maybe information rich cases because by being unusual they can illuminate both the unusual and the typical.

- Maximum variation or heterogeneity sampling aims at capturing and describing the central themes that cut across a great deal of variation.
- Homogeneous samples have a purpose to describe some particular subgroup in depth.
- Typical case sampling which is illustrative and not definitive can be used when describing a culture to people not familiar with the setting studied.
- In critical case sampling, critical cases are those that can make a point quite dramatically or are for some reason important to the research proposal.
- Snowball sampling is an approach of locating information rich key participants.

The power and logic of purposeful sampling lie in selecting information rich cases to be studied in depth. Information rich cases are those from which one can learn a great deal of issues fundamental to the purpose of the inquiry hence the term purposeful sampling (Patton, 2002:230). To both explore the research question and to meet the objectives of this study, it is essential to undertake an in-depth study which will provide rich information about functionally illiterate adults. This study followed a homogeneous purposeful sampling procedure because was to describe in depth characteristics of functionally illiterate consumers. Purposeful sampling invites the researcher to identify and target individuals who are believed to be typical of the population being studied (Davies, 2007:57). The sample choice was guided by the measure of functional illiteracy used by the Department of Education to determine individuals that were suitable to provide rich information.

After a careful assessment, purposeful sampling was found to be suitable for this study. This choice is further supported by previous researchers who selected the same method for their studies (Adkins, 2001:54; Viswanathan *et al.*, 2005:16). The next important step is to determine the adequate number of participants to be interviewed.

4.5.4 Sample size

A common misconception about sampling in qualitative studies is that numbers are not important in ensuring adequacy in a sampling strategy (Onwuegbuzie & Leech, 2005:280; Sandelowski, 1995:179). In quantitative research, sample size and sampling considerations are made with the aim of making statistical generalisations of findings and inferences (Onwuegbuzie & Leech, 2005:280). Determining sample sizes in qualitative

studies is often a matter of judgement and experience in evaluating the quality of the information collected against the purpose for which it will be used (Sandelowski, 1995:183).

Sample size considerations in qualitative studies involve making a series of decisions not only about how many individuals to include, but also how to select those individuals and conditions of selection (Onwuegbuzie & Leech, 2005:280). In purposeful sampling data generation and data analysis are viewed dynamically and interactively. This implies that a qualitative researcher must work out how to make sampling decisions but also when to stop sampling (Mason, 2006:139). This is because in purposeful sampling, sample size is determined by informational considerations hence sampling is terminated when no new information is forthcoming from new sampled units (Merriam, 1998:64).

Boeije (2010:3) states that qualitative research samples are often small in size although this is not a fixed rule. When data is analysed properly there will come a point of diminishing returns where increasing the sample size no longer contributes new evidence (Ritchie *et al.*, 2003:83). In qualitative research, adequate sample size implies that a sample should not be too large that it makes it difficult to undertake a deep case oriented analysis, concurrently not be too small that it becomes difficult to achieve a new and richly textured understanding of experience (Sandelowski, 1995:183).

Ritchie *et al.* (2003:83) state that a homogeneous sample requires a small size. In a qualitative inquiry, the researcher controls the number of sampling units required to achieve theoretical saturation by deciding which category of variation to maximise. Theoretical saturation in this context refers to the point at which no new information or themes are observed from the data (Guest, Bunce & Johnson, 2006:59). Boeije (2010:129) also asserts that an adequate sample is attained when a critical threshold of interpretative competence has been reached. The decision of sample size is also a matter of fitting the sampling strategy to the purpose of a chosen method of the study (Sandelowski, 1995:182). Boeije (2010:129) further suggests that since there is no rule for a correct sample size, the researcher develops an estimate by considering the scope of the research project, complexity of the research problem, accessibility of potential participants and the time and resources available for working in the field.

In this paragraph sampling size of similar studies is stated. A total of 21 respondents were recruited for the study done by Viswanathan *et al.* (2005:18). In other studies, the samples were composed of 22 respondents (Adkins, 2001:34; Adkins & Ozanne, 2005a:94; Adkins & Ozanne 2005b:155; Ozanne *et al.*, 2005:244). Gau and Viswanathan (2008) conducted 14 in-depth interviews for their study. The purpose of exploring sample sizes of previous studies was to serve as a guide to determining adequate sample size of this study.

Taking into consideration all that has been stated above, this study achieved a sample of 12 participants for individual semi-structured in-depth interviews. This is supported by Guest *et al.* (2006:76) who affirm that a sample of 12 participants is sufficient if the goal of the study is to describe a shared perception or behaviour among a relatively homogeneous group.

4.6 DATA COLLECTION

4.6.1 Guidelines used for choosing a data collection method

The following guidelines suggested by Lewis (2003:56-57) were used to arrive at the choice of a suitable data collection method for this study. First, it was important to establish whether the required data already existed or whether primary data had to be collected. It was also fundamental to ascertain how best the research objectives could be met, whether by some form of observation of the behaviour or by interviewing participants. It was also determined whether interviews were going to be sufficiently detailed, accurate or complete.

In this study interviews were used to collect primary data. This was guided by Rubin and Rubin (2005:3) who stated that in-depth interviews are ideal if a researcher wants to investigate a phenomenon that requires people to explain or/and describe their experiences. Also important is the fact that through qualitative interviews, a researcher can understand experiences and reconstruct events in which they did not take part (Rubin & Rubin, 2005:3).

There are two types of in-depth interviews used in qualitative studies, namely structured and semi-structured interviews (Saunders *et al.*, 2007:312):

- *Semi-structured interviews.* In this type of interview, the researcher has a list of themes and questions to be covered. The data is recorded by either audio-recording the conversation or perhaps note taking or both. The order of questions may be varied from one interview to the next depending on the flow of the conversation. The researcher guides the conversation.
- *Unstructured interviews.* This is an informal interview where there is no predetermined list of questions. The respondent is allowed to talk freely in relation to the topic being explored. The conversation is guided by the interviewee.

In this study the researcher wanted to explore themes that emerged from past research and find out any new information that addressed the study's research objectives. Semi-structured interviews provide undiluted focus on the individual and also provide the opportunity for detailed investigation for in-depth understanding of the personal context within which the research phenomena are located (Ritchie, 2003:36-37). Against this background, the researcher therefore realised that it was more appropriate to use semi-structured interviews compared to unstructured interviews. This choice is further supported by past researchers who also used this method in similar studies (Adkins, 2001:31; Adkins & Ozanne 2005a:94; Adkins & Ozanne 2005b:154; Ozanne *et al.*, 2005:244; Viswanathan *et al.*, 2005:16). Semi-structured interviews are discussed in more detail in the next section.

4.6.2 Semi-structured individual interviews

Qualitative research inquiry often makes use of groups and/or individual semi-structured interviews. Table 11 below shows key factors related to both semi-structured interviews and semi-structured focus group interview that were used to determine the data collection method more suitable for this study.

Table 11: Comparison of semi-structured individual interviews and focus group interviews

Key factor	Semi-structured individual interviews	Semi-structured focus group interview
Type of data sought	<p>Generating in-depth personal accounts.</p> <p>To understand the personal context.</p> <p>Exploring issues in depth and detail.</p>	<p>Generate data shaped by group interaction.</p> <p>To explore how people talk about an issue.</p> <p>For creative thinking and solutions.</p>
Subject matter	<p>To understand complex processes such as decision-making.</p> <p>To explore subjects involving social norms.</p> <p>For sensitive issues.</p>	<p>Tackle abstract and conceptual subjects.</p> <p>Issues illuminated by display of social norms.</p>
Study population	For participants less likely to be able to travel.	Participants unlikely to be inhibited by group setting.

Source: Lewis (2003:60).

The goal of this study was to generate in-depth personal accounts of functionally illiterate consumers in the shopping environment. In view of the fact that this study also seeks to understand the decision-making processes of functionally illiterate consumers, semi-structured individual interviews were more suitable for exploring the subject matter. Moreover, illiteracy is a sensitive issue that many people may not be comfortable to discuss in public. Semi-structured interviews provided the necessary privacy. Lastly, since the study population of adult literacy learners are less likely to be able to travel, interviews took place at their learning centre which was a location convenient to the participants.

Like many other data collection methods, semi-structured interviews have limitations. The limitations of semi-structured interviews are discussed next.

4.6.3 The limitations of semi-structured interviews

The following limitations of semi-structured interviews identified by Creswell (2003:186) and Kumar (2005:131-132) were taken into consideration during the data collection period:

- The quality of data cannot be standardised as it depends on the quality of interaction between the interviewer and interviewee. This is because people are not equally articulate and perceptive.
- Interviewing is time consuming.
- Researcher bias in the framing of questions and interpretation of responses is possible.
- The researcher's presence may bias responses.
- Interviews provide information in a designated place rather than the natural field setting.
- Interviews provide "indirect" information filtered through the views of the interviewees.
- The quality of data is affected by the experience and skills of the interviewer.

Taking these limitations into consideration, the researcher noted that participants were not equally articulate and that some participants probably gave biased responses due to the presence of the researcher. The other limitations were not evident in this study. To enhance the quality of the findings, the researcher adhered to quality guidelines. The principles regarding quality and rigour that guided this study are discussed in the last section of this chapter.

4.6.4 Data collection methods used in previous studies

Previous researchers of similar studies collected their primary data by combining at least two data collection methods. In this section, the data collection methods used in four previous studies are discussed briefly.

Adkins (2001:28-32) combined a pre-study consisting of an analysis of secondary data obtained from the National Institute for Literacy with semi-structured in-depth interviews. In another study, a qualitative research design comprising semi-structured depth interviews

and two days of engaged observation at a state-wide literacy conference drove data collection efforts (Ozanne *et al.*, 2005:244). In this study an interview protocol was developed to explore how adult literacy learners manage the stigma of low literacy in the marketplace.

Adkins and Ozanne (2005a:94) employed a two-phased qualitative approach in their study. In the first study, one of the authors volunteered as a tutor at a learning centre for twelve weeks. During this period the author interviewed eight students and also analysed secondary data of writings of adult learners. In the second phase 22 unstructured interviews were conducted.

Viswanathan *et al.* (2005:18) combined unstructured interviews and observation to collect primary data. The authors attended volunteer tutor training and served as tutors at an adult learning centre. Observation took place during one-on-one tutoring sessions, classroom activities and shopping trips that were designed as learning exercises. Gau and Viswanathan (2008) conducted both in-depth unstructured interviews and observations.

4.6.5 Pre-testing the interview guide

A logical way of testing whether different question formats produce different answers is to test the question before the main research starts (Silverman, 2010:272). The interview guide was pre-tested using participant pre-testing. Participant pre-tests require that the interview questions be field-tested by sample participants or suitable participant surrogates (Cooper & Schindler, 2006:390). This means interviewing individuals with characteristics and backgrounds similar to the desired participants. For the purpose of this study, two adults employed as general workers on the main campus of the University of Pretoria were approached and asked to take part in an interview. The purpose of the two interviews was to test the validity of the questions.

After the pre-tests the researcher adjusted the interview guide by changing the wording and also sequence of some questions. Some questions were left out altogether. For example the two questions:

- “I want you to think about a recent time when you were either going shopping, buying something, or had just brought something home when reading and writing were not a problem reading” and
- “I want you to think about a recent time when you were either going shopping, buying something, or had just brought something home when reading and writing was a problem.”

The two questions were intended to elicit responses that shed light on reading problems that participants encountered. However the responses suggested that participants did not interpret the questions the same way as the researcher. A new question was added to the guide after one of the participants shared an experience about some restaurants on the periphery of the city who purposely serve left-over food to their customers.

4.6.6 Primary data collection procedure used in current study

The researcher scheduled a meeting with the literacy tutors during which the researcher was formally introduced to prospective participants at their centre of learning. The purpose of the meeting was two-fold. Firstly it was to establish trust required to breach the sensitivity of illiteracy. During the meeting the researcher explained the objectives and relevance of the study in simple terms. The second purpose of this meeting was to schedule interview appointments with the prospective participants.

An interview guide was used to direct the semi-structured interviews during the primary data collection (see the interview guide in Appendix D). The interviews were primarily conducted in either Sepedi or Zulu. At times basic English was also incorporated. The interviews lasted between 30 minutes and one hour depending on receptiveness of each participant. The interview room was designed to evoke a shopping mood. The wall next to the interview table was pasted with promotional posters from two leading supermarkets of grocery goods. A miniature shopping trolley filled with South African brands of basic commodities was placed on the table (see Figure 8 below).

Figure 8: Shopping trolley used during interviews



The interview began with the researcher introducing herself and the study. At this stage the researcher also asked the participants to share personal information about themselves. Next, general questions that were expected to encourage participants to speak freely and facilitate rapport with the interviewer were asked. This was followed by questions that were directed at pictures depicting various marketplace interactions. All participants were shown the pictures in the same order. The researcher asked participants to tell a story about what they thought was going on in the picture. Six photographs taken from one of the South African supermarket chains depicting different shopping scenarios were also used to encourage participants to share their shopping experiences (see Appendix E).

The first picture showed a consumer studying a box of cereal. The second picture showed a consumer and cashier at the checkout counter. The third picture showed a consumer and a pharmacist at a counter in a pharmacy. The fourth picture showed two consumers talking and holding products near a shelf. The fifth picture showed a consumer picking a bottle of cooking oil. The sixth picture showed a consumer picking looking at different brands of mealie-meal. Those photos were used as stimuli during the interviews (see Appendix E). The purpose of this section was to explore feelings and experiences in order to identify marketing mix elements that may lead to the use of different coping

mechanisms. The rest of the interview was composed of semi-structured questions on coping mechanisms identified on previous studies.

After all the participants were interviewed individually, the researcher grouped five participants from the original group and conducted a focus group interview. The purpose of the focus group was to delve into issues that came up during the semi-structured interview sessions. The participants were chosen from the same class and therefore the researcher assumed that they were unlikely to be intimidated by the presence of their classmates and moreover each of the participants had built rapport with the researcher. Specifically the participants were asked six questions: Why do you hold cash in your hands? Why do you use a shopping list? Do you ever buy new products that you do not know? What help do you ask for in the store? Do you understand packaging information? Why do you tell cashier the total amount you have available? The data collection was completed in two and a half months.

All interviews were tape recorded. The tapes are available on request. The interviewer took note of all non-verbal signs displayed by participants. After the completion of each interview, the interview was translated into English and transcribed, then saved separately as an MS Excel file to be used in the analysis stage.

4.7 DATA ANALYSIS

Data analysis is the process of making sense out of the data which involves consolidating, reducing and interpreting data. It is a complex process that involves moving back and forth between concrete bits of data and abstract concepts, inductive and deductive reasoning and description (Mason, 2006:176). Data analysis entails segmenting and reassembling data in the light of the problem statement with the aim of transforming data into findings (Boeije, 2010:110).

Analysis of the data occurred through an iterative approach of moving back and forth between data and the literature from previous studies aiming to identify a logical chain of evidence and finding theoretical consistency. The data focused on statements that shed light on how functionally illiterate consumers process information, evaluate alternatives,

make purchase decisions and cope with marketplace challenges. A unit of data is meaningful if it is heuristic, revealing information relevant to the study and stimulating the researcher to think beyond that particular information (Merriam, 2009:177). Heuristic in this regard refers to methods of solving problems by learning from past experience and investigating practical ways of finding a solution.

The information must stand by itself and must be interpretable in the absence of additional information. The task was to compare one unit of information with the next in looking for recurring regularities in the data. Henning (2004:127) suggests that data analysis in qualitative research is an ongoing, emerging and iterative non-linear process which takes place throughout the data collection. This process involved noting patterns, coding, clustering codes, making comparisons and shifting back and forth between general categories by building logic sequence of evidence. The detailed data analysis process is discussed in section 5.3 of Chapter 5 (see page 95).

4.8 ASSESSING AND DEMONSTRATING THE QUALITY AND RIGOUR OF THE RESEARCH DESIGN

Assessment and demonstration of quality in qualitative research is often confusing because there is no consensus on what determines authenticity in this type of research (Bryman & Bell, 2007:410). The various schools of thought range from adopting the same measures employed in quantitative research to a range of diverse criteria. Both qualitative and quantitative researchers agree on the importance of producing valid and reliable knowledge in an ethical manner; however, they differ in the approaches they employ to establish this authenticity.

This section begins with brief overview of reliability and validity in quantitative research, a detailed discussion of the qualitative perspective follows. The section concludes by addressing specific quality issues that were employed in this study.

4.8.1 Reliability and validity in quantitative research

The reliability and validity of the measurement instruments used in a qualitative study have an influence on the extent to which a researcher learns something about the phenomenon being studied and is able to draw meaningful conclusions from data collected (Leedy & Ormrod, 2005:27). For this reason, both reliability and validity reflect the degree of error in measurement of phenomena (Leedy & Ormrod, 2005:29). Joppe (quoted by Golafshani, 2003:597) defines reliability as the extent to which results are consistent over time and an accurate representation of total population under study. Saunders *et al.* (2007:609) assert that reliability refers to the extent to which a data collection method will yield consistent findings such that similar conclusions would be reached by other researchers through transparency in how sense was made from data. Leedy and Ormrod (2005:29) also explain that reliability is the consistency with which a measuring instrument yields a certain result when the entity being measured has not changed.

On the other hand, validity is the extent to which a data collection method accurately measures what it were intended to measure and the extent to which research findings are really about what they appear to be about (Saunders *et al.*, 2007:640). Leedy and Ormrod (2005:28) concur that the validity of a measurement instrument refers to the extent to which the instrument measures what it is supposed to measure. A researcher can measure something accurately only when they can also measure it consistently; yet measuring something accurately does not necessarily reflect accuracy (Leedy & Ormrod, 2005:29). In other words, reliability is a necessary but insufficient condition for validity. In quantitative research, researchers are concerned about specific inferences made from test scores on psychometric instruments and the internal and external validity of experimental and quasi experimental designs (Creswell & Miller, 2000:124).

The following section explains the concepts of reliability and validity in the context of qualitative research.

4.8.2 Adapting reliability and validity for qualitative research

One of the assumptions that underlie qualitative research is that reality is holistic, multidimensional and ever changing and is not fixed objective phenomenon waiting to be discovered, observed and measured as in quantitative research (Merriam, 2009:213). Qualitative research has been critiqued in scientific ranks for failure to comply with the cannons of reliability and validity in the traditional sense (Creswell, 2007:200). Many writers argue that qualitative research is based on different assumptions about reality, hence validity and reliability should be considered from a perspective congruent with the philosophical assumptions underlying the qualitative paradigm (Merriam, 2009:211). In qualitative research studies, reliability and validity are conceptualised as trustworthiness and rigour (Golafshani, 2003:604). Validity is another word for truth (Silverman, 2010:274). Several authors identify common procedures for establishing trustworthiness (Creswell & Miller, 2000:124). One influential school of thought established by LeCompte and Goetz, (quoted by Creswell, 2007:200-201) uses parallel equivalents for reliability and validity which are internal validity, external validity, reliability and objectivity. Lincoln and Guba (1985:289-331) instituted the use of alternative terms that apply more to naturalistic axioms in pursuit of trustworthiness of a study. These alternative terms are credibility, transferability, dependability and confirmability.

Although the importance of validity has long been accepted among quantitative researchers, this concept is an issue of contention among qualitative researchers (Onwuegbuzie & Leech, 2006:246). Hence, many perspectives exist regarding the importance of validation in qualitative research, its definition, terms to describe it and procedures for establishing it (Creswell, 2007:202). Creswell (2003:190) articulates that validity neither carries the same connotations as it does in quantitative research nor is it a companion of reliability or generalisability. However, there is a general consensus that qualitative researchers need to demonstrate that their studies are credible (Creswell & Miller, 2000:124).

Qualitative researchers can use reliability to check for consistent patterns of theme development among different members of a research team. For achieving reliability the qualitative researcher must document her data analysis procedures and demonstrate consistent use of categories (Silverman, 2010:290). Qualitative validity means that a

researcher checks for accuracy of findings by employing certain procedures, while qualitative reliability indicates that the research approach is consistent across different researchers and studies (Creswell, 2003:191).

LeCompte and Goetz (quoted by Bryman & Bell, 2007:410) articulate that external validity is difficult to meet in qualitative research because it is not possible to freeze a social setting and the circumstances of the initial study to make it replicable in the sense this term is usually used in quantitative research. In qualitative research, having more than one researcher makes it possible to observe internal validity when members of the team reach a consensus about what they see, but preference for small samples presents problems for external validity (Bryman & Bell, 2007:411).

In qualitative research, validity is based on determining whether findings represent participants' realities of social phenomena and are accurate from the standpoint of the researcher, participant or readers of the report (Creswell & Miller, 2000:124). Qualitative inquirers bring different viewpoints to establish validity. They use the views of people who conduct, participate in or read and review a study in contrast to quantitative researchers who use a lens based on scores, instruments or research designs (Creswell & Miller, 2000:124). For example, qualitative researchers determine how long to remain in the field and whether data is saturated to establish good themes or categories and how data analysis evolves into a persuasive narrative. Secondly, is the fact that the qualitative research paradigm assumes that reality is socially constructed and is what participants perceive it to be. This view suggests the importance of checking how accurately participants' realities have been represented in the final report. A third viewpoint is the review of account's credibility by individuals external to the study.

Although validation of findings occurs throughout the steps in the research process as a qualitative research requirement, proposal developers need to convey the steps they will take in order to check for accuracy and credibility of their findings (Creswell, 2007:190). Silverman (2010:290) articulates that a researcher cannot claim that a study is valid if the original form of data is unavailable, and the criteria for including certain instances are not provided. Validation depends on precision in an investigation which includes continually checking, questioning and theoretically interpreting findings (Kvale quoted by Henning, 2004:148). This means that the researcher must assure quality of both data and research

management decisions throughout the study and file evidence. In other words, to validate is to check and question all procedures critically.

In this study constructs identified by Lincoln and Guba (1985:289-328) have been adopted to guide rigour. Each criterion is discussed in detail below.

- **Credibility**

Credibility of findings entails ensuring that research is carried out according to good practise (Bryman & Bell, 2007:411). According to Merriam (2009:214), credibility deals with the question, “How congruent are the findings with reality?” According to Lincoln and Guba (1985:324) the following provisions may be made by researchers to promote confidence that they have accurately recorded the phenomena under scrutiny:

- a. The adoption of well-established research methods. This involves ensuring that specific procedures employed such as the line of questioning pursued during data gathering sessions and the methods of data are derived from those that have been successfully utilised in previous comparable studies.
- b. The development of early familiarity with the culture of participating organisations before the first data collection dialogues takes place.
- c. Triangulation, which involves the use of different data collection methods.
- d. Iterative questioning by including probes which may aid in uncovering lies, the researcher may return to matters previously raised by participants.
- e. Frequent debriefing sessions between the researcher and the research project director. Such collaborative sessions provide a platform for widening the researcher’s vision through providing a sound board for the researcher to test his/her on biases and draw attention any flaws in the proposed course of action.
- f. Peer scrutiny of the research project. This scrutiny of the research project may be done by colleagues, peers, and academics bringing a fresh perspective to challenge assumptions
- g. Tactics to ensure honesty in participants when contributing data. This can be achieved by allowing by encouraging honesty and ensuring that participants participate at their own will.

- h. Thick description of the phenomena under scrutiny can be an important provision of credibility as this helps to convey the actual situations that have been investigated and the contexts that surround them.
- i. Examination of previous research findings to assess the degree to which study's results are congruent with those past studies.

- ***Dependability***

Lincoln and Guba (1985:365) accentuate the close ties between credibility and dependability, arguing that in practice, a demonstration of the former goes some distance to ensuring the latter. Dependability may be achieved through the use of overlapping methods like focus groups and individual interviews (Shenton, 2004:71). Murphy and Yelder (2009:65) state that dependability is achieved by a clear audit trail. In order to address dependability, the process within the study should be reported in detail thereby enabling a future researcher to repeat the work, if not to gain the same results (Shenton, 2004:71). Such in-depth coverage allows the reader to assess the extent to which proper research practices have been followed. So as to enable readers of a research report to develop a thorough understanding of the methods and their effectiveness. The text should include sections devoted to:

- a. the research design and its implementation, describing what was planned and executed on a strategic level.
- b. the operational detail of data gathering, addressing what was done in the field.

- ***Confirmability***

The concept of confirmability is the qualitative investigator's comparable concern to objectivity (Murphy & Yelder, 2009:65). Steps must be taken to ensure that the findings reflect the experiences and ideas of the participants, rather than characteristics of the researcher (Shenton, 2004:72). To this end, the beliefs underpinning all decisions made and methods adopted should be acknowledged within the research report, the reasons for favouring one approach when others could have been taken should be explained and the weaknesses in techniques employed admitted. A researcher should be neutral and provide a balanced opinion together with a clear audit trail of documents which include raw data, analysis notes and process notes as evidence to support this neutrality (Murphy & Yelder,

2009:65). Once more the detailed methodological description enables the reader to determine how far the data and constructs emerging from it may be accepted (Shenton, 2004:72). Furthermore, Shenton (2004:73) suggests that a researcher may take data oriented approach, showing how the data eventually leading to the formation of recommendations was gathered and processed during the course of study.

- ***Transferability***

Transferability of the study needs to be considered, but it has been noted that naturalistic inquiry only focuses on the details of each case and not generalisation of the larger population (Murphy & Yelder, 2009:65). Since findings of a qualitative research study are specific to a small number of particular environment and individuals, it is possible to demonstrate that the findings and conclusions are applicable to other situations and populations (Shenton, 2004:69).

The specific techniques used to ensure the credibility, dependability, confirmability and transferability of the findings of the current study are discussed next.

4.8.3 Overcoming data quality issues

The following table summarises the provisions made to demonstrate the rigour and trustworthiness of this study.

Table 12: Quality criterion guide

Quality Criterion	Provision made by researcher
Credibility	<p>Appropriate well recognised research methods were adopted to collect primary data.</p> <p>Identify with the background of participants was achieved by visiting the site before starting data collection.</p> <p>Triangulation was attained through the use of different data collection methods, namely semi-structured individual interviews and a focus group.</p> <p>Tactics to ensure honesty in participants were implemented. This was achieved through including related questions that served as a check of consistency in responses to these related questions.</p> <p>Iterative questioning was used in the data collection dialogue.</p> <p>Debriefing sessions between researcher and the study supervisor.</p> <p>Detailed description of background and qualifications of researcher.</p> <p>Thick description of participants and their contextual background.</p> <p>Examination of previous research to frame findings.</p>
Transferability	<p>Provision of background data to establish context of study and detailed. Description of phenomenon in question to allow comparison to be made.</p>
Dependability	<p>Employment of overlapping methods, namely semi-structured individual interviews and a focus group.</p> <p>In-depth methodological description to allow study to be repeated.</p>
Confirmability	<p>Triangulation to reduce effect of investigator bias.</p> <p>Admission of researcher's beliefs and assumptions.</p> <p>Recognition of shortcomings in study's methods.</p> <p>In-depth methodological description to allow integrity of research results to be scrutinised.</p> <p>Use of diagrams to demonstrate audit trail.</p>

4.9 RESEARCH ETHICS

Research in general is a human practice in which social values and ethical principles apply (Boeije, 2010:44). A number of ethical issues arise during different stages of a research study. The qualitative researcher systematically reflects on who she is in the study and is sensitive to personal biography and how it shapes the study representing honesty and openness to research acknowledging that all inquiry is laden with values (Creswell, 2003:182).

In this section the different ethical issues pertaining to this study will be discussed briefly as suggested by Saunders *et al.* (2007:188-194) and Boeije (2010:44-47).

- *Negotiating access.* This involves being sensitive to the hierarchy of the organisation in order to obtain clearance. The researcher liaised with the coordinator of the Lesedi Literacy Centre, providing clear information about the study objectives, the purpose of the study and explaining the choice of the research setting. In addition the researcher openly discussed the study requirements in terms of the number of visits, time and range of people required for the research (see Appendices A and B).
- *Ethical considerations.* Formal approval of this study was obtained in November 2008 from Research Ethics Committee of the Faculty of Economic and Management Science at the University of Pretoria. Given that this study involved adults aged above 18, it had no unique ethical implications. However, the participants were required to first sign a consent form before taking part in the study. The consent form was written in English. Since the participants had limited literacy skills, the researcher explained the information in the consent form to each participant and to their coordinator. The researcher made it clear that the participants were not forced to participate and also made them aware that they were allowed to terminate the interview at any stage should they feel necessary. All the participants articulated their willingness to take part in the study. As proof of their consent, the researcher asked each participant to write their name on separate consent forms. The informed consent form made provisions for anonymity and confidentiality also provided information regarding the study purpose and how data will be used (see Appendix C).
- *Privacy, confidentiality and anonymity.* Privacy refers to the interest of individuals to control the access that others have to them (Sieber quoted by Boeije, 2010:46). The privacy of individuals was not violated because the participants decided to share their experiences freely. Confidentiality was dealt with in the consent form which stated clearly that the information obtained was going to be used for academic purposes of this study. To address anonymity the participants were assigned pseudonyms which are used throughout the study.
- *During the interview.* The researcher avoided pressing participants for responses. Before each interview started the researcher explained that participants were free to stop the interview at any point.

4.10 SUMMARY

Qualitative research inquiry employs different knowledge claims, methods of data collection and data analysis. Qualitative research takes place in a natural setting enabling the researcher to develop a detailed level about actual experiences of the participants. Several aspects emerge during a qualitative study necessitating making adjustments as the study unfolds, this may include changing the interview questions. This is a study of lived experiences of functionally illiterate consumers hence it is classified as a basic qualitative inquiry.

Purposeful sampling method was used to select participants. The total sample size was twelve participants whose age ranged from 20 to 73 years. In-depth semi structured interviews were used to collect primary data.

The most important concept in qualitative study is trust. The researcher needs to build rapport with participants which motivates them to freely share their experiences as shown in the next chapter which discusses data analysis.

CHAPTER 5: DATA ANALYSIS AND PRESENTATION OF DATA

Chapter outline:

The purpose of this chapter is to:

- provide an overview of the contextual background of participants;
- describe the data analysis process used in this study;
- validate illiteracy experienced as inadequacy and shame;
- elucidate how functionally illiterate consumers navigating the grocery store;
- examine decision-making by functionally illiterate consumers; and
- reveal the coping mechanisms used by functionally illiterate consumers in the marketplace.

5.1 INTRODUCTION

The previous chapter provided an overview of the research design of this study. The purpose of this study was to examine how functionally illiterate consumers in South Africa make decisions to accomplish marketplace activities and to investigate the coping mechanisms they use in the marketplace. To this end, through the data analysis process, the findings aim to address the following research objectives:

- To determine how functionally illiterate consumers navigate a grocery store.
- To investigate the decision mechanisms that functionally illiterate consumers use to choose amongst competing brands of fast moving consumer goods.
- To identify the coping mechanisms employed by functionally illiterate South African consumers in a grocery store.

The purpose of this chapter is to describe the data analysis process followed in the study, present data collected from this study and introduce themes that embody the findings. The chapter starts with an explanation of the data analysis process. In summation, the process involved transcribing the interviews, coding, clustering codes then finally deriving themes. Secondly, the general background of participants is discussed. Lastly, themes are introduced and elucidated. These themes, which represent the study's findings, are

literacy experienced as inadequacy and shame, navigating the grocery store, decision-making processes, and coping mechanisms.

In order to fully comprehend the findings reported in this chapter, it is important to be familiar with the social background and context of the participants.

5.2 CONTEXTUAL BACKGROUND OF THE PARTICIPANTS

Shopping is a social experience during which consumers interact with the shopping environment and other individuals who consist of store personnel and fellow shoppers. For functionally illiterate consumers the shopping experience can be overwhelming because a mere request for assistance can elicit undesired negative treatment which also reinforces self awareness of not being literate. Most of the participants in this study are faced with severe economic challenges and educational disadvantages. In fact, many have never been employed. It is important to understand the background of the participants because it inevitably influences their shopping behaviour in one way or another. These participants are functionally illiterate, have low disposable income and live in an area with a limited retail offering. Each of these factors is discussed in sections that follow.

5.2.1 Functional illiteracy in the marketplace

As was mentioned previously, the participants of the study were all enrolled for an ABET programme at either level one or two. Both ABET levels one and two are below grade seven of formal education. In South Africa individuals whose Mathematics and English skills are below grade seven are considered to be functionally illiterate (Department of Education, 2007:5). Since these participants were enrolled for levels below grade seven, they are consequently classified as being functionally illiterate. As explained in Chapter 2, functional literacy is defined as the ability to use reading, writing and numeracy skills to function optimally and successfully complete numerous activities such as shopping. This implies that a functionally illiterate individual is not able to use reading, writing and numeracy to successfully complete shopping tasks.

It is therefore not surprising that literacy experts concur that an individual's level of literacy proficiency impacts his/her day-to-day activities and social interactions, including activities

such as shopping (Adkins, 2001:8). As already pointed out in Chapter 4, all the participants were Black South Africans, hence English is not their first language. It is important to mention that the medium of communication in the South African marketplace is English. For example, most packaging and in-store signage are written in English.

In a grocery supermarket consumers are expected to freely navigate the store and choose products; however they require two skills to accomplish their shopping goals. Consumers must be able to make basic numeric calculations and be able to read and understand English. The quotations below illustrate that participants struggle as a result of limited numeracy and literacy skills. Walendorf (2001:505) articulates that the global marketplace includes women who are responsible for household purchases yet they lack basic literacy skills to read brand names and functional literacy skills to consider information about product attributes. Similarly, in this study two of the participants reveal this challenge in the excerpts below:

My problem is that I don't know English. I can hear a little bit. I only went to school up to standard 2. I enrolled here to learn English because everything is written in English. (Nozi)

I don't understand percentages. I just give the cashier money and wait for my change ... laughs! (Lerato)

Odd pricing and sales prices expressed in percentage form caused confusion for the participants. The difficulty arises when they have to perform calculations, particularly mental calculations. For the benefit of these consumers, marketers should use easier percentages or, better still, should stop expressing sales prices in percentage form. It would be better if retailers mention the actual sale price. It is clear from the data that participants prefer regular prices. This is expressed regarding goods on sale:

I am not that educated so you find that prices have been reduced by lets say 25%. I will never be sure because I don't know what the original price was, also I won't know the exact amount because they are using percentage not actual amount to express the price reduction, and it's a challenge for me. This brings me back to importance of being literate because 25% might appear to be a big number but when I make the actual payment it turns out to be a very small difference from the original price. (Tumi)

I wish all these shops could express their sales by exact amounts, say reduced by R20, because I also have challenges to calculate percentage. (Anna)

I prefer prices with 99 cents to be rounded to next whole number. (Thembi)

It is evident that the education attainment criterion often used to measure literacy can be misleading. Following the Department of Education's definition of functional illiteracy explained in previous sections of this document, any individual who has completed grade seven should be able to successfully complete shopping tasks. This study brings an important revelation in that three of the twelve participants who were interviewed have completed matric (grade 12). Given the fact that English is not their first language, this further exacerbates the literacy challenge even though they have completed matric (grade 12). These participants have completed matric (grade 12) on paper, but in terms of Mathematics and English literacy skills, their competency is below grade seven. The literacy coordinator explained that there is a national entry exam which all prospective adult learners have to write in order to determine which ABET level to place them on. Tsepo perceives enrolling for the literacy programme as an additional qualification to her matric (grade 12).

I enrolled because it gave me an opportunity to further my studies after having completed grade 12. I could not do Mathematics at school and this gave me an opportunity to do Mathematics. I was totally hopeless in Mathematics, now I can do simple calculations. My English language has also greatly improved. Because I have realised all these benefits, I am encouraging others to also join the programme. (Tsepo)

It is clear that although some participants have matriculated, their limited English and Mathematics proficiency brings about a number of difficulties of which challenges in the shopping environment are but one. It also adds to the difficulty of finding jobs. There is a strong belief among the participants that enrolling for adult basic education training will increase their chances of being employed. Anna who has also matriculated, views the adult literacy programme as an additional qualification that will improve her literacy skills. She further believes it will impact positively on her employability chances:

I have learnt a lot. Some of the things were difficult at school and I could not understand. Now I understand the concepts better. Some people ask me why I attend literacy classes. I tell them that matric without an additional qualification does not help. So this qualification might help me get a job. (Anna)

5.2.2 Low disposable income

Past research reveals that functional illiteracy and low income may not be separable (Viswanathan & Gau, 2005:187). Accordingly, most of these participants are either unemployed or depend on government grants. When asked about their main sources of income, the participants had the following to say:

I am not employed. My eldest daughter is the one who usually buys groceries for me. (Tumi)

I am an old lady. I get paid a government grant. (Thando)

The government pays me a grant for my two children. (Tsepo)

Low disposable income and subsequently financial constraints affect participants in various ways of which the first is that it creates an emotional burden. The excerpts below illustrate this burden.

A good shopping trip is one in which I buy all the goods I wanted to buy and I have money left at the end of the trip. (Tsepo)

When prices are high I consider it a bad day at the shop. Last year things were really difficult. Every time I went shopping, I found that the prices had increased. When prices are high, I just reduce the quantities of all that I buy and just hope for a miracle and also be careful at home and use the products conservatively. (Lebo)

My definition of a good shopping trip is when I stumble into a sale then find that prices are cheaper than normal. I really tell people, I had a good shopping trip. (Tumi)

Limited income intensifies the overall challenges of the shopping experience:

Sometimes shopping is easy; sometimes it is hard depending on how much money I have. What makes it difficult is the lack of money. (Moses)

It is difficult to do shopping. The problem is, there is always not enough money, and the budget is tight. (Tumi)

Sbu, a self-employed semi-skilled electrician, shares how he buys his groceries:

Whenever I get a contract, I buy in bulk and at times stay up to 3 months without doing major shopping. (Sbu)

In addition, limited disposable income is a reason why these consumers find themselves forced to shop at their local stores despite all the negative experiences associated with these stores. Participants of this study have to travel quite a distance to reach national grocery chains such as Shoprite and Pick n Pay. Such travels are costly thus forcing them to use small independent grocery retailers. Moses describes such a negative experience:

At times I do not have enough money to go to Shoprite. I buy from the local supermarket and I save R14 in taxi fares to get to the nearest Shoprite. (Moses)

5.2.3 Limited retail offering

The retail offering in the geographic area in which the study was conducted consists of “spaza” shops, vendors who sell from the road side and also township general dealer stores. Ligthelm (2005:199) defines a “spaza” shop as “a shop or business operating in a section of an occupied residential home or in any other structure on a stand in a formal or informal township which is zoned for residential purposes and where people live permanently also serving the purpose of supplementing household incomes of the owners”. This term spaza is used interchangeably with the term tuck shop to refer to the same type of business. As is shown in Figure 9 spazas are shops where customers are served through a little window opening.

A general dealer is an independently owned store which sells limited merchandise. These are usually small and family owned businesses. In this type of store the everyday running of the business is generally done by the owner.

The roadside vendors sell from the road near their homes or near the general dealer store, at times at the veranda of general dealer store.

Figure 9: Retail offering available in the participants' community



Exacerbating the lack of a variety of retail offerings, the participants must board a taxi to reach the nearest shopping mall where large retail chain stores are available. Hence the primary economic relationship of these functionally illiterate consumers is with small local stores despite the premium prices charged by these retailers. The participants shared their dissatisfaction with the high prices charged by the local stores:

I do not like to shop at our local spaza. They are expensive and they do not take care of the customer. (Moses)

I don't like buying at the local shops. Their prices are never the same. You go back they tell you of higher price on the same product. (Nozi)

I don't like the local shops here were we stay. There are two supermarkets, the other one is ridiculously expensive and they are rude. The owner is even rude to her workers. (Lebo)

In addition to charging exorbitant prices, there is clearly no customer relationship in these small stores. Even when the shop is at fault the staff members do not take responsibility. As a result, these small stores tend to take their customers for granted. The participants are clearly aware of this and do not take this bad treatment kindly:

I don't like to shop in our local shops. They sell stale bread, or even milk that is off. Last time I had a problem. I sent my son to buy soya mince. They gave him soya soup, so when I went back to explain they were not cooperative. (Sbu)

I really don't like the treatment we get from our local shop. When you find that the product is spoilt and take it back to the shop, they don't accept the product. Actually they really make your life difficult. They hail insults at you, the customer. I bought meat then they told me that I saw the meat before leaving the shop so if I return it who would buy it? (Lerato)

There are shops that train their staff but in other shops, staff members seem to have just been picked from the street. Shops in town and malls are okay but these local shops have a problem, there is just no customer care. (Moses)

Moreover, the local stores do not have a large assortment of products compared to large national retail chain stores and also lag behind in a number of other attributes. Thembi said the following about the lack of product variety:

I don't like buying from the local shops here where we stay. They don't have a good assortment of products. The shop does not look fresh. It is always crowded. (Thembi)

In the above excerpt Thembi furthermore identifies a lack of space as problematic. The local stores are generally crowded without enough space for movement. Thus Lerato prefers to shop elsewhere:

Shoprite has wide aisles with plenty space for movement compared to the local shops which are crowded. When you go past a shelf it is possible to break stuff then they make you pay. "You break, you pay"... Laughs! (Lerato)

The section that follows describes the data analysis process used in this study.

5.3 AN OVERVIEW OF THE DATA ANALYSIS PROCESS USED IN THE STUDY

Data analysis is an ongoing process involving continual reflection about data and making meaning which constitutes the findings of a study (Merriam, 2009:176). There is neither an

ideal theoretical framework nor method for conducting qualitative data analysis (Braun & Clarke, 2006:80). Commonly, qualitative research uses the analysis of significant statements, the generation of meaning units and the development of a core description of data (Moustakas quoted by Creswell, 2003:191). In other words, data analysis is essentially a process used to answer research questions. This process depends on the research objectives, the needs of those who will use the findings and available resources (Taylor-Powell & Renner, 2003:1). Generally, such analysis requires asking broad questions and developing an examination of information supplied by participants (Creswell, 2003:190).

Literature in the form of past studies guided the researcher by supplying suitable concepts that functioned as the focus of the research process. In this study thematic analysis was used. It is defined as a method for identifying, analysing and reporting patterns (themes) within data (Braun & Clarke, 2006:79). The process involves preparing the data, and subsequently conducting the actual analysis by moving deeper into understanding the data and then interpreting the broader meaning of the data (Creswell 2003:190).

The following generic steps suggested by Braun and Clarke (2006:79-101), Creswell (2003:190-195) and Taylor-Powell and Renner, (2003:1-10) were used to guide the analysis of data in this study:

- **Step 1: Prepare data for analysis.** When working with verbal data such as interviews, the data have to be transcribed into a written format (Braun & Clarke, 2006:87). Prior to starting the data analysis process, the recorded interviews were concurrently translated and transcribed into a verbatim written format not cleaned up. An MS Excel spreadsheet was created in which each interview was typed in a separate column. Table 13 below shows an extract from the spreadsheet. Each column's title is the pseudonym of the participant. The transcriptions of each interview were then printed separately in preparation for the analysis.

Table 13: Extract of individual interview transcripts

Thembi	Piet	Lerato
Tswana, 53 years old, married, 5 children. Never employed. Level 1. Reached standard 2.	Tsonga, 20 years old single male with no children, stays with mother and siblings. Briefly worked as a general worker in a construction site. Went up to grade 12, Level 2	Married, 4 old children. Stays with husband only. 69 years old, Sepedi. Was a maid a long time ago then later worked as a general worker in a factory till 2002. Level 1, went up to standard 2.
I like shopping and even going to the mall. I get a shopping basket and go shelf by shelf and pick products and put in the basket. At times when I pick I tick my shopping list or I create the list as I pick products.	When I can't find products, I ask the salespeople to show me, all shoppers must ask for help. It is their job to help us. I worked in a hardware shop helping customers. The white people, the intelligent one, would ask me for location of products.	I like Shoprite. I compare prices and buy the cheapest products. Shoprite is a shop that understands people. We bought a two-plate stove then discovered a fault after a month, we returned the stove. The management was very understanding and they did not charge us extra money.

- Step 2: Familiarise yourself with the data.** The main aim of this step is to gain a general sense of the data and to reflect on its overall meaning (Creswell, 2003:191). This stage entails repeated reading of the data and noting down initial ideas, however it is important to note that sometimes the information provided does not add meaning or value (Taylor-Powell & Renner, 2003:2). The researcher took into consideration all general ideas shared by participants. The focus was on all statements and behaviours that shed light on the store navigation and also on how functionally illiterate consumers process information, evaluate alternatives, make purchase decisions and cope with situations that arise during shopping. The main aim was to identify commonalities and differences among participants in order to develop emergent themes.
- Step 3: Begin analysis with a coding process.** Coding involves converting raw data into a more organised format that is easier for the researcher to inspect and understand (Creswell, 2003:191). During coding, detailed components of data are organised and conceptualised into patterns by the use of labels (Payne & Payne, 2004:36). The coding labels ought to be based on the actual language of the participant. Merriam (2009:173) states that coding assigns some sort of shorthand such as phrases or single words designated to various aspects of the data. Coding essentially organises and conceptualises detailed components of data into categories

by the use of labels to identify and interpret elements that will feature in analysis (Payne & Payne, 2004:36). The coding process is not linear as depicted by these steps. It involves moving back and forth through the steps. The goal of coding is not merely to label text about a topic, but rather to bring codes together so they can be reviewed in order to facilitate the researcher's thinking about the topic development (Richards, 2004:86). This is supported by Gibbs (2007:45) who states that coding is a way of categorising text in order to establish a framework of thematic ideas hence text coded with same label are an example of the same idea or explanation. This allows the researcher to return to the data and inspect, interrogate and finally interpret the data.

The researcher read through each transcript, jotting down notes in the margins. These notes were written next to data that seemed potentially relevant and important to the study. Table 14 below contains an extract from the interview with Lebo to illustrate the initial coding process.

Table 14: Detailed example of a coded transcript

Lebo data extract	Coded for
Married, Tswana, born 1957, mother of 3 sons. Level 1. Went to school up to standard 2.	<i>Level 1</i>
I love shopping. When I go shopping I take my time. I go to Shoprite compare prices. I then buy the cheapest items. The most important thing when one does shopping is to budget before going to the shops so that you only buy things that you have budgeted for. It is easy to be tempted to buy other products not on your budget maybe because they are cheap. I go with a shopping list and stick to that list but if I have change I then buy other things.	<i>Loves shopping</i> <i>Use shopping list</i> <i>Compare prices</i> <i>Buy cheapest</i> <i>Budget</i>
My favourite shop is Shoprite because products are fresher than Pick n Pay where products overstay on shelves. Shoprite has cheaper prices, their salespeople are very friendly and the shop is clean. I ask for prices and also location of products.	<i>Shoprite / Pick n Pay</i> <i>Shoprite cheaper prices than Pick n Pay</i> <i>Friendly salespeople</i> <i>Ask for help</i>

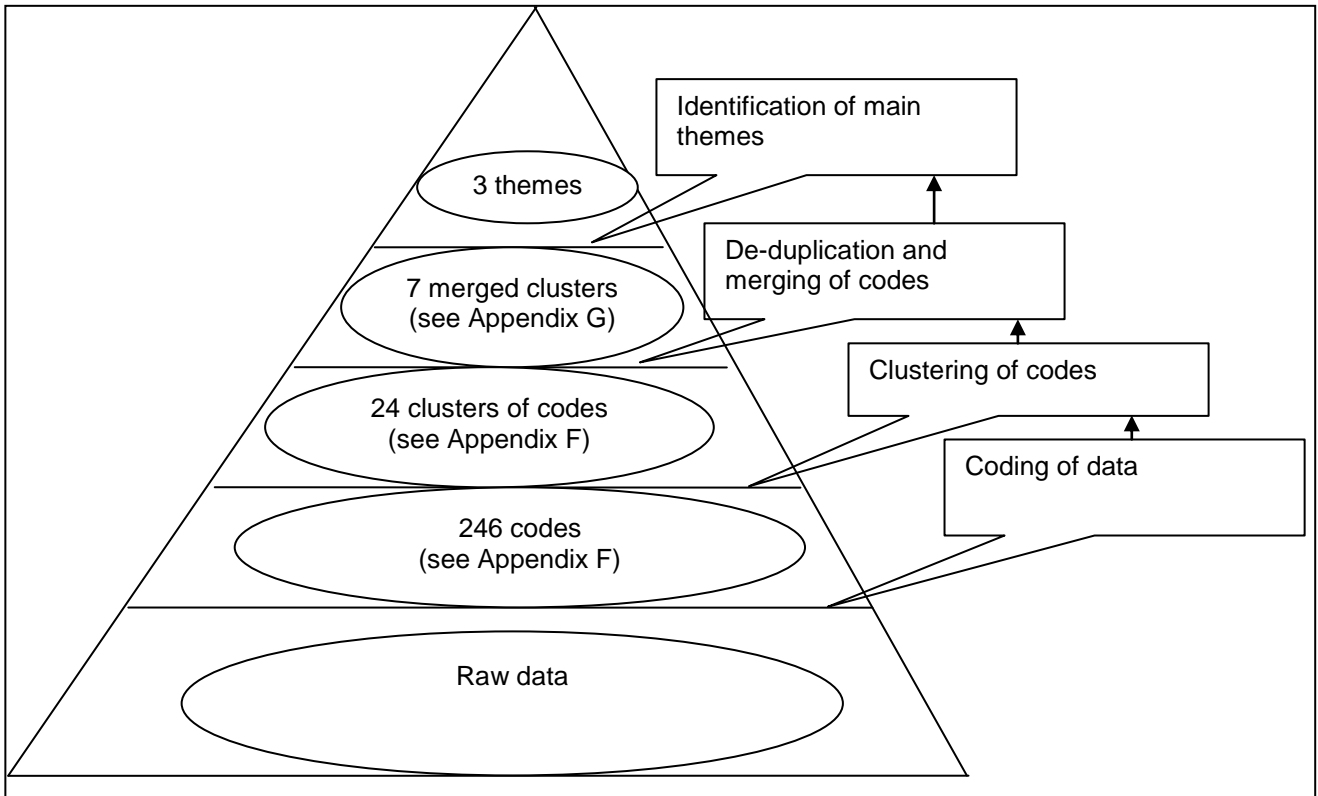
Lebo data extract	Coded for
<p>I don't like the local shops here were we stay, there are two supermarkets, the other one is ridiculously expensive and they are rude, the owner is even rude to her workers. The other shop prices are more reasonable and they also treat customers nicely. I only buy there when what I want is available in the other shop. I buy top up products otherwise I prefer buying at Shoprite.</p>	<p><i>Not like local shop</i></p> <p><i>Local shop expensive</i></p> <p><i>Rude owner of shop</i></p>
<p>The lady is looking at instructions, it's important to know how to use a product so you must check before buying. Then you know in the shop if you will be able to cook that product. If I don't understand what is written on the package I ask the salespeople. When I don't understand or when I don't know I always ask salespeople about the use of products, or how they are prepared. I also look at the package to check the expiry date, this is actually the first thing I do and also I check the price.</p>	<p><i>Not understand package information</i></p> <p><i>Ask salespeople to read package</i></p> <p><i>Expiry date</i></p> <p><i>Check price</i></p>

The data analysis process followed in this study is summarised in Figure 10 below. A total of 246 codes were created during the first coding stage (see Appendix F). The researcher employed the data as a guide to naming the mentioned codes. An example will be used to illustrate this stage. The following statement was a response given by a participant: "... The lady is buying Jungle Oats. She is looking for the expiry date. I also look at the expiry date when I buy ...". In this case, the researcher coded this statement as "expiry date" (see Appendix F, page 174, highlighted in red). This principle was adopted in coding all the responses resulting in the 246 codes mentioned earlier.

To reduce the codes into meaningful themes, the researcher read through the 246 codes. These codes were compared and contrasted to identify any similarities. Codes with clear connections were clustered. A total of 24 clustered codes emerged and these were assigned labels and displayed visually (see Appendix F). The 24 clustered codes labels were – Shoprite, dislike local shops, Pick n Pay, store layout, doctor / pharmacist, ask assistance (what), ask assistance (who), salespeople, store signs, finding products, literacy challenge, why enrolled, shop with others / alone, loves / likes shopping, bad experience, good shopping trip, packaging, brand, product attributes, new products, crime, checkout counter, money, pricing (see

Appendix F). The code “expiry date” was grouped under packaging (see Appendix F, page 175, highlighted in red)

Figure 10: A schematic illustration of the data analysis process followed in the study



The original data was reread to assess and improve the evolving classification system. Throughout this iterative process of analysis and writing the findings, the primary data was continuously referred to in order to ensure the findings were accurately presented.

At this stage the researcher had to go back to the coding document to clean up the data based on the overlaps and links identified in the 24 clusters of codes. The aim of this stage was to further reduce the data without losing meaning. Similar codes both within the same cluster of codes and across different clusters of codes, were merged. Seven merged clusters of codes resulted from this process (see Appendix G). It is from these merged clusters of codes that the three main themes were derived.

The clustered code named “Shoprite”; (see Appendix F, page 170, highlighted in blue) will be used to illustrate how similar codes within the same cluster of codes were merged. The three codes (highlighted in yellow), labelled “salespeople helpful/friendly”, “salespeople always available” and “like service” were merged to create a new code named customer care (see Appendix G, page 181, highlighted in pink).

The clustered code named “Shoprite” (see Appendix F, page 170, highlighted in blue) and the one named “good shopping trip” (see Appendix F page 174 highlighted in blue) will be used to illustrate how codes from different clusters were merged. The code “Sales promotion” which is classified under the “Shoprite” clustered code (see Appendix F, page 170, highlighted in green) was merged with the code “stumble into a sale / promotion” which is classified under the “good shopping trip” clustered code (see Appendix F, page 174, highlighted in green) to form a new code “sales promotions” (see Appendix G, page 181, highlighted in pink).

As shown in Appendix G, the seven merged clusters were labelled shop preference, financial transactions, shopping experience, crime, service delivery, literacy and products.

- **Step 4: Use the coding process to generate a description of people as well as themes for analysis.** Searching for themes begins once all data have been initial coded and collated. A theme captures something important about the data in relation to the research problem representing some level of patterned responses within the data (Braun & Clarke, 2006:82). The themes should display multiple perspectives from individuals and be supported by several quotations from the data (Creswell, 2003:192). This phase, which re-focuses the analysis at the broader level of themes rather than codes, requires analysing the codes to determine how different codes may combine to form a theme (Braun & Clarke, 2006:89).

The researcher then cut out and visually displayed these seven clusters for further analysis. After completing this, the researcher had to go back to the data and literature review to further makes sense of the data.

- **Step 5: Defining and naming the themes.** This stage involves identifying the essence of what each theme is about and determining what aspect of the theme each data captures (Braun & Clarke, 2006:92). It is therefore important to consider how each theme fits into the overall story of what the data is about. At the end of this phase, the researcher should be able to define what the themes are and what they are not.

The text was further analysed to identify emergent themes that described the differences between participants. The clustered codes were combined into Table 21 (see Appendix H). Working through the clustered codes; the researcher asked the following three questions of the data and then labelled the codes accordingly: “What are their coping mechanisms?” was labelled “A”, “What influenced their decision?” was labelled as “B” and the remaining codes were labelled “C” to indicate “other” (see Appendix H). After each of the codes was assigned the relevant letter, two tables were produced from this data. The two tables contained codes related to decision-making (see Appendix I) and coping mechanisms (see Appendix J) respectively. Once the questions A, B, and C were answered, these answers were then compared to data from the literature. These clusters of codes were used to help the researcher derive themes. The researcher once again read through the interviews in order to confirm the quotations from participants that would be used to support the themes (see Appendices I and J).

For example the researcher went back to the list of coping mechanisms identified in previous studies discussed in Chapter 3 to conceptualise the themes of the current study. The coping mechanisms were each identified. The researcher had to confirm the ones that emerged in this study by providing proof through relevant quotes from data. This process was carried out to also identify new coping mechanisms unique to this study (see Appendices I and J).

The themes extracted were developed further to depict a pattern of themes according to which the results were structured. The most common way is to use a quotation from the data to convey the themes. This approach was adopted, as is shown throughout this chapter.

- **Step 6: Interpret the data and produce the report.** In this step, the researcher must state what lessons were learnt. This could also take the form of the meaning derived from the literature (Creswell, 2003:195). The researcher may suggest that findings confirm past information or propose new questions that need to be asked, thus interpretation can take many forms (Taylor-Powell & Renner, 2003:9). The researcher must be able to move back and forth through the process. Once the researcher is satisfied that the themes represent a reasonable researched quantity of reality, then each theme can be used as the basis of an argument (Henning, 2004:109).

The write-up must provide sufficient evidence of data hence; there should be enough data extracts to demonstrate the prevalence of the theme (Braun & Clarke, 2008:93). The extracts should be embedded within an analytic narrative that goes beyond describing the data by making an argument in relation to the research question (Creswell, 2003:195).

The researcher then looked at various ways in which the participants experienced shopping. The various themes identified within the data were used to develop an overall description of how functional illiteracy South African consumers experience grocery shopping. The themes were depicted in a chronological account intended to tell the story about the collected data.

5.4 EMERGENT THEMES

From the codes and clustered codes discussed above, four broad themes emerged. The themes were literacy experienced as inadequacy and shame, navigating the grocery store, decision-making by functionally illiterate consumers and coping mechanisms. Figure 11 on

page 105 summaries all the emergent themes in this study in the form of a schematic diagram. These themes are now discussed briefly.

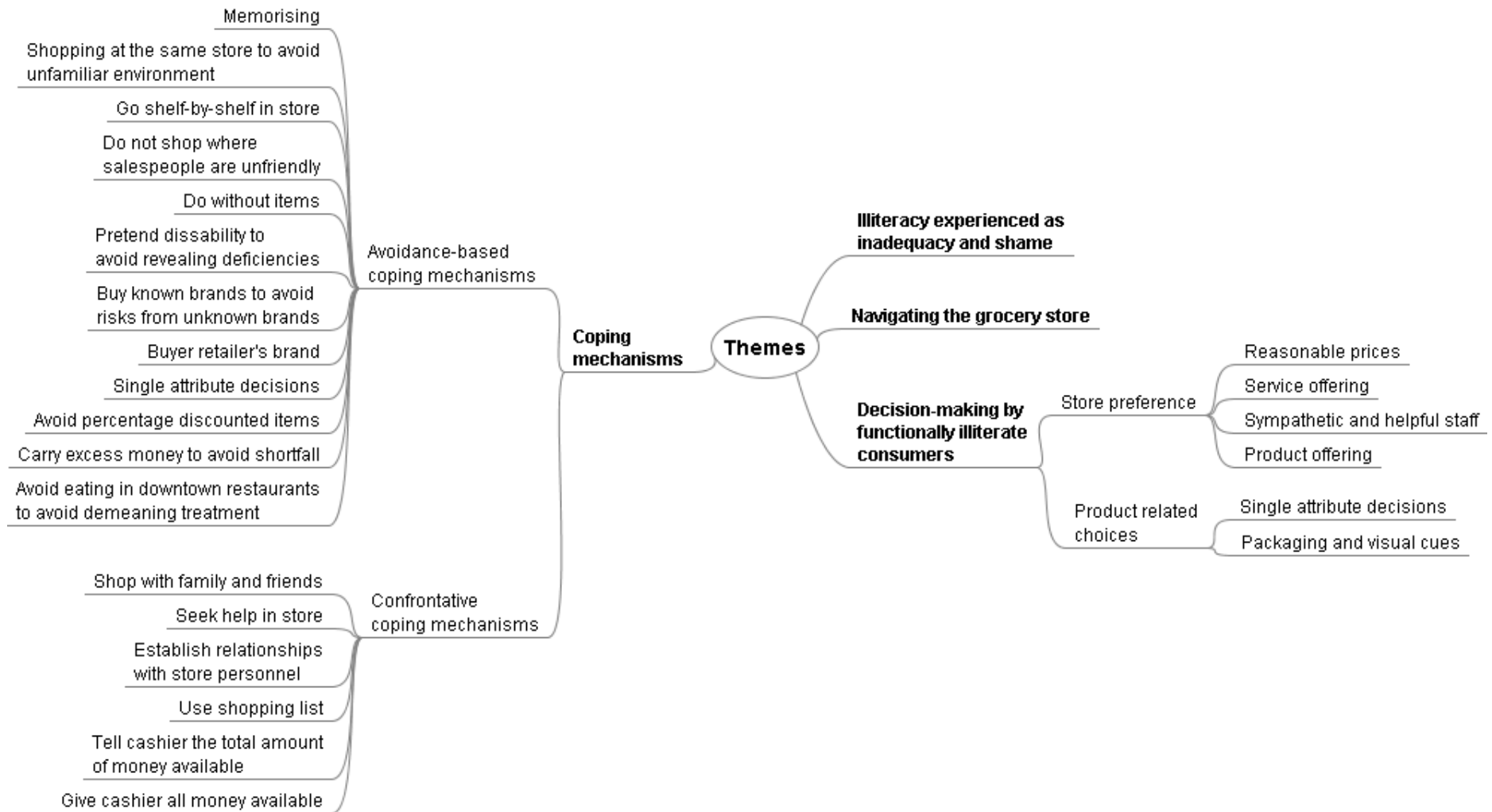
Participants expressed the response that they experience inadequacy and shame as a result of their limited literacy skills. Furthermore, they struggled to navigate the grocery store in search of products. Retailers often change the store layout. This custom worsens the situation. The third theme, decision-making by functionally illiterate consumers, was split into two categories: decisions relating to store preference and decisions involving product-related choices. Store preference was guided by reasonable prices, service offering, sympathetic and helpful staff and finally, product offering, while product-related choices were based on single attribute decisions, packaging and visual cues.

Despite the challenges mentioned, as was also found in past studies, South African functionally illiterate consumers employ specific coping mechanisms to cope with the different challenges. A total of eighteen coping mechanisms emerged in this study. Participants either directly confront the challenges of illiteracy or avoid dealing directly with them. Coping mechanisms were therefore divided into two broad types, namely “avoidance-based” coping mechanisms and “confrontative” mechanisms. A total of twelve “avoidance-based” coping mechanisms were identified. These were labelled as memorising, shopping at the same store to avoid unfamiliar environment, go shelf by shelf in store, do not shop where salespeople are unfriendly, do without items, pretend disability to avoid revealing deficiencies, buy known brands to avoid risks from unknown brands, single attribute decisions, avoid percentage discounted items, carry excess money to avoid cash shortfall and avoid eating in restaurants in town to avoid demeaning treatment.

To confront the illiteracy challenge, participants employed the following “confrontative” coping mechanisms: shop with family and friends, seek help in store, establish relationships with store personnel, use shopping list, tell cashier the total amount of money available and give cashier all the money available.

In the following sections these themes that encapsulate the findings are discussed in detail.

Figure 11: A schematic diagram of the themes that emerged in this study



5.5 ILLITERACY EXPERIENCED AS INADEQUACY AND SHAME

Previous research (Adkins, 2001; Ozanne *et al.*, 2005; Viswanathan *et al.*, 2005) supports the notion that individuals with low levels of literacy are stigmatised. Society values educational attainment and passes negative judgement on functionally illiterate individuals who lack basic communication skills (Adkins, 2001:51). As a result, illiterate individuals feel inadequate and hence tend to experience shame. In this context inadequacy refers to helplessness as a state of being incapable of accomplishing tasks requiring literacy competence (Hornby, 2000:576). Shame denotes a painful sensation excited by consciousness of having done something which injures one's reputation (Hornby, 2000:986). A number of the participants have had negative experiences in the marketplace attributed to their limited literacy skills:

I enrolled here to learn English and Mathematics. When you leave home everywhere it's English in all offices. I remember one day at the Home Affairs offices in Pretoria. I had gone to apply for an ID. They just gave me a form which I could not understand; everything was written in English. When I asked the young lady who gave the form to help me, she said she had no time for that as she had to serve many other people in the queue. (Lebo)

I came here to learn English because everything is written in English. I do ask for help at times but some people are very arrogant. I have many times experienced that when I ask people to help me fill out forms at the bank, they tell me that they are busy or just say anything else to hurt me. (Nozi)

One of the roles of sales staff in the marketplace is to assist consumers with general information, but Queen feels that when she asks for help from salespeople it will be disturbing them at work. This is probably her low self esteem which is in evidence. The following demonstrates this:

I don't want to bother these people in uniform. They are busy at work. If I go around the shop and if I cannot find the product I'm looking for, I will go home. I can't disturb people at work. (Queen)

These participants clearly have not enjoyed being illiterate and depending on other people to have their needs met. This probably is their motivation for enrolling for classes. This study reveals that these participants want to liberate themselves so that they can independently perform activities on their own. Lerato even goes on to say that it is not her fault that she is illiterate. She is aware that learning will make her an independent

individual. Her acknowledgement that it is not her fault suggests that she has experienced feelings of guilt associated with being functionally illiterate.

I want to learn ... (laughs!!) I want to be able to read and not depend on other people ... It is not my fault that I did not go to school. I was raised by my uncle. My parents passed away when I was young. (Lerato)

Functionally illiterate consumers are vulnerable to being abused in the marketplace. They have experienced hostility from the salespeople in the large retail stores. This happens mostly at the checkout point where the functionally illiterate consumers display numeracy challenges:

The cashier shouts at me saying that if I cannot read why do I waste her time coming to the shops and not send my children. (Queen)

I ran out of cash then the cashier shouted at me saying ... It is embarrassing. (Thembi)

Functionally illiterate consumers are not only scolded by cashiers but also by other fellow shoppers as disclosed by Piet:

When you are struggling to get your wallet, at times the people at the back of the queue get annoyed and start complaining. (Piet)

In some instances the cashiers are supportive but this does not wipe out the embarrassment that functionally illiterate consumers feel when they experience cash shortages at the checkout counter:

I have experienced situations when the total amount due for my shopping is more than the money I am carrying. I get frustrated and embarrassed more than the cashier. (Tumi)

At some point you find that you have left your wallet at home or lost it or been robbed of it when you are at the checkout counter after the cashier has rung up your purchases; or the amount due is more than what you have. You get shocked, embarrassed although the cashier usually will help you put back some of the excess goods. The cashier does not get angry. After all, customers make mistakes and the customer is always right. You will find some unprofessional cashiers who will insult customers. (Moses)

In addition to shame, these participants have experienced being socially marginalised and have been called names such as “stupid”. The participants were asked about restaurants

in town that are known to sell left-over food deliberately by targeting those customers they perceive to be unintelligent. In the quotes below, the terms “lalile”, “Ke bare” and “ke clever” are used to refer to consumers by the unscrupulous restaurant owners who usually also serve as cashiers. “Lalile” means left over, while “ke bare” means that he/she is stupid and “ke clever” means that he/she is clever. The participants shared the experiences they had in downtown food outlets:

I also experienced that a while ago but now I have upgraded myself. These people know business. They actually grade their customers and give them services according to their class. If you are clever they give you good food. (Sbu)

I know these things. They say "1 packet chips lalile." Mostly they just add cayenne pepper to just make the food chilly so that you don't taste that the food is stale. (Tumi)

Repeated attacks on their self-esteem leads the stigmatised individuals to retaliate by engaging in self-protective strategies in order to increase their self-worth. Moses decided to challenge the restaurant cashiers directly by showing them that he is aware of their unscrupulous behaviour:

All these unregistered shops cook food and sell left-over food the following day. All these people who sell food on the roadside do the same. Some cook pap in a big pot. When they have to go home in the evening, they keep it and resell it the following day. They say "1 packet chips lalile". One day I went to buy there. I told them that I wanted 1 packet of chips but I am not stupid. I am clever. The cashier at the till then shouted "1 packet chips, ke clever". (Moses)

However, some individuals do not stand up for themselves. Tsepo clearly states that most functionally illiterate consumers have accepted this unpleasant condition and will not do anything about it simply because they do not know where to voice their complaints.

I have heard about these things. You can see that they overuse the cooking oil when frying chips and they resell food. However, they do not just serve everybody the stale food. They first assess whether you are stupid or clever. Black people, we do not know when, where and how to complain. Above all, people have accepted that these products are cheap. (Tsepo)

In a supermarket consumers move around aisles to locate the products they need and then find their way to the checkout counter. In this study this movement is termed navigation. Navigating the grocery store emerged as one of the themes in this study. This is discussed next.

5.6 NAVIGATING THE GROCERY STORE

One of the objectives that guided this study was to determine how functionally illiterate consumers navigate the store. To recap, navigation in this study refers to walking through the store to find the desired products. Literature reveals that marketplace navigation is a purposeful goal directed behaviour which requires consumers to understand what they want to achieve (Ringold, 2005:202). The participants mainly depend on the familiarity of the shopping environment to locate their desired products. Changes to the shopping environment bring about anxiety. Marketers need to take note of the apprehension that functionally illiterate consumers experience when the store layout is altered. When the layout changes it constitutes a challenge for the functionally illiterate consumers who are invariably struggling to locate products. Anna highlights this concern:

I try to cram and remember where items are, but every now and then the shop layout changes. (Anna)

It is clear that these participants would prefer the store layout to remain unchanged. Since they are aware that the layout changes frequently, they have devised ways of dealing with this challenge. Some participants, like Thando, resort to asking for help to locate products, while Moses prefers to take his time and search for products from shelf to shelf until he locates the desired product.

I do memorise the store layout but at times when you go back to the shop they have changed the layout, so it is important to ask. (Thando)

These people have a tendency of changing shelves around; you find that something that was at the entrance has been moved to the last shelf. It is best to go shelf by shelf. (Moses)

5.7 DECISION-MAKING BY FUNCTIONALLY ILLITERATE CONSUMERS

This study concurs with the findings by Viswanathan *et al.* (2005:19-22) that functionally illiterate consumers make purchase decisions differently from commonly held beliefs about the consumer decision-making process. It was discussed in Chapter 3 that the consumer decision process consists of a series of stages. The first stage involves decisions consumers make regarding store choice. The attributes which participants use to choose

the store included prices, availability of helpful and sympathetic staff and quality of service offering. When the consumer is in the store, she must select preferred products choosing amongst competing brands.

The decisions made are sometimes habitual and at times based on a single attribute, disregarding other attributes. This section starts with decisions involving store preference. This is followed by an analysis of single attribute decisions, habitual decisions and packaging as a decision-making tool. A number of the decision-making processes also serve as coping mechanisms. These are discussed further in Section 5.8

5.7.1 Store preference

Although participants frequent a small number of retail outlets because they live in an area with a narrow retail offering, they displayed a strong preference for one large national retail chain store. In response to a question about how they choose a store, participants identified Shoprite as their preferred grocery retail shop. Data revealed that the store choice decision is determined by the participants' comfort within the retail environment, which usually occurs when the store is familiar and salespeople are helpful. In addition, the data indicates that participants prefer Shoprite because of its reasonable prices, attractive service offering, sympathetic and helpful staff and wide product offering. These four factors are discussed below:

- **Reasonable prices**

The most important attribute that these participants use to choose a store is price. All the participants perceive Shoprite to be the cheapest grocery retailer in South Africa. Seen against the background of participants' low disposable income, it is not surprising that "price" is an important basis for choosing a grocery store. The following excerpts reveal participants' perceptions about prices at Shoprite:

I like Shoprite. Their prices are cheaper than Pick n Pay. (Tsepo)

Shoprite is much better by far compared to the local shops which in addition to being very expensive don't have customer care. (Anna)

I prefer to buy from Shoprite. I don't buy from other big chain stores. They are not designed for ordinary people even the prices are expensive. It is for white people. (Thembi)

Shoprite has the cheapest prices. (Tumi)

Shoprite-Checkers is my favourite shop. I choose to go there because they always have products on promotion. I would rather buy bread from Shoprite than Pick n Pay because Shoprite is cheaper. The difference in product prices is sometimes 10 cents or R1.99 but if you add up these little differences you can buy something else. (Moses)

I like Shoprite because it is the only shop that has specials and the products are good. The prices are cheap at Shoprite. I do go to Pick n Pay sometimes but their prices are expensive. (Sbu)

- **Service offering**

The different retail services valued by participants include security, availability of shopping trolleys and different methods of payment. Participants had the following to say about these three service-related aspects:

I also like Shoprite because it is secure for both the shop and the shoppers. Sometimes the thieves break into shops and steal some products. Sometimes I go into Shoprite and I see suspicious people and report them to security. (Piet)

I also like Shoprite because I can use cards to pay. I cannot do this at other supermarkets in our area. (Sbu)

I also like the trolleys to carry the shopping. At other supermarkets you have to carry your purchases. (Lerato)

I like their service. I mean when I can't find items they show me where to find the items. (Tumi)

The participants also prefer the physical environment of the Shoprite store, particularly the spaciousness and cleanliness of the local Shoprite store.

Shoprite has wide aisles; there is plenty space for movement. Our local shops are crowded. When you go past a shelf it's possible to break stuff then they make you pay. "You break, you pay" ... laughs! (Lerato)

Shoprite is always clean. (Lebo)

- **Sympathetic and helpful staff**

In addition to the above mentioned services, participants also seem to value assistance from salespeople. Literature suggested that functionally illiterate consumers do not possess adequate skills to independently complete their shopping tasks. They therefore leverage on available social resources such as sales staff in the store.

The participants are sensitive to how they are treated by retail staff. They value staff that accord them both attention and respect. They elaborated on why they are therefore happy to visit this shop all the time.

I find the salespeople very helpful and also they sell fresh products. (Tsepo)

My favourite shop is Shoprite. Shoprite is a shop that understands people. We bought a hotplate stove at Shoprite then discovered a fault after a month, and then we returned the stove. The management was very understanding and they did not charge us an extra cent. When you have a problem they are very considerate. The local shops they will always charge extra money when you have a problem. (Lerato)

Salespeople are very helpful especially to customers who can't read. When I don't see products that I am looking for I ask the salespeople. All shoppers must ask salespeople. It is their job to help us. (Moses)

The salespeople at Shoprite are very friendly. I normally ask for the prices and also the location of products. I ask them politely then they also reply nicely. The problem is always how you approach other people. (Lebo)

Besides valuing sympathetic and helpful staff, participants also consider a store's product offering which must adequately satisfy their specific needs.

- **Product offering**

Shoprite has a product offering that addresses the specific needs of functionally illiterate consumers. Tumi and Queen imply this below:

I find all the things I need in Shoprite. (Queen)

The local shops have limited stock. They don't sell all products, it's actually better to go to Shoprite which has a wider assortment. (Tumi)

The next section examines how participants made decisions related to choosing specific products in a store that usually offers more than one product to satisfy a specific need.

5.7.2 Product-related choices

Consumers are faced with the dilemma of making product choices amongst a wide variety of competing brands. As previously explained in Chapter 3, consumer behaviour theory suggests that consumers go through a series of decision stages before making a purchase. The focus of this section is to consider how functionally illiterate consumers make product-related choices. Past research suggests that low literate consumers tend to process single pieces of information without deriving higher-level abstractions (Viswanathan *et al.*, 2005:27). Adkins and Ozanne (2005a:54) report similar findings which include habitual purchase, pictorial dependence and product choices based on familiarity. Data from this study affirms the above notion and indicates that product-related choices encompass single attribute decisions directly linked to packaging and visual cues.

- **Single attribute decisions**

This study confirms that functionally illiterate consumers base their purchase decisions on the concrete meaning of single pieces of information, such as price and single ingredient content, while disregarding other product attributes (Viswanathan *et al.*, 2005:19). Some participants suggest that quality products are expensive, but despite this knowledge, they will buy the cheapest. These consumers have limited finances and therefore the price of the product is the most important attribute on which they base their product choices.

The most important thing for me is price. I use price to guide me to choose brands. I buy the cheapest most of the time. I know that good quality is expensive. (Anna)

I don't really bother much about vitamins when choosing products. I am just interested in the price. For me oats is oats, but I know there are just different brands so I buy the cheapest. (Tumi)

In some shops a higher price reflects better quality. Due to the lack of money I tend to buy the cheapest product which is not necessarily the best quality because I need the change to buy other goods. Cheap brands are for us the blacks. The expensive brands are for the whites who have money. (Moses)

In fact, some of the participants believe that quality of food is the same for all brands:

I do not know anything about quality as far as food is concerned. I know quality in clothing. I only look at the prices and will pick the cheapest alternative. Food is just

the same. Quality concerns clothing only and not food. Cheap clothing does not last.
(Lerato)

Not all concrete reasoning is focused on price. There are participants who attempt to use nutritional content as a basis for purchase decision, however it seems that these participants do not fully understand the underlying meaning of nutritional information. Some participants loosely use the word “vitamins” to refer to nutritional information as mentioned above by Tumi. Similarly some participants, refer to nutritional information as “energy”. Moses said that he buys food that has high energy content:

When I want to buy food, I check for products high in energy. Energy is important to me because I want to make sure that the food I eat will give me enough energy.
(Moses)

In addition to single attribute decisions discussed above, participants also base their choices on packaging and visual cues.

- **Packaging and visual cues**

The package is inherently a marketer’s last chance to influence buyers to make a purchase decision. An integral part of any package is its label which generally plays one of two roles, informational or persuasive. Informational labelling is designed to help consumers make proper product selections by providing information about nutritional content, features, contents, product usage and care among other things (Gau & Viswanathan, 2008). Persuasive labelling, in contrast focuses on the logo, aimed at strengthening brand identity. As already explained, product information is printed on the package as a way of informing the consumer about the particular product. The participants however stated that they do not understand such information. As a compromise, a number of them just check for the expiry date and disregard all other vital marketing information. This corresponds with past studies which stated that the information written on most packages is beyond the comprehension of many functionally illiterate consumers (Ringold, 2005:65). The following quotations confirms this reality:

I don’t understand the English. I just look at the expiry date. (Lerato)

They do not use African languages in their packages so it is difficult to understand.
(Queen)

I look at the package to check the expiry date. This is actually the first thing I do and also. I check the price. (Lebo)

Some participants resort to using visual cues on the packages to identify the brands that they buy. Thando knows the package of her favourite milk and emotionally relates to that brand; although she does not know the name, she depends on the visuals to identify the product:

The only product I am strict on is milk. I only buy the liquid form with a black and white cow on the package. Anything which does not show that cow I do not buy because when I drink the milk I feel that maybe it is just powder that they poured water to make a white solution. (Thando)

Some participants suggest that visuals serve as a reinforcement to indicate the quality of the product. Nozi also uses visual cues to aid her to choose the products as illustrated in the quotation below:

I do look at the package because at times I see that it is cheap but I do not know what is in the box. If I look at the packet and it shows a picture of a happy person I buy the product because it shows me that it's a good product. (Nozi)

Changes to packaging furthermore seem to exert an influence on decision-making. Thando indicates that when packaging changes she has a problem believing that the quality of the product is still the same:

They change packaging all the time. It is a problem until you get used to the new package because at times I used to think it was a reject and insisted on the original. (Thando)

Nozi confirms that when packaging changes some of the functionally illiterate consumers fail to identify the product:

Some products disappear on these shelves. One day my friend told me that they had changed the colour of the package when I thought that my product was no longer available. (Nozi)

There is a general tendency among the participants to only buy known brands. These consumers are risk averse and therefore have developed brand loyalty. What is called brand loyalty may be a coping mechanism for literate consumers trying to reduce their risks in making choices (Walendorf, 2001:508). To confirm this, participants prefer to buy

known brands rather than to take a risk with an unknown brand which could potentially lead to a waste of money if the new brand fails to perform to the expectations of the consumer.

I would choose the same Jungle Oats. That's what I grew up eating. This is what I buy for my child. I can't afford to buy it every month, so at times I do without it instead of buying other brands. (Anna)

These new products are copy cats. It is safe to stick to the ones that I have always known. (Lebo)

Related to the issue of packaging and visual cues discussed above is the issue of marketing communication. While communication of this type is intended to help consumers make purchase decisions, functionally illiterate consumers seem to feel otherwise. They appear to be confused by advertising information. Sbu's response is an example of this. Mostly when retailers advertise promotions it is possible that the duration of the specific promotion can be a day to anything up to a month. Possibly Sbu would have gone to the shops when the last day of the promotion has lapsed.

These shops advertise that there is a special but when you pay at the checkout counter, the cashier then says that the special has ended thus I am expected to pay the full amount. (Sbu)

In addition, one of the biggest challenges faced by the participants was the vast quantity of information and product choices available in a grocery store. Marketing information in the form of advertisements is intended to inform and persuade consumers to buy products, but this seems to confuse functionally illiterate consumers. The many available product alternatives do not make it any easier. Sbu and Moses share their experience of information overload:

Nowadays there are too many advertisements with every manufacturer claiming the superiority of their product. (Moses)

There are just too many products in the market. I don't know what these people want. I do ask them why they keep bringing products that we do not know. (Lerato)

Tumi has devised a technique of managing the confusion of brand choice. This is both a coping mechanism and a decision-making aid. She focuses on store/retailer brands. Her

rationale is that since the brand bears the name of the retailer, it will inevitably be of a good quality; otherwise the retailer's image will be at stake.

If I feel confused to choose a brand, I usually buy the retailer's brand because I don't think that a shop will sell sub-standard products with their name as this will tarnish their image. At least that guarantees me that it's quality products. (Tumi)

The discussion thus far confirms that when functionally illiterate adults enter the grocery store as consumers, they are faced with challenges because their literacy skills do not miraculously improve. However, the participants in this study engaged in a variety of behavioural coping mechanisms to facilitate managing marketplace difficulties.

5.8 COPING MECHANISMS

Ordinary shopping tasks generate potential challenges for functionally illiterate consumers. These difficulties range from failing to locate products on the shelves, inability to read prices or being unable to make mental calculations, which leads to cash shortages at the checkout counter. All participants expressed the view that with improved literacy skills their shopping would be less stressful. Given the negative experiences faced by functionally illiterate consumers, it is not surprising that these consumers have developed mechanisms that help them to cope with their challenges. In this study, a total of 18 coping mechanisms were identified that participants use to manage their grocery shopping experience. Table 15 below summarises these. In the following sections, each will be discussed.

As mentioned, Viswanathan *et al.* (2005:24-26) grouped coping mechanisms into two categories, namely "avoidance-based" and "confrontative" coping mechanisms. Both these terms are in accordance with the approach used to confront the challenge of functional illiteracy. Those consumers who want to avoid revealing their limited literacy skills employ "avoidance-based" coping mechanisms. On the other hand, consumers who directly confront this difficulty employ "confrontative" coping mechanisms. Similarly this gives evidence that South African functionally illiterate consumers employ either type of mechanism to cope in the marketplace as was indicated in Table 9 in Chapter 3. The source that guided this study was the study by Viswanathan *et al.* (2005:15-31). The coping mechanisms are discussed further in the sections that follow.

Table 15: Coping mechanisms identified in the South African marketplace

Coping mechanism
Avoidance-based mechanisms
Memorising
Shop at the same shop to avoid stress of unfamiliar environment
Go shelf by shelf in the store
Do not shop where sales people are unfriendly
Do without items
Pretend disability to avoid revealing deficiencies and embarrassment
Buy only known brands to avoid risks of unknown brands
Buy retailer's brand
Use single attribute decisions to avoid stressful and complex products comparisons
Avoiding percentage discounted items to avoid difficult numeric tasks
Carry excess cash to avoid cash shortfall
Avoid eating in restaurants in town
Confrontative mechanisms
Shop with family members and friends
Seek help in store
Establish relationship with store personnel
Use shopping list
Tell cashier total amount available
Give cashier all money available

Each of the coping mechanism listed in Table 15 is discussed in more detail below.

5.8.1 Memorising

Functionally illiterate consumers rely heavily on their memory to negotiate the complex shopping environment (Adkins, 2001:59). Memorisation ranges from memorising text and visual cues to identify products/brands (Adkins, 2001:59), to memorising the actual store layout in order to find products in subsequent shopping trips (Gau & Viswanathan, 2008). Data reveals that this is the most coping mechanism used by participants in this study. Literate individuals are known to use maps to find their way in unfamiliar environments but functionally illiterate individuals seem to depend heavily on their memories. Thembi explained that she memorises the store layout:

I know the store layout of Shoprite because I buy there every month. (Thembi)

Memorising brand logos, package designs and colours furthermore helps these consumers to increase their ability to obtain their preferred brands. Piet, Lerato and Queen talked about how they memorise packages:

I know the package so when I see the packet I buy. I don't know the manufacturer. (Piet)

I memorise the pictures and symbols on the package and I also know the shape of the packaging and the colours. (Queen)

My favourite cooking oil has a picture of flowers. If it is not there I don't buy another brand. That's the one I like and am used to. I don't know the name. I always want to buy my favourite brands. (Lerato)

5.8.2 Shop at the same shop to avoid the stress of an unfamiliar environment

A familiar store layout does not only save time, but also reduces the stress associated with an unfamiliar environment. For all participants, knowing the store layout makes shopping easier. However unlike literate consumers, functionally illiterate consumers memorise the layout to both reduce stress and make the shopping experience comfortable. By going to the same stores, functionally illiterate consumers become familiar with the store's layout and merchandise.

The branches that I am used to, I find it easy to navigate because I understand the layout of all Shoprite stores. It is the same everywhere. (Tumi)

I have problems locating products when I go to (another large chain store), it feels different from my favourite store. (Piet)

5.8.3 Go shelf by shelf in the store

As part of their marketing strategy, most retailers tend to change the store layout every now and then. Since some participants have developed the coping mechanism of memorising the store layout, this becomes a disadvantage when the layout is altered. In response to this, some of the participants prefer to take their time in the shop to move from one aisle to the next until they locate the products that they want:

I know the set up in Shoprite. I just move around and get what I want. If I don't find what I am looking for, I ask the staff. (Tsepo)

I don't know about in-store signs. I just find my way around until I locate what I want. (Queen)

5.8.4 Do not shop where salespeople are unfriendly

As was found by Viswanathan *et al.* (2005:26), the participants in this study also displayed unwillingness to forgive retailers who cause them to incur negative experiences and emotional costs. The participants are very sensitive to how they are treated by salespeople as this directly affects their self-esteem. The excerpts below validate this:

I went to complain at one of our local stores when they gave my son a wrong product. I had initially sent my son back. They did not help him, so I had to go there myself. Those people treated me badly; I will never buy there again. (Sbu)

I don't want people who don't respect other people. If a salesperson is unfriendly to me, I won't go back to them ever again. (Thando)

If a salesperson did not treat me nicely, I will not approach that person again. (Tumi)

5.8.5 Do without items

This data supports previous findings (Adkins, 2001:70; Viswanathan *et al.*, 2005:24) which suggested that functionally illiterate consumers make conscious decisions to do without a product or to avoid certain marketplace environments. Participants who prefer not to ask for help are determined to hide their inadequate illiteracy skills. They try by every possible means to conceal their secret. Consequently they struggle silently and would rather leave the shop without the desired product as confirmed by Queen:

I don't want to bother these people in uniform. They are busy at work. If I go around the shop and I don't find the product I'm looking for, I will go home. I can't disturb people at work. (Queen)

Functionally illiterate consumers who want to hide their limited literacy skills invariably attempt to keep their challenge a secret. Some participants will prefer to use humour or deception when asking for help rather than reveal their secret.

5.8.6 Pretend disability to avoid revealing deficiencies and embarrassment

Asking for help can be a threatening social encounter in which literacy deficiencies can be revealed. Some participants admit to being uncomfortable with asking for help because they are afraid to expose their limited skills in this regard. Some participants reveal that they will ask for help indirectly by hiding their low literacy skills. Queen deliberately lies about her eyes being painful because she is not happy to reveal her limited literacy to strangers. The quote below demonstrates this:

When I ask for help, I tell the people that my eyes are painful. It's important that I make myself look clever and not make other people know that I can't read. (Queen)

5.8.7 Buy only known brands to avoid risks from unknown brands

The participants tend to be brand loyal and buy the same known brands repeatedly:

I buy the same products all the time because I now know the good products. (Queen)

That's just how I am. I don't know why but I really want to buy the same brands that I am already used to. I am not the adventurous type. (Lerato)

Some participants actually pointed out that buying an unknown brand was a potential waste of money:

I don't like to buy products I don't know, because if it doesn't taste nice for me, it will be a waste of money. I taste new products inside a shop but will then buy my favourite. (Thembi)

I choose brands that taste nice for me. I only taste new products when I visit. If there are free samples I will just taste but will buy my favourite brand ... (laughs). (Anna)

I buy the same brands because I don't know some of the other brands. I want the one I trust. I can't waste money. (Nozi)

5.8.8 Buy retailer's brand

Retailer brands have come in handy in different situations. In instances when the participants have limited cash, they will substitute their usual brands with the retailer's

brand. Tumi states that when she is overwhelmed by a wide product choice, she resorts to buying the retailer's brand.

I buy Jungle Oats ... this packet that the lady is holding (points to the photo). It is the one I am used to. This is the one I have always known. It is the original brand ... laughs! When my money is not enough, I buy the retailer's brand. (Tumi)

If I feel confused to choose a brand, I usually buy the retailer's brand because I don't think that a shop will sell sub-standard products with their name as this will tarnish their image. At least that guarantees me that it is quality products. (Tumi)

5.8.9 Use single attribute decisions to avoid stressful and complex product comparisons

Single attribute decisions are used as both a decision-making process and a coping mechanism (Viswanathan *et al.*, 2005:19). To avoid comparing products on a number of attributes, the participants decided to use price as a guide to choosing a product amongst competing brands. This simplifies their shopping as illustrated by the excerpts below:

I look at price and then I buy the cheapest brand. (Tsepo)

I buy brands that are on promotion. (Sbu)

5.8.10 Avoiding percentage discounted items to avoid difficult numerical tasks

As mentioned earlier, these participants prefer simple prices that they can mentally add up, but in instances when the sales price is expressed as a percentage, these consumers face difficulties:

I wish all these shops could express their sales by exact amount. For example, say reduced by R20 because I also have challenges to calculate percentages. (Anna)

I am not that educated so you find that prices have been reduced by let's say 25%. I will never be sure because I don't know what the original price was. Also I won't know the exact amount because they are using percentage, not actual amount to express the price reduction. It is a challenge for me. This brings me back to importance of being literate ... because 25% might appear to be a big number but when I make the actual payment it turns out to be a very small difference from the original price. (Tumi)

5.8.11 Carry excess money to avoid a cash shortfall

Most of the participants have experienced cash shortfalls previously hence they have devised a strategy of carrying more money so as to ensure that when they pay they will remain with excess cash:

When I am at the checkout counter I take out my money and hold it in my hands. I always try to carry more money. You are not supposed to be like this lady (point at photo). She starts to look for her money at the till. This delays many people who are also in the queue. I have experienced a shortage at the till a while ago ... Laughs! (Lerato)

In other shops they really treat you like an idiot when you have a cash shortfall at the checkout counter. They say sign here, what were you thinking? (Tsepo)

5.8.12 Avoid eating in restaurants in town to avoid demeaning treatment

The participants are aware that they are taken for granted by certain restaurant operators in town. They therefore decide to not buy cooked food in order to maintain their self-esteem.

I grew up in the days when we were taught that you buy food and eat at home. I don't eat from Indian restaurants or even people who sell by the road side. I buy food and cook at home. (Thembi)

I have heard about these things. You can see that they overuse the cooking oil when frying chips and they resell food. They just do not serve everybody the stale food. They first assess whether you are stupid or clever. Black people, we do not know when, where and how to complain. Above all, people have accepted that these products are cheap. (Tsepo)

I was brought up to know that you don't eat food away from home. I buy and cook at home. I don't want to be given left overs. As a result, I have disciplined myself to not eat food not cooked at home. (Thando)

5.8.13 Shop with family members and friends

Literature confirms that functionally illiterate consumers tend to depend on their own social networks to help them to meet their shopping needs (Adkins, 2001:53; Viswanathan *et al.*, 2005:24). Functionally illiterate consumers are conscious of their vulnerability to exposing their limited skills to strangers as they may experience negative emotions. To protect

themselves, participants asked for help from close sources such as family and friends. A finding of this study confirms the above notion. Thembi for example obtains help from her own children:

I go to the shops with my children most of the time. They help me so I don't experience problems. When I am alone I like to ask the people who work in a shop because they know products. (Thembi)

5.8.14 Seek help in store

There are basically two categories of functionally illiterate consumers; those who seek help in a store and those who, despite facing challenges, prefer not to ask for help. There are various reasons why they choose to seek help. Tumi is motivated to choose the store that she buys from by considering the help that she receives from the salespeople. Lebo requests salespeople to help her to understand packaging information.

I do my shopping at Shoprite. There are always salespeople available to offer assistance. I am a person who likes to ask when I have problems. (Tumi)

If I don't understand what is written on the package, I ask the salespeople. When I don't understand or when I don't know, I always ask salespeople for the use of products, or how they are prepared. (Lebo)

Piet has seen white people ask for help and he perceives them to be intelligent. He believes that if an intelligent person can ask for help then he can also do so without feeling inadequate.

You know a while ago, I worked at Cash Build. I was helping customers. These intelligent white men would come to ask for location of products. I now know that it is okay to ask for help. (Piet)

Some participants prefer only to ask the salespeople and not fellow shoppers.

When I need help, I ask those in uniform. How can I ask another shopper who knows nothing, just like me? (Thando)

If I don't see products that I am looking for, I ask the salespeople. All shoppers must ask salespeople. It is their job to help us. (Piet)

Other participants, such as Lerato and Nozi, are comfortable to ask for help or initiate discussions with strangers whom they meet in the store:

I like to find out about products especially when others know the product that I have not used before. How is this sugar? Is it sweet? Or the other lady may say that this sugar is coarse the other one is too fine like salt. That's how we discuss about products with other fellow shoppers. (Lerato)

When I go to shops at times, I also approach other customers. I ask them to check prices for me. (Nozi)

In a country like South Africa where crime rates are high it is not surprising that some participants are careful about whom they approach for help because crime is ubiquitous. Moses does not trust strangers in the store. For that reason if he needs help, he would rather approach the salespeople to seek help. Anna and Piet also share their sentiments about crime in the marketplace.

I ask other shoppers to help me. It is important to first assess the person because some people don't like talking to strangers. I choose to talk to ones that I judge as being good, someone dressed like me. I will talk to someone wearing a work suite because I am also wearing a work suite. I can't approach a guy carrying a laptop because he might kill me thinking I want to steal, maybe he is coming from the bank, he is carrying R50 000. (Piet)

When I am having problems to locate items I don't ask ordinary people. You can't trust strangers. Some are thieves. I only ask people in uniform. (Moses)

I do worry about crime. Last year I experienced an incident when thieves cut a big hole in my bag. I still had the bag but all the things fell out of the bag -money, cards. (Anna)

Some participants ask for help from specific salespeople and subsequently establish relationships with them.

5.8.15 Establish relationships with store personnel

Some of the participants have developed relationships with store personnel by revealing their limited literacy skills. They invariably seek assistance from store personnel they regard as friends. Store loyalty is also based on personalised relationships with store employees. Given evidence from Adkins (2001:65), some functionally illiterate consumers schedule their shopping trips to coincide with the working hours of specific store personnel

whom they find sensitive and helpful. Tsepo, Tumi and Lerato explained how their relationships with store personnel influence their shopping experience:

I buy at Shoprite all the time. There are faces that I am familiar with. I do ask them when I need help but I don't have a personal friend ... but they are those friendly ones that I enjoy their service. (Tsepo)

Yes, this happens. You find that some individuals are not free to shop when a particular salesperson is not in the shop. Mostly there is no biological relationship but it's a person who when you speak to her as a buyer, she is warm and treats you with dignity. (Tumi)

Yes, I do shop with the help of a certain cashier. I even asked for her phone number and I buy her presents because she is helpful. (Lerato)

5.8.16 Use shopping list

A shopping list may be a practical tool to use in saving money on one's grocery budget each month. Some of the participants have adopted a shopping list as a coping mechanism to help them not to exceed their limited budgets.

The most important thing when one does shopping is to budget before going to the shops so that you only buy things that you have budgeted to buy. It's easy to be tempted to buy other products not on your budget maybe because they are cheap. I go with a shopping list and stick to that list, but if I have change, I then buy other things. (Lebo)

At times when I pick I tick my shopping list or I create the list as I pick products. (Thembi)

5.8.17 Tell cashier the total amount of money available

In order to avoid the embarrassment associated with experiencing a cash shortfall at the checkout counter, some participants tell the cashier the exact amount they have so that the cashier can ensure that the total of purchased goods does not exceed this amount:

At times what I do at the till is to tell the cashier the exact amount I have so that the total does not exceed the money in my purse. I prioritise my grocery by giving her the most important items to ring first. (Lebo)

Now, what I have learnt is to tell the cashier how much I have so that she doesn't exceed the total amount I have. I also start to prioritise the products giving her the most important to ring first. (Lerato)

5.8.18 Give cashier all money available

Though some of the participants have their doubts about the honesty of cashiers they still find themselves giving the cashier money hoping that they will be given the correct change:

Calculations are a big challenge. Long ago, people were generally honest. I would give the cashier my money and know that they will give me the correct change. (Thando)

At the checkout counter I give the cashier all my money and pay. The cashier then gives me change and I go home. If you don't know how to read and give the cashier a lot of money, they don't always give it back. Some of them are thieves. (Nozi)

5.9 SUMMARY

Shopping is a social experience where consumers interact with others in a store environment. Shopping can be an overwhelming experience for functionally illiterate consumers. Since English is not their first language, the participants in this study all struggle to understand English which creates challenges when they enter the grocery store where the signage, packaging and all other communication is generally in English.

The data analysis process began with transcribing all the interviews. The researcher read through each interview, coding any data that shed light on shopping experiences. The codes were then clustered and finally themes were derived which formed the basis of the findings.

Data suggests that functionally illiterate participants are faced with a number of challenges that make it difficult for these consumers to meet their daily shopping needs.

Some of the purchase decisions also serve as coping mechanisms. Despite these challenges, 18 coping mechanisms were identified which help these consumers to fulfil their shopping needs.

In the next chapter findings are discussed, followed by the contributions that this study has made. Limitations of this study and recommendations for future directions of a continued study conclude the dissertation.

CHAPTER 6: DISCUSSION OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

Chapter outline:

The purpose of this chapter is to:

- restate the objectives and main contributions of this study and to reaffirm the importance of these contributions;
- summarise the study's main findings with regard to each research objective;
- discuss the implications of the study's findings for academics, marketers, retailers and policy makers;
- acknowledge limitations of the current study; and
- provide recommendations for future research.

6.1 INTRODUCTION

The themes derived from the data collected in this study were presented in Chapter 5. This chapter begins with an interpretation of the findings introduced in Chapter 5 that have valuable implications in the fields of consumer research, marketing and/or retail management and for policy makers.

As a reminder, this study was guided by three objectives, namely:

- To determine how functionally illiterate consumers navigate the grocery store;
- To investigate the decision-making mechanisms that functionally illiterate consumers use to choose amongst competing brands of fast moving consumer goods; and finally
- To identify the coping mechanisms employed by functionally illiterate South African consumers in the grocery store.

The findings reveal that participants in this study face difficulties when navigating the grocery store. These functionally illiterate consumers also make purchase decisions differently from commonly held beliefs about the consumer decision-making process. For example, they tend to make purchase decisions based on a single product attribute, while disregarding other attributes. Lastly, the findings show that low literacy does not necessarily translate into consumer incompetence. The participants described a range of

coping mechanisms that they employ to compensate for their low levels of literacy and to get their shopping needs met. These include disclosing the total amount of cash available to cashiers, controlling expenditure by making use of shopping lists, asking for help to locate products and deliberately leaving the store without buying the desired items in order to conceal literacy challenges.

This chapter begins with the challenges faced by functionally illiterate consumers when navigating the shopping environment to locate desired products. This is followed by a discussion of how they decide to purchase these products. The chapter concludes with a detailed discussion of identified coping mechanisms.

6.2 NAVIGATING THE GROCERY SHOPPING ENVIRONMENT

As was already explained in Chapter 1, store navigation is a process that begins when the consumer enters a particular grocery store. This process necessitates finding one's way around the aisles in a store in order to locate desired products and choose amongst the competing brands of the same product and ends at the checkout counter where payments are made. Noteworthy is the fact that as the consumer navigates the store, he/she is faced with making purchase decisions and employing relevant coping mechanisms. Both these activities are discussed separately in sections that follow.

Successful store navigation depends on the actual store environment and to some extent the actual product choice. This is because store navigation is a process that involves acquiring product information and understanding by means of thought, experience and the senses. The findings disclose that functionally illiterate consumers face challenges when navigating the shopping environment. These findings confirm the conclusions of a previous study by Gau and Viswanathan (2008).

Table 16 below, summarises the factors that influence successful navigation of a grocery store. These factors are related either to the store environment or the product. Store environmental factors are either cognitive or affective, while product-related factors require the process of numerical and or text based product information

Table 16: Factors that influence successful store navigation

Store environment related factors	Product-related factors
Cognitive factors of the store <ul style="list-style-type: none"> • Information overload • In store signs • Store layout 	Processing numerical product information <ul style="list-style-type: none"> • Calculating unit prices • Calculating price discounts • Adding total cost
Affective aspects of the shopping experience <ul style="list-style-type: none"> • Shopping with anxiety • Experiencing unfriendliness • Mistrust in buying 	Processing text based product information <ul style="list-style-type: none"> • Recognising brand names/package • Reading label/packaging

6.2.1 Store environment related factors

The store environment is filled with a vast amount of information aimed at persuading consumers to make purchase decisions. Functionally illiterate consumers struggle to comprehend this information. They lack the literacy skills required to effectively make use of the available information to succeed in navigating the grocery store. The national chain stores display large visible signs that show the location of products. A sizable number of the participants clearly did not know what those signs were for because they lack the literacy skills required to read in-store signs which moreover are written in English.

Another factor that determines success in navigating the store is the actual store layout. Functionally illiterate consumers are comfortable in familiar store environments so that a change to the store layout makes it difficult to locate desired products. Unfamiliar stores further worsened such problems since more effort is required to locate products. When faced with these difficulties, these consumers then engage a number of coping mechanisms.

It was mentioned in Chapter 5 that the participants preferred shopping at large national chain stores as opposed to smaller local stores. However, many of these consumers found the experience of shopping in a large chain store overwhelming and regarded it as a source of anxiety. Anxiety is attributed to the fact that these participants often experience difficulty in locating products. This obliges them to seek assistance from others. Asking for help causes them to be vulnerable to negative treatment that affects their self-esteem.

Participants also cited experiencing undermined self-esteem when they were labelled as “stupid” while shopping. In some cases unscrupulous traders ultimately frustrate their customers leaving them helpless. A typical example of this is the treatment these consumers receive from restaurants in town. As a result, shopping trips are often intimidating experiences attributable to insensitive salespeople and at times fellow shoppers. Eventually these negative encounters compel consumers to experience mistrust when shopping.

6.2.2 Product-related factors

In order to locate a product, a consumer should be able to recognise the product on the shelf. Success depends on the consumer’s ability to process numerical and text-based information. Numerical information includes calculating unit prices and price discounts. Participants shared their experiences about failing to perform these calculations. These consumers spend substantial effort processing numerical information. They also experience difficulties to make basic computations such as adding total cost of goods purchased.

Participants revealed that they face difficulties to compute prices when, for instance, price discounts are expressed in percentage. Sales promotions are one of the motivators to their choice of store but these consumers at times fail to figure out the value of the sale by failing to make accurate calculations.

Furthermore, most participants reported experiencing cash shortages at the checkout point so that having enough money was cause for contentment, while a cash shortfall brought misery. The participants also reported unfriendliness from cashiers who were irritated by dealing with cash shortages. As a result, having enough cash at the checkout counter was a source of triumph.

The functionally illiterate consumers find it difficult to read text-based product information such as brand names and product information written on packages. As a result some participants use visual cues to identify products. However when manufacturers change

packaging it worsens this problem because low literate consumers are not able to identify the new packaging.

These issues are discussed in more detail in relation to the decision-making by functionally illiterate consumers in next section.

6.3 DECISION-MAKING OF FUNCTIONALLY ILLITERATE CONSUMERS

Considerable research exists on the traditional consumer decision-making process but these studies assume that consumers possess a basic level of literacy and comprehension as shown by the use of college students as their study samples (Adkins, 2001:5). Finally, as suggested by Jae and Delvecchio (2004:352-353), investigating the behaviours of functionally illiterate consumers within the marketplace context could provide an incentive for public policy makers to emphasize consumer literacy education in existing adult literacy curricula.

The basic decision-making process assumes that consumers go through a five stage process - need recognition, information search, evaluation of alternatives, purchase and post-purchase behaviour - when making marketplace decisions (Sheith & Mittal, 2004:275). In the first two stages, consumers are assumed to make choices based on their own preferences using available marketing information (Kaufman quoted by Adkins, 2001:5). Research on consumer decision-making has been far from systematic hence focusing on a specific stage rather than several stages of the process (Teo & Yeong, 2003:349). This is the reason why for the past 20 years, the dominant paradigm in consumer behaviour has been information processing.

Nevertheless, research on a variety of disadvantaged consumer groups provides evidence that the assumption of access to information is wrong in many cases (Adkins, 2001:5). Limited literacy skills may impact negatively on consumers' ability to choose substitutes of products thus constraining their ability to compare available alternatives. For example, most packaging information is written in English which is beyond the comprehension of many functionally illiterate consumers (Jae & Delvecchio, 2004:342). Moreover, functionally illiterate consumers process information and make purchase decisions

differently from commonly held beliefs about the influence of brand processing, pricing, and product attributes (Viswanathan *et al.*, 2005:27).

The findings of this study show that the information search stage is either nonexistent since these consumers tend to be brand loyal or are just limited to a few trusted sources such as friends and family, often occurring after a purchase has been made. The findings offer insight into the unique decision-making processes of functionally illiterate consumers.

In discussing the decision-making of functionally illiterate consumers Viswanathan *et al.* (2005:22-23) asserted that functionally illiterate consumers make purchase decisions differently from their literate counterparts. This is supported by findings of this study. Participants make purchase decisions based on a single attribute disregarding other attributes. This is in contrast with prior discussion on consumer decision rules in Chapter 3 which stated that consumers compare multiple attributes and mentally eliminate alternatives before choosing a preferred option.

The data presented in the preceding chapter show a number of examples that reveal single attribute product choice among functionally illiterate consumers. These consumers mainly focus on price as a general guide to make a final decision to choose a product. In some instances functionally illiterate consumers will also use other single pieces of information, such as nutritional content and expiry date which they confessed to not understand. Moses, for example focuses on the high energy content of cereal disregarding other attributes. They also know that they should not buy products where dates on the label have passed however they do not understand the underlying meaning of product expiration.

Similar to this study, Viswanathan *et al.* (2005:17-22) reported that functionally illiterate consumers use concrete thinking by processing single pieces of information without deriving higher abstractions. For example, when choosing amongst competing brands of the same product, they only consider price against making trade-offs between other attributes such as size or quality of product. Some participants believe that all food brands in the same product category are of the same quality. Consequently they find it a waste of money to buy an expensive brand when a cheaper brand of the same product in the same

quantity is available. Most of the participants base their product choice on price thereby purchasing the cheapest brand.

Some participants lack concrete reasoning hence they literally focus on pictorial elements on packaging instead of considering the abstract intended meaning of product information. Pictographic thinking extended beyond the reliance on pictures and was displayed in many ways such as memorising brands, brand logos, physical package sizes and colours of packaging. One participant mentioned that she preferred to buy the retailer's brand because the box had more contents. However, this is not true because the actual weight of the two brands is the same. But the participant perceived the retailer's packaging to be bigger hence she choose it with the belief that there is more quantity. Some participants based their purchases on a product showing a picture of a happy person which they attached to thinking that the product will also make them happy.

Participants make repeated purchases of the same brands. Of interest is that some participant, after repeatedly purchasing the same brand, still cannot read the actual brand name. However, they rely on the images on the package to identify the product. This poses challenges when changes are made to the packaging design. A lot of the participants' decisions are influenced by their social support system. For example, they will only buy unfamiliar brands after being recommended by a trusted source such as family or store personnel. Most of the time, they will simply buy the same brands that they have always known.

The large retail context causes anxiety thereby inhibiting the product-related processing of information. Some participants actually mentioned that when they are confused by many competing brands, they prefer to buy the retailer brand because they felt that the retailer would not tarnish its brand image by selling a sub-standard product.

Given all the difficulties mentioned above it is noteworthy to learn that these functionally illiterate consumers have developed sophisticated means of managing the shopping experience. These coping mechanisms are discussed in the next section.

6.4 COPING MECHANISMS

Functionally illiterate consumers employ several coping mechanisms to compensate for their insufficient literacy skills. A number of these mechanisms are behavioural strategies that help these consumers to solve the problems of satisfying their needs in the marketplace. These strategies either involve employing the resources of the individual such as memorisation or they make use of alternative resources such as shopping helpers. These coping mechanisms enable functionally illiterate consumers to appear like “normal” consumers. However, marketing managers must look deeper into these coping mechanisms in order to help these consumers and in turn to realise profits by nurturing this neglected but significant segment of the market. Although functionally illiterate, they often meet their needs in the grocery store. However, the coping mechanisms narrow both their choices and marketplace activities. These coping mechanisms serve as a comfort zone in which these consumers are able to operate in. However, there are instances when a particular coping mechanism may fall short thereby increasing the risk of exposing the consumer’s limited literacy skills.

The coping mechanisms are divided into two categories, namely “avoidance-based” and “confrontative” mechanisms respectively. This categorisation scheme is adopted from previous studies by Adkins (2001:83-87) and Viswanathan *et al.* (2005:24-25). The first category consists of coping mechanisms that are used to conceal insufficient literacy skills, while the second category consists of mechanisms used to directly confront the challenge of being functionally illiterate. These coping mechanisms are depicted in Table 17 on page 138 and Table 18 on page 140 respectively.

Adkins (2001:86) revealed that there is a relationship between a specific coping mechanism and the functionally illiterate consumer’s self-esteem. This study supports this notion. With this view in mind, when these consumers enter the marketplace they perceive their low literacy skills as either an obstacle or a direct assault to their self worth. The findings indicate that when these consumers view their low literacy skills as an obstacle, they employ “avoidance-based” coping mechanisms. However, when they view their low skills as an assault to their self worth, they employ “confrontative” coping mechanisms.

The participants exhibited a variety of skills covering a wide range of literacy levels which confirms that functionally illiterate consumers are not a single homogeneous group of individuals (Ozanne *et al.*, 2005:251-268). This further substantiates the notion that literacy is not static where an individual is regarded to be either literate or not. Literacy should rather be regarded as a range of skills that demand competency in specific contexts. Some of these participants are ready to fight the shame of illiteracy by empowering themselves; this includes asking for help in order to eventually improve their subsequent shopping experience. Participants that are free to talk to other people seem to have reasonably gained confidence. However, there are still some participants who prefer to hide their limited literacy skills and who consequently experience the same recurring problems.

Functionally illiterate consumers are indeed sophisticated. Though aware of their limited literacy skills, they will not allow their self-esteem to be lowered by exposing themselves to strangers. Some participants have learnt to make assessments even when they seek help. They make sure that the kind of people who they approach for help will not hurt their feelings. Some, however, are able to have their needs met by indirectly asking for help without necessarily letting the other person know about their literacy inadequacy. For example, some participants will pretend disability when asking for help. Some participants will prefer to struggle quietly and if they fail to locate products they will forgo the search and leave the shop without those items.

Seven of the 18 coping mechanisms found in the current study are identical to those found in previous studies by Adkins (2001) and Viswanathan *et al.* (2005). The current study also identified six unique coping mechanisms that have not been identified in literature. The coping mechanisms found in this current study that are identical to those found in previous research and the unique coping mechanisms are summarised in sections 6.4.1 and 6.4.2 respectively. Section 6.5.3 lists coping mechanisms identified in the literature that were not confirmed in the current study.

6.4.1 Coping mechanisms found in this study that are identical to those found in previous studies

Table 17 below presents a summary of the coping mechanisms identified in the current study that are similar to those found in studies by Adkins (2001) and Viswanathan *et al.* (2005).

Table 17: Coping mechanisms identified in the current study and in two previous studies

Coping mechanism	Previous study in which coping mechanism was also found
Avoidance-based	
Shop at the same shop to avoid stress of unfamiliar environment	Adkins (2001); Viswanathan <i>et al.</i> (2005)
Do without items	Adkins (2001); Viswanathan <i>et al.</i> (2005)
Pretend disability to avoid revealing deficiencies and embarrassment	Adkins (2001); Viswanathan <i>et al.</i> (2005)
Confrontative	
Shop with family members and friends	Adkins (2001); Viswanathan <i>et al.</i> (2005)
Seek help in store	Adkins (2001); Viswanathan <i>et al.</i> (2005)
Establish relationship with store personnel	Adkins (2001); Viswanathan <i>et al.</i> (2005)
Use shopping list	Adkins (2001); Viswanathan <i>et al.</i> (2005)

Many functionally illiterate consumers expressed anxiety when visiting unfamiliar stores. They consequently shop at the same store to reduce stress associated with unfamiliar environments. To protect themselves from potential threats to their self-esteem, some participants will not ask for assistance even when struggling to locate products. This led them to leaving the store without the intended products. Participants also expressed shame and loss of status when knowledge of their limited literacy skills became public. For this reason some of the participants pretended disability when asking for help. Queen, for example, expressed that she will pretend that her eyes are painful when she needs help with reading prices instead of openly letting other people know that she cannot read. This in turn helps her to appear clever like other people.

On the other hand, the low literate consumers draw upon social networks to solve their shopping problems. Many participants will not shop alone. They spend considerable effort

coordinating shopping trips with other parties to assist them. This includes shopping with family and friends. Additionally, another common strategy to survive the complicated grocery store environment employed by the participants was to seek help in store. This varied across individuals. Some preferred to ask store personnel, while others approached strangers who were fellow shoppers. In some instances functionally illiterate consumers established relationships with store personnel such that they will schedule their shopping trips around the availability of store personnel who they find helpful and friendly.

The participants also pre-planned their shopping trips by making use of modified shopping lists. The shopping list guides them to buy specific products and also prevents a possible shortfall when the budget is exceeded. What was striking about the shopping list is the fact that instead of writing a product name, they would write the actual brand name. For example, if a consumer wanted to buy toothpaste, on the list he/she will write “Colgate”.

These functionally illiterate consumers also use single attributes to make purchase decisions. This helps to avoid complicated product comparisons. They also avoid dealing directly with sale prices expressed in percentage form. In some instances, when they buy products on sale, they would simply give the cashier all their money and expect to be given the correct change. They have also mastered buying the same known brands to avoid risks of buying unknown brands. Another common strategy was to memorise packages and store layout.

6.4.2 Coping mechanisms unique to this study

Six new coping mechanisms not identified in the two previous studies were found in this study. Table 18 below shows that five of these coping mechanisms were “avoidance-based” while only one was a “confrontative” coping mechanism.

Table 18: Unique coping mechanisms identified in the current study

Avoidance-based
Go shelf by shelf in the store
Not shop where sales people are unfriendly
Buy retailer's brand
Carry excess cash to avoid shortfall
Avoid eating in restaurants in town
Confrontative
Tell cashier total amount available

In response to store layout changes, these participants have developed a mechanism of moving from one shelf to the next until they locate their desired products. The findings also confirm that the participants will consciously choose not to use checkout counters serviced by personnel they perceive to be unfriendly. Considering that there are many products available in the marketplace, some participants have developed a strategy of buying the retailer's brand when they are confused by too many alternatives.

A number of the participants have experienced cash shortfalls at the checkout counter. In response to this challenge, they have developed a number of coping mechanisms. Some participants carry extra cash to make sure they do not run out of money. Some participants are comfortable to confront the challenge of experiencing a cash shortfall when making payments. Hence they have developed a coping mechanism of telling the cashier the total amount of money available so as to avoid the embarrassment associated with cash shortages at the checkout counter. Another means of maintaining their self-worth, has led some participants to avoid eating at restaurants in town in order to avoid demeaning treatment. The findings showed that some restaurant owners at the periphery of the town label these participants as being stupid.

6.4.3 Coping mechanisms in previous studies not confirmed in this study

As was mentioned in Chapter 3, several coping mechanisms employed by functionally illiterate consumers in the marketplace were identified by researchers in the developed world. However, some of these coping mechanisms were not confirmed by the findings of

the current study. Table 19 below provides a summary of the coping mechanisms identified in previous research that could not be confirmed in this study.

Table 19: Coping mechanisms found in other studies not confirmed by this study

Coping mechanism	Previous study in which coping mechanism was found
Rationalise outcome to shift responsibility	Viswanathan <i>et al.</i> (2005)
Buy small amounts often to avoid risk of large scale cheating	Viswanathan <i>et al.</i> (2005)
Shop at smaller stores to avoid cognitive demands of larger stores	Viswanathan <i>et al.</i> (2005)
Pretend to evaluate products	Viswanathan <i>et al.</i> (2005)
Buy one item at a time	Viswanathan <i>et al.</i> (2005)
Use pictures on menu restaurants	Adkins (2001)
Draw attention to other skills	Adkins (2001)
Order same things in restaurant	Adkins (2001)

Functionally illiterate consumers in both the developed world and South Africa exhibit similar characteristics. However, in some situations the South African consumers employ different coping mechanisms when dealing with the same challenge. Shopping at smaller stores to avoid cognitive stores of product variety and carrying limited amounts of cash are coping mechanisms found in the study by Viswanathan *et al.* (2005:25). To the contrary, participants in this study actually do the very opposite. Instead of carrying limited amounts of cash, these participants preferred to have excess cash available to prevent a cash shortfall. They also have a stronger preference for shopping at larger stores instead of the smaller local stores in their area.

Considering the limitations and successes of this study, the researcher has gained insights relevant to consumer behaviour research and the practice of marketing. These are discussed in the next section.

6.5 IMPLICATIONS OF FINDINGS

A goal of this study was to interpret the marketplace shopping behaviour and discover the coping mechanisms functionally illiterate consumers in South Africa use to meet their

shopping needs in a grocery store. To recap, the study findings are expected to benefit all the mentioned stakeholders by:

- informing them about the characteristics of functionally illiterate consumers; and
- aiding consumer behaviour researchers to compare the traditional consumer decision-making process with that of functionally illiterate consumers.

Hence, this study explored the way functionally illiterate consumers made purchase decisions and navigate the grocery store environment and the coping mechanisms they employed to meet their shopping needs. This study, which represents the first attempt to understand the decision-making processes and coping mechanisms of functionally illiterate South African consumers, has important implications for consumer behaviour researchers, public policy makers and marketers. These are addressed in sections that follow.

6.5.1 Implications of the findings for consumer behaviour researchers

The findings of this study suggest that the existing theories and models of consumer behaviour should be revised to reflect the decision-making processes of functionally illiterate consumers. The existing models are based on certain behavioural assumptions deemed to be a normal sequence that consumers engage to arrive at a final purchase decision. The present consumer decision-making process states that consumers are influenced by marketing/brand information and product attributes to make judgements and product choice among competing products.

Scholars of consumer behaviour believe that consumers make rational choices, considering all alternatives and choose those products that give them the best utility (Blackwell *et al.*, 2006:112; Du Plessis & Rousseau, 2007:260). As was mentioned in previous chapters, participants in this study violate these assumptions. First and foremost, functionally illiterate consumers follow a peculiar pattern of purchase decision-making that does not reflect rational thinking. These consumers tend to base their product and store choices on single attributes while disregarding other attributes. The attributes identified in this study were price, familiarity of the store environment which is confirmed by patronising one store chain, single ingredients and preferred salespeople.

Additionally, as discussed in Chapter 3, traditional decision-making theories also assume that consumers are involved in a range of decision types. These decision types include habitual decision-making, limited problem solving and extended problem solving. The data in this study suggests that functionally illiterate consumers engage in little extended problem solving decisions which validate findings by Adkins (2001:89). It is common knowledge that consumers would engage in the extended problem solving decision type when seeking variety. To the contrary, functionally illiterate consumers occasionally learn about new products because they tend to choose the same products that they have tried and tested.

6.5.2 Implications of findings for marketers and retailers

In this study, marketers refers to the manufacturers of different grocery products (often known as fast moving consumer goods), while retailers are the intermediaries who sell these products directly to the consumers. Both marketers and retailers should understand the extent of functional illiteracy in their customer base. The study's findings accentuate that these two groups ought to carefully consider the unique needs of functionally illiterate consumers as suggested below.

The findings clearly indicate that marketers should:

- conduct research into the functionally illiterate segment in relation to their specific brand in order to enhance marketing mix elements.
- use simple English on package information and where possible they should also use local African languages.
- illustrate product attribute information pictorially.
- maintain the same logo, fonts and colours on package since these are the features that functionally illiterate consumers use to identify the products.
- create extensive awareness of a new design when changing product packages. The new package should be introduced gradually, linking it with the previous package to aid product identification. The old package should always be shown (it can be included in the advert of new package and on shelves in retail shops) in order to make consumers aware that the product still exists otherwise functionally illiterate consumers may switch to competing brands thinking that the product is no longer on the market. A suggestion

for marketers is that they use pictorial illustrations on the new package which has two pictures depicting both the old package and the new package probably with an arrow pointing to the new design. This can be done for a couple of months, once the level of awareness is satisfactory the old package can be completely phased out.

The implications for retailers are discussed next:

- A large portion of the South African grocery consumer market is functionally illiterate possessing unique needs. Retailers should train all their staff – floor managers, shelf packers and cashiers – on customer service.
- Participants revealed that they face difficulties to compute prices when price discounts are expressed in percentage. Retailers should therefore avoid discount percentages and adopt the rounding off pricing strategy.
- The participants need to tangibly see the sale promotions value because they cannot comprehend percentage discount values. Suitable promotion strategies could be “buy 1 get 1 free”, competition and coupons.
- Retailers should present actual prices on the shelves clearly and also express promotions using the actual rand and cents amount and not the fraction-off or percentage discounts.
- Functionally illiterate consumers prefer a stable familiar retail environment. They get confused when the store layout changes. Retailers should reduce the frequency of these changes. Importantly they should train their staff to assist consumers when they change the store layout.
- Functionally illiterate consumers are highly emotional as they safe guard their self-esteem. Retailers should create a friendly environment for these consumers by sensitising their staff on the value of being friendly.
- Grocery retailers whose target market comprise of functionally illiterate consumers need to train their staff about coping mechanisms so that staff members will be able to identify these consumers and offer them the required assistance without harming their self-esteem.
- Participants clearly are loyal to specific product brands. Although, they learn about new products through promotional activities of the marketing mix, they will not easily try the new products. Functionally illiterate consumers would try a new product only after being recommended by a trusted source. At times, they will try a new product when it is

the cheapest available option. In the latter case, these consumers would have used price as a guide to their choice. To encourage new product usage it is not enough to use in-store promotions such as product sampling. The findings of this study suggest that functionally illiterate consumers will sample the product but still proceed to buy their favoured brand. Marketers are advised to target the so-called trusted sources so that they will in turn recommend the specific products to their followers.

- Their loyalty is also extended to specific stores. The retail managers should encourage this continued loyalty to their store by providing an environment that reduces anxiety and frustrations. This may be achieved through including pictorial presentations on store signage.
- Retailers should train cashiers to assist consumers when they struggle with cash at the checkout counter.
- The retailers may also introduce “shopping helpers” since it is clear that functionally illiterate consumers need assistance with navigating the store and locating products. These helpers could comprise of shop floor staff. Consumers can be offered a free service either upon request or the staff may volunteer to help when they identify consumers needing help. To effectively manage store congestion, they may encourage functionally illiterate consumers who require help to shop at specific times and/or days of the week. This concept of shopping helper should be labelled in a positive way because functionally illiterate consumers are sensitive to their self worth.

6.5.3 Implications of findings for policy makers

The fact that research into the marketplace practices of functionally illiterate consumers in South Africa is nonexistent suggests that existing policies and practices regarding branding, labelling and pricing are based on the behaviour of literate consumers. It will benefit a neglected consumer segment if such policies incorporate the challenges faced by these consumers. Policy makers are advised to familiarise themselves with the realities faced by functionally illiterate consumers to gain insight into their needs and to be able to protect them more effectively.

Functionally illiterate consumers shared experiences of being deliberately taken for granted by retailers and service providers in general. This calls for public policy makers to

implement policies aimed at protecting these individuals who passively endure the abuse. The findings of this research suggest that more work have to be done to make known the specific literacy related shopping challenges faced by adults in South Africa and to address these challenges in the curricula of adult learning programmes. The opportunity for public policy makers is to empower this significant portion of the population. Adult literacy programmes could, for example, incorporate guided tours to different environments such as banks, home affairs offices, and retail stores.

6.6 LIMITATIONS OF THE STUDY AND RECOMMENDATIONS FOR FUTURE RESEARCH

The data for this study was collected through semi-structured in-depth interviews with a total sample of twelve individuals living in the same geographical area. Accordingly, all the normal limitations associated with the qualitative method of semi-structured in-depth interviews such as tentative generalisations of findings and a small sample size apply to this study. Future research may incorporate other data collection methods such as observation and also increase the sample size by including functionally illiterate consumers from rural and other areas in all provinces of South Africa.

As suggested by Ritchie (2003:34-35), observations provide data which is an enactment of social behaviour in its own social setting rather than a recounting of it generated specifically for the research study such as interviews. Observations will offer the researcher an opportunity to record and analyse behaviour and interpretations as they occur. This further allows events, actions and experiences to be seen through the eyes of the researcher often without any construction on the part of those involved (Ritchie, 2003:35). In this study functionally illiterate consumers may not be particularly aware of their behaviours to be able to relate accurately their experiences in the marketplace; hence it may add value to observe their shopping behaviours.

Though the interviews went smoothly, the researcher had a limitation of not being a first language speaker of the languages of participants. This is believed to have limited deeper probing. Additionally the limitation pertaining to the fact that the researcher could be

possibly biased considering that the researcher was functional literate and could not emotional relate to being functionally illiterate.

The interview guide had a list of coping mechanisms that were identified in the developed world. These were used as a guide to ask participants if they use the same strategies. While the current study identified a total of eighteen coping mechanisms, it is important to understand the underlying situations that promote the use of specific coping mechanisms. Future studies may use a different approach, where they encourage the participants to come up with the specific coping mechanisms they use without the researcher necessarily making suggestions. This will probably reveal conditions that encourage the participants to engage specific coping mechanisms.

Another limitation of this study is that participants of the study were all enrolled at an adult literacy learning centre. Future research may make use of those consumers who are not improving their literacy to see if there is any difference in behaviour.

At marketing managerial level, the research may be conducted on the actual processing of information written on packaging and labels. Given the fact that most of the functionally illiterate consumers in South Africa are women who make purchases on behalf of their families, it is important to assist them to make informed decisions.

Exploring the experiences of functionally illiterate consumers in other retail settings and products contexts could be beneficial. Additionally, another possible route for future research would be exploring experiences of these consumers in service contexts. Finally a study may be conducted to compare the decision-making processes and criteria of illiterate consumers with that of literate consumers for the same product category.

LIST OF REFERENCES

- Adkins, N.R. 2001. *Low literate consumers in a literate marketplace: exploring consumer literacy and its impacts*. Doctoral Dissertation. Virginia Polytechnic Institute and State University. [Online] Available from: <http://proquest.umi.com/login>. [Accessed: 2008-02-18].
- Adkins, N.R. & Ozanne, J.L. 2005a. Critical consumer education: empowering the low literate consumer. *Journal of Macromarketing*, 24(2):153-162. [Online] Available from: <http://proquest.umi.com/login> [Accessed: 2008-02-13].
- Adkins, N.R. & Ozanne, J.L. 2005b. The low literate consumer. *Journal of Consumer Research*, 32:93-105. [Online] Available from: EBSCOHost: Academic Search Premier: <http://search.global.epnet.com> [Accessed: 2008-02-14].
- Baker, S.M., Gentry, J.W. & Rittenburg, T.L. 2005. Building understanding of the domain of consumer vulnerability. *Journal of Macromarketing*, 24(2):128-139. [Online] Available from: <http://proquest.umi.com/login> [Accessed: 2008-02-22].
- Blackwell, R.D., Miniard, P.W. & Engel, J.F. 2006. *Consumer behaviour*. 10th ed. California: Thomson South-Western.
- Boeije, H. 2010. *Analysis in qualitative research*. London: Sage.
- Boudard, E. & Jones, S. 2003. Literacy proficiency of older adults. *International Journal of Educational Research*, 39:191-204. [Online] Available from: <http://www.sciencedirect.com/> [Accessed: 2008-03-03].
- Braun, V. & Clarke, V. 2006. Using thematic analysis in psychology. *Qualitative Research in Psychology*. (3):77-101. [Online] Available from: EBSCOHost: Academic Search Premier: <http://search.global.epnet.com> [Accessed: 2010-01-14].
- Bryman, A. & Bell, E. 2007. *Business research methods*. 2nd ed. New York: Oxford University

Chingona W., Van Belle, J.P., Paddock, S., & Pitout, C. Usability factors affecting the adoption of ICT assisted basic adult education: ACM international conference proceedings of human computer interaction in SA, Midrand, Johannesburg, 24-26 May 2005. [Online] Available from: <http://www.commerce.uct.ac.za/informationssystem/staff/personalPages/jvbelle/pubs/index.htm> [Accessed: 2008-02-15].

Cooil, B., Keiningham, T.L., Aksoy, L. & Hsu, M. 2007. A longitudinal analysis of customer satisfaction and share of wallet: investigating the moderating effect of customer characteristics. *Journal of Marketing*, 71:67-83. [Online] Available from: <http://emeraldinsight.com> [Accessed: 2008-06-20].

Cooper, D.R. & Schindler, P.S. 2006. *Business research methods*. 9th ed. New York, NY: McGraw-Hill.

Creswell, J.W. 2003. *Research design: qualitative, quantitative and mixed methods approach*. 2nd ed. Thousands Oaks, CA: Sage.

Creswell, J.W. 2007. *Qualitative inquiry and research design: choosing among five approaches*. 2nd ed. Thousands Oaks, CA: Sage.

Creswell, J.W. & Miller, D.L. 2000. Determining validity in qualitative inquiry. *Theory Into Practice*, 39(3):124-130 [Online] Available from <http://www.jstor.org.innopac.up.ac.za/stable/1477523> [Accessed: 2010-08-22].

Davies, M.B. 2007. *Doing a successful research project: using qualitative or quantitative methods*. New York: Palgrave Macmillan.

Du Plessis, F. & Rousseau, D. 2007. *Buyer behaviour: understanding consumer psychology and marketing*. 4th ed. CapeTown: Oxford University Press.

Esterby-Smith, M., Thorpe, R. & Jackson, P.R. 2008. *Management research*. 3rd ed. London: Sage.

Erasmus, A.C., Boshoff, E. & Rousseau, G.G. 2001. Consumer decision-making models within the discipline of consumer science: a critical approach. *Journal of Family Ecology and Consumer Sciences*, 29:82-90. [Online] Available from EBSCOHost: Business Source Premier: <http://search.global.epnet.com> [Accessed: 2010-03-06].

Fox, W. & Bayat, M.S. 2007. *A guide to managing research*. Cape Town: Juta.

Fuat Firat, A. 2006. Brand literacy: consumer's sense making of brand management. *Advances in Consumer Research*, 33:375-380. [Online] Available from: EBSCOHost: Business Source Premier: <http://search.global.epnet.com> [Accessed: 2008-03-06].

Gal, I. 2002. Systemic needs in adult numeracy education. *Adult Basic Education*, 12(1):20-33. [Online] Available from: EBSCOHost: Business Source Premier: <http://search.global.epnet.com> [Accessed: 2009-01-27].

Gau, R. & Viswanathan, M. 2008. The retail experience for low-literate consumers. *Journal of Research for Consumers*, 15:(19p). [Online] Available from: EBSCOHost: Business Source Premier: <http://search.global.epnet.com> [Accessed: 2010-02-16].

Gerson, K. & Horowitz, R. 2002. *Options and choices in qualitative research*. In: May, T. (ed.). *Qualitative research in action*. London: Sage.

Gibbs, G. 2007. *Analysing qualitative data*. In: Flick, U. (ed). *The Sage qualitative research kit*. London: Sage.

Golafshani, N. 2003. Understanding reliability and validity in qualitative research. *The Qualitative Report*, (8)597-607). [Online] Available from: <http://emeraldinsight.com> [Accessed: 2010-03-04].

Grix, J. 2004. *The foundations of qualitative research*. London: Palgrave Macmillan.

Guest, G., Bunce, A. & Johnson, L. 2006. How many interviews are enough: an experiment with data saturation and variability. *Field Methods*. 18(1):59-82. [Online] Available from: <http://fm.sagepub.com> [Accessed 2010-02-20].

Harrison-Walker, L.J. 1995. The import of illiteracy to marketing communication. *Journal of Consumer Marketing*, 12(1):50-62. [Online] Available from: <http://emeraldinsight.com> [Accessed: 2008-03-04].

Hawkins, D.I., Best, R.J. & Coney, K.A. 2004. *Consumer behaviour: building marketing strategy*. New York, NY: McGraw Hill.

Henning, E. 2004. *Finding your way in qualitative research*. Pretoria: Van Schaick.

Hornby, A.S. 2000. *Oxford advanced learner's dictionary of current English*. New York: Oxford University Press.

Jae, H. & Delvecchio, D. 2004. Decision-making by low literacy consumers in the presence of point of purchase information. *The Journal of Consumer Affairs*, 38(2):342-354. [Online] Available from: EBSCOHost: Academic Search Premier: <http://search.global.epnet.com> [Accessed: 2008-02-15].

Kotzé, T.G. 2008. *Research Methodology EBW 801: Theme 6 class notes*. Pretoria: Department of Marketing and Communication Management, University of Pretoria.

Kumar, R. 2005. *Research methodology: a step by step guide for beginners*. 2nd ed. London: Sage.

Leedy, P.D. & Ormrod, J.E. 2005. *Practical research: planning and design*. 8th ed. New Jersey: Pearson.

Lehohla, P. 2002. *Statistical literacy: a South African perspective*. [Online] Available from: http://www.stat.auckland.ac.nz/~iase/publications/1/5d1_leho.pdf [Accessed: 2008-03-04].

Lewis, J. 2003. *Design issues*. In: Ritchie, J. & Lewis, J. (ed.) *Qualitative research practice: a guide for social science students and researchers*. London: Sage.

Lincoln, Y.S & Guba, E.G. 1985. *Naturalistic inquiry*. California: Sage.

Ligtheim, A.A. 2005. Informal retailing through home-based micro-enterprises: the role of spaza shops. *Development Southern Africa*, 22(2):199-214. [Online] Available from: <http://proquest.umi.com/login> [Accessed: 2010-03-08].

Loudon, D.L. & Della Bitta, A.J. 1993. *Consumer behaviour: concepts and applications*. 4th ed. New York, NY: McGraw-Hill.

Mason, J. 2006. *Qualitative researching*. 2nd ed. London: Sage.

McKay, V. 2008. *Kha Ri Gude Briefing* [Online] Available from: <http://www.pwg.org.za/report/20080819-briefing-kha-ri-gude> Accessed: 2010-02-23].

McKay, V. 2009. *Never too late to learn*. [Online] Available from: <http://www.pwg.org.za/printformal/single/2009-06-22-never-too> [Accessed: 2010-02-12].

Merriam, S.B. 1998. *Qualitative research and case study applications in education*. Carlifornia: Jossey-Bass.

Merriam, S.B. 2009. *Qualitative research: a guide to design and implementation*. San Fransico: Jossey-Bass.

Murphy, F.J. & Yelder, J. 2009. Establishing rigour in qualitative research. *Radiography*, 16:62-67. [Online] Available from: <http://www.sciencedirect.com/> [Accessed: 2010-03-03].

Onwuegbuzie, A.J. & Leech, N.L. 2005. The role of sampling in qualitative research. *Academic Exchange Quarterly*, 9(3):280-285. [Online] Available from: <http://0-find.galegroup.cominnopac.up.ac.za/itx/infomark.do?contentSet=IAC-Documents&docType=retrieve&tabID=T002&prodid=AONE&docid=A138703704&userGroupNmae=upitw&version=1.0&searchType=BasicSearchForm&source=gale> [Accessed: 2010-05-28].

Onwuegbuzie, A.J. & Leech, N.L. 2006. Validity and qualitative research: an oxymoron? *Quality and Quantity*, 41:233-249. Available from: EBSCOHost: Academic Search Premier: <http://search.global.epnet.com> [Accessed: 2009-02-02].

Ozanne, J.L., Adkins, N.R., & Sandlin, J.A. 2005. Shopping [for] power: how adult literacy learners negotiate the marketplace. *Adult Education Quarterly*, 55(4):241-268. [Online] Available from: EBSCOHost: Academic Search Premier: <http://search.global.epnet.com> [Accessed: 2008-02-14].

Patton, M.Q. 2002. *Qualitative research and evaluation methods*. 3rd ed. California: Sage.

Payne, G. & Payne, J. 2004. *Key concepts in social research*. London: Sage.

Ponterotto, J.G. 2005. Qualitative research in counselling psychology: a primer on research paradigms and philosophy of science. *Journal of Counselling*, 52(2)126-136. [Online] Available from: <http://proquest.umi.com/login> [Accessed: 2010-7-19].

Richard, L. 2005. *Handling qualitative data: a practical guide*. London: Sage.

Ringold, D.J. 2005. Vulnerability in the market place: concepts, caveats and possible solutions. *Journal of Macromarketing*, 24(2):202-214. [Online] Available from: <http://proquest.umi.com/login> [Accessed: 2007-10-20].

Ritchie, J. 2003. *The applications of qualitative research methods*. In: Ritchie, J. & Lewis, J. (ed.) *Qualitative research practice: a guide for social science students and researchers*. London: Sage.

Ritchie, J., Lewis, J. & Elam, G. 2003. *Designing and selecting samples*. In: Ritchie, J. & Lewis, J. (ed.) *Qualitative research practice: a guide for social science students and researchers*. London: Sage.

Rubin, H.J. & Rubin, I.S. 2005. *Qualitative interviewing: the art of hearing data*. 2nd ed. California: Sage.

Sandelowski, M. 1995. Focus on qualitative: sample size in qualitative research. *Research in Nursing and Health*, 18:179-183. [Online] Available from: <http://www.sciencedirect.com> [Accessed: 2010-01-24].

Saunders, M., Lewis, P. & Thornhill, A. 2007. *Research methods for business students*. 4th ed. Harlow, Essex: Pearson.

Schiffman, L.G. & Kanuk, L.L. 2007. *Consumer behavior*. 9th ed. New Jersey: Pearson Prentice Hall.

Shenton, A.K. 2004. Strategies for ensuring trustworthiness in qualitative research projects. *Education for Information*, 22:63-75. [Online] Available from: EBSCOHost: Academic Search Premier: <http://search.global.epnet.com> [Accessed: 2010-01-27].

Sheth, J.N. & Mittal, B. 2004. *Customer behaviour: a managerial perspective*. 2nd ed. Carlifonia: South-Western.

Sibiya, S.H. 2004. A strategy for alleviating illiteracy in South Africa: a historical inquiry. Doctoral dissertation. University of Pretoria. [Online] Available from: <http://upetd.up.ac.za/dissertation/available/etd-03102005-124313/unrestricted/00front.pdf> [Accessed: 2008-04-04].

Silverman, D. 2010. *Doing qualitative research*. 3rd ed. London: Sage.

Solomon, M.R. 2006. *Consumer behaviour: buying, having and being*. 7th ed. Upper Sadle, New Jersey: Pearson Prentice Hall.

South Africa. Department of Education. 2007. *Ministerial committee on literacy: plan for a literacy mass campaign for South Africa*. Pretoria: Government Printer.

Statistics South Africa. 2007. *Community Survey*. Pretoria: Statistics South Africa. [Online] Available from: www.statsa.gov.sa/community_new/content.asp [Accessed: 2008-02-13].

Steenkamp, J.B.E.M & Burgess, S.M. 2002. Optimum stimulation level and exploratory consumer behaviour in an emerging consumer market. *International Journal of Research in Marketing*, 19:131-150. [Online] Available from: <http://www.sciencedirect.com/> [Accessed: 2008-02-14].

Taylor-Powell, E. & Renner, M. 2003. Analysing qualitative data. *Program Development & Evaluation*, 1-12. [Online] Available from: EBSCOHost: Academic Search Premier: <http://search.global.epnet.com> [Accessed: 2010-04-12].

Teo, T.S.H. & Yeong, Y. D. 2003. Assessing the consumer decision process in the digital marketplace. *The International Journal of Management Science*, 31:349-363. [Online] Available from: EBSCOHost: Academic Search Premier: <http://search.global.epnet.com> [Accessed: 2010-02-12].

UNESCO. 2006. *Literacy for life: EFA Global monitoring report - 2006*. Paris, France: UNESCO.

UNESCO. 2008. *Global digest*. [Online] Available on: http://www.uis.unesco.org/template/pdf/ged/2008/GED/%202008_EN.pdf. [Accessed: 2009-03-15].

UNESCO. 2009. *LAMP*. [Online] available from: <http://hdrstats.undp.org/indicators/331.html>. [Accessed: 2009-07-19].

Viswanathan, M., Gajendiran, S. & Venkatesen, R. 2007. Understanding and enabling marketplace literacy in subsistence contexts: The development of a consumer and entrepreneurial literacy educational program in South India. *International Journal of Educational Development*, 28:300-319. [Online] Available from: <http://www.sciencedirect.com/> [Accessed: 2010-03-08].

Viswanathan, M. & Gau, R. 2005. Functional illiteracy and nutritional education in the United States: A research based approach to the development of nutritional education materials for functionally illiterate consumers. *Journal of Macromarketing*, 24(2):187-201. [Online] Available from: <http://proquest.umi.com/login> [Accessed: 2007-09-20].

Viswanathan, M., Rosa, J.A. & Harris, J.E. 2005. Decision-making and coping of functionally illiterate consumers and some implications for marketing management. *Journal of Marketing*, 69:15-31. [Online] Available from: EBSCOHost: Academic Search Premier: <http://search.global.epnet.com> [Accessed: 2007-02-12].

Viswanathan, M., Sridharan, S., Gau, R. & Ritchie, R. 2009. *Journal of Public Policy & Marketing*, 28(1):85-94. [Online] Available from: Available from: EBSCOHost: Academic Search Premier: <http://search.global.epnet.com> [Accessed: 2010-02-12].

Viswanathan, M. Torrelli, C.J., Xia, L. & Gau, R. 2009. Understanding the influence of literacy on consumer memory: the role of pictorial element. *Journal of Psychology*, 1-14. [Online] Available from: <http://www.sciencedirect.com/> [Accessed: 2010-05-18].

Wallendorf, M. 2001. Literally literacy. *Journal of Consumer Research*, 27:505-511. [Online] Available from: EBSCOHost: Academic Search Premier: <http://search.global.epnet.com> [Accessed: 2007-10-06].

Weidner, K.L., Rosa, J.A. & Viswanathan, M. 2009. Marketing to subsistence consumers: Lessons from practice. *Journal of Business Research*, 1-11. [Online] Available from: <http://www.sciencedirect.com/> [Accessed: 2010-04-26].



Appendix A

- APPLICATION FOR PERMISSION -

2-49 Huis Jakaranda
478 Festival Street
Hatfield

To Whom It May Concern:

I am a student at the University of Pretoria completing my requirements for a Masters degree in Marketing Management. My research focuses on adults with difficulties in reading and writing.

I would like to conduct interviews with adult learners on their experiences in the marketplace and how their literacy skills impact those experiences. I am asking for permission to conduct interviews with your learners. The conversation will be tape recorded so that I can remember what the student says. I want to assure you that in no way will their names be used in my project. In replying to my request, I ask that you facilitate the communication process by means of a written response in your company's letterhead.

Enclosed you will find a letter from my supervisor confirming my study. If you would like additional information on the project please don't hesitate to contact me on my email, sisajjm@yahoo.co.uk or contact my supervisor on 012 420 4844 or theuns.kotze@up.ac.za. I am requesting you to serve as the contact person between the students and myself to set up a convenient meeting time and place.

Thank you for your time.

Yours sincerely,

Sisa Mhlanga (Miss).



Appendix B

- PERMISSION LETTER -





Appendix C

- INFORMED CONSENT FORM -

**Informed consent for participation in an academic
research study**

Dept. of Marketing and Communication Management

**An exploration of the decision-making processes and coping mechanisms of functionally
illiterate South African consumers**

Research conducted by:

Ms. S. Mhlanga (26409608)
Cell: 072 027 5041

Dear Participant

You are invited to participate in an academic research study conducted by Sisa Mhlanga, a Masters student from the Department of Marketing Management at the University of Pretoria.

The purpose of the study is to understand shopping experiences of adults in South Africa. I am asking you to share with me your shopping experiences. I am also asking for your permission to record our conversation to help me remember your answers.

Please note the following:

- No one who reads this report will know who you are. I want you to give me a name that I should use to call you during this interview.
- Your participation in this study is very important to me.
- You may, however, choose not to participate and you may also stop participating at any time without any negative consequences.
- The results of the study will be used for academic purposes only. We will provide you with a summary of our findings on request.
- Please contact my supervisor, Mr T.G. Kotzé on telephone 012 420 4844 if you have any questions or comments regarding the study.

If you are able to write your name please write your name in the space provided to indicate that:

- You have read and understood the information provided above.
- You give your consent to participate in the study on a voluntary basis.

Respondent's signature

Date



Appendix D
- INTERVIEW GUIDE -

Interview Guide

I. Introductory question

Thank you for your willingness to meet me today. I really need your help on this project. I would like us to start by sharing some basic information with each other. I will start; my name is Sisa Mhlanga I come from Zimbabwe. I am 33 years old and I have a seven year old daughter. Like you I am a student, I am studying at the University of Pretoria. I am working on a project on people's shopping experiences. I would like you to share with me your shopping experiences in a grocery store, to enable me to complete my project so that I can graduate.

1. Question: Tell me about yourself....

Probes: Age? Do you have family? Children? Where did you go to school? Do you have a job? How long have you been coming to the literacy centre?

II. Context Questions

2. Question: How do you feel about shopping?

Probes: What makes it easy/hard to shop? How do you do your shopping?

3. Question: Where is your favourite place to shop?

Probes: Why do you like to shop there? How often do you go there? What kinds of things do you buy there? How do you feel shopping there? Why?

Note: Possible probe on salepeople, service, characteristics of retail environment

4. Question: Are there places you do not like to shop at?

Probes: Where are they? Why don't you like to shop there? Do you ever go there? How do you feel after shopping there?

Probes: Do you enjoy shopping? What do you look for when you go to shops?

III. Projective questions:

I want to show you a couple of pictures. Please look at each picture and tell me a story about what is going on in the picture.

Show **picture 1:** Consumer looking at cereal box)

5. Question: What is happening in this picture?

*Probes: Can you tell me more about what is going on? What do you think this person is feeling? What is she thinking? Why do you believe they will think/feel like that? **What about the other person in the picture?***

Picture 2: checkout counter
Picture 3: pharmacy
Picture 4: sugar background
Picture 5: cooking oil
Picture 6: mealie meal

IV. Contrast questions

I want you to think about a time when you were shopping when reading was not a problem.

6. Question: Can you tell me of a time like that?

Probes: What where you shopping/buying? Where were you? Did you have any problems because reading and writing were involved? What did you do?

Note: Other probes on seeking assistance depending on seeking assistance using visuals or other coping mechanisms depending on their answers.

7. Question: Can you think about a recent time when you were shopping when reading and writing was a problem

Probes: What where you shopping/buying? Where were you? Did you have any problems because reading and writing were involved? What did you do?

8. Question: Can you tell me about a good shopping trip

Probe: What made it good?

9. Question: What about a bad shopping trip?

Probe: Why was it bad?

V. Questions on others they know with limited literacy skills

10. Question: Why did you decide to enrol for this program?

Probes: How do you feel about the help so far? Do you think other people should get help with their reading and writing? Why? If you could talk to someone with reading and writing problems, what would you tell them? Why?

11. Question: I had someone in Pretoria who told me about a restaurant in town that sells stale food to people, labelling them to be stupid!!

Probes: Do you know anyone who has had the same experience?

VI. Structured question on surrogate literacy skills

12. Question: Other people have told me ways that they would get what they wanted when shopping or buying for each of these ways can you tell me if you use any? If so how often do you use the method?

Note: Pull out form containing table 19 below and take notes while the respondent is talking. For the ones they use frequently the interviewer will probe further. For example, if they say that they go to friendly salespeople, interviewer could say "where do you find friendly people?"

Potential probes: What where you buying? Would you use this at every store or just certain ones? At what times would you use it? Why would you use it? Did it always work?

Table 20: Structured questions and answer sheet

Behaviour	Comments
13. Remember where items are located in store	
14. Look for familiar words	
15. Memorise product symbols	
16. Shop at the same store	



Behaviour	Comments
17. Buy the same items every week	
18. Look for in- store signs	
19. Avoid trying unfamiliar products	
20. Shop at stores where you know employees	
21. Do you worry about crime/Security when shopping	
22. Do not shop at places where salespeople are unfriendly	
23. Prefer stores that use simple prices	
24. Prefer store where sale prices are specified as dollar amounts rather than as a percentage	
24. How do you compare brands	
26. Go shopping with friends/family	
27. Do without items	
28. Speak in low voice when asking for help	
29. Tell people, I forgot my glasses (hide illiteracy)	
30. How to you pay at the checkout counter?	
31. What do you feel about new products in the market?	
32. What do you like about Shoprite?	
33. How do you compare prices with quantity?	
34. How do you compare price with quality?	
35. What are original brands?	

VII. Conclusion

That concludes what I wanted to talk with you about. Thank you once more for taking your time to talk with me today. Do you have any questions for me? If I have any other questions when I am preparing my report, can I call you?



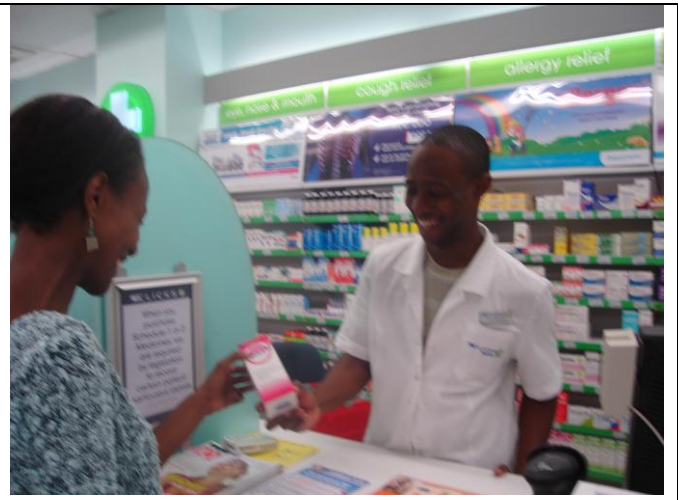
Appendix E

- INTERVIEW VISUAL MATERIALS -

The six pictures below which show different store scenarios, were used as stimuli during the semi-structured interviews.



Consumer looking at cereal box



Consumer and pharmacist



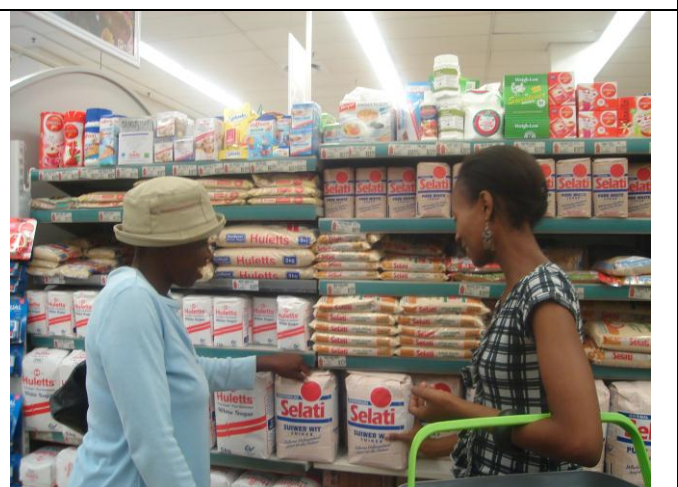
Consumer and cashier at checkout counter



Consumer choosing mealie meal brand



Consumer choosing cooking oil brand



Two consumers discussing



Appendix F

- Coding process -

This section represents the coding process. The 246 initial codes are designated by letters of the alphabet. The next stage of coding involved clustering the initial 246 codes which resulted in 25 clustered codes, these are numbered from 1 to 25. The bolded underlined headings represent the seven merged codes that were formed by combining the 25 clusters of codes.

SHOP PREFERENCE

(1, 2, 3, 4)

1. Shoprite

- a. Good security
- b. Variety of products
- c. Debit card / Credit card payment facility
- d. Availability of trolleys
- e. Salespeople (friendly/helpful)
- f. Fresh products
- g. Cheaper / good prices
- h. Sales promotion
- i. Community projects
- j. Receive money (convenient)
- k. Salespeople always available
- l. Good quality
- m. Operates to SABS standards
- n. Shopping environment (good)
- o. Professional
- p. More expensive than Pick n Pay
- q. Cleanliness
- r. Wide aisles
- s. Self services
- t. Like service
- u. Good signage

2. Dislike local shops

- a. Poor quality products
- b. Stale products (not healthy)



- c. Harass customers
- d. Expensive
- e. Owner rude to workers
- f. No customer care
- g. Inconsistent prices
- h. Limited stock
- i. Searching bags of customers
- j. No exchanges
- k. No order
- l. Shop crammed/crowded
- m. Sell left over (food)

3. Pick n Pay

- a. Expensive
- b. Cleaner than Shoprite
- c. For high class

4. Store layout

- a. Know layout (all Shoprite are the same)
- b. Layout changed every now and then
- c. Memorise layout
- d. Struggles in unfamiliar stores(Spar)
- e. Remembers where items are

SERVICE DELIVERY

(5, 6, 7, 8, 9)

5. Doctor / Pharmacist

- a. Trust
- b. Explain/instruction
- c. Following instruction
- d. Not completing dosage
- e. Not following instructions
- f. Guided what to buy
- g. Fresh products

6. Ask assistance (what)

- a. Prices
- a. Location of products
- b. Unknown products (fellow shoppers)
- b. Offer older fellow shoppers help

7. Ask assistance (who)

- c. Won't seek help
- d. Salespeople
- e. Fellow shoppers
- f. Will only ask staff for help (clever)
- g. Not ashamed to ask
- h. Not talk to sales staff
- i. Assess fellow shoppers before talking to them
- j. Likes to ask for help
- k. Its not being stupid to ask for help

8. Salespeople

- a. Free to buy if salespeople are friendly
- b. Won't approach salesperson who treated them badly
- c. Give piece of mind to unfriendly personnel
- d. Does not take not of personnel
- e. Knows salespeople
- f. Ask for phone number

9. Store signs

- a. Make use of store sign
- b. Not aware of store sign
- c. Does not use store sign
- d. Never noticed store sign
- e. Does not know purpose of in- store signs



LITERACY

(10, 11, 12, 13)

10. Finding products

- a. Leaving shop because products not in stock
- b. Go shelf by shelf
- c. Do without the products

11. Literacy challenge

- a. Problem filling forms
- b. Use of ATM
- c. Not understand English
- d. Derogatory names
- e. Not understanding calculations but argue
- f. Indian restaurant take advantage of illiterate people
- g. Failing to read buy wrong product
- h. Not able to write name

12. Why enrolled

- a. Further studies
- b. Improve literacy skills
- c. Refresh mind
- d. Chance to do proper maths
- e. Learn English
- f. To improve qualification after matric
- g. To get company
- h. To learn maths
- i. To learn English and maths
- j. Avoid township gossip

13. Shop with others/alone

- a. Shops alone
- b. Shop with family only
- c. Shop with friends and family



SHOPPING EXPERIENCE

(14, 15, 16)

14. Loves / likes shopping

- a. Compare prices
- b. Buy cheapest
- c. Use of shopping list
- d. Stick to budget
- e. Buy large quantities
- f. Necessity
- g. Buy few quantities at a time
- h. Not buy cooked food
- i. Go shelf by shelf

15. Bad experience

- a. Rude cashiers
- b. No choice
- c. Anger
- d. Go home complaining
- e. Substandard products
- f. Not accept returns
- g. People don't complain
- h. Long queues
- i. Taxi breakdown
- j. Run out of cash
- k. High prices

16. Good shopping trip

- a. Remain with change after buying
- b. Enough money
- c. No delays
- d. Stumble into a sale/promotion**

PRODUCTS

(17, 18, 19, 20)

17. Packaging

- a. Check ingredients
- b. Not everyone understand info on package
- c. Check for measurement
- d. Product identification
- e. Cooking instruction
- f. Ingredients
- g. Expiry date
- h. Not bothered by nutrient content
- i. Guided by picture
- j. Identify products (picture on package)
- k. Memorise symbols, colour, shape, pictures
- l. Package change (problem)
- m. Not reading label (buy wrong product)
- n. Changing package
- o. Buy food with high energy content
- p. Note name of manufacturer
- q. New package suspect its reject
- r. Better to know product name package changes
- s. Knows package but not name of product

18. Brand

- a. Rite-Brand always cheaper / good taste
- b. Stick to favourite brand (do without when no money)
- c. Buy brand grew up eating (original brand)
- d. Choose healthy brand
- e. Buy rite brand substitute
- f. Buy small quantity of favoured brand (money not enough)
- g. Favourite brands quality dropping
- h. Same regardless of brand (cooking oil)
- i. Guided by familiarity
- j. Trust
- k. Not waste money on unknown brand

- l. Original brand is expensive
- m. Cheap is fake (no name)
- n. Buy alternative recommended brand when money not enough then in future go back to favoured brand
- o. Cheap brands not taste nice
- p. Buy same product
- q. Buy cheapest
- r. Choose retailer brand when not sure
- s. Not fussy about brands
- t. OMO / Sunlight no substitute
- u. Not particular about brand if its food
- v. Original equal to a brand that has always been in the market
- w. Famous brand equivalent to good quality
- x. Original brand is not dilute (full cream, Tastic, 100% fruit juice)
- y. Cheap brands are for blacks, expensive brands are for whites
- z. No one available to explain different brands in supermarkets
- aa. Discuss with fellow shoppers about different brands
- bb. Health brands are expensive
- cc. Buy same products
- dd. Buy brands on promotion

19. Product attributes

- a. Coarse texture ideal for sugar / mealie meal
- b. Colour (cooking oil (mealie meal)
- c. Thicken faster (mealie meal)
- d. Prefer health products
- e. Stick to "super" (mealie meal)
- f. Lather (washing powder)
- g. Good taste (rice)
- h. Expansion to fill pot (rice)
- i. Look for quality not quantity or cheap prices
- j. Concentration (sugar)
- k. Smell (cooking oil)

20. New products

- a. Rely on recommendation by others



- b. Taste new products when visiting
- c. Not buy new products
- d. Okay trying new food products
- e. New products might be better (clever manufacturers)
- f. Taste new and buy if it's nice
- g. Will only taste but wont buy new product
- h. Tasted cocoa sample in store then switched from Mile
- i. Not try new products
- j. Try new products
- k. Too many products (confusing)

FINANCIAL TRANSACTION

(21, 22, 23, 24)

21. Crime

- a. Between shop and boarding taxi
- b. Suspected of wanting to steal
- c. There is crime in South Africa
- d. Mall more secure
- e. Train station security not tight
- f. Shoprite is secure
- g. Worry about security

22. Payment / checkout counter

- a. Give money one by one
- b. Use machine (Shoprite)
- c. Hold money in hands
- d. Shortage of money
- e. Tell cashier total money available
- f. Prioritise (give one buy one)
- g. Insufficient money for payment
- h. Rude cashiers
- i. Cashier angered by shortage of money
- j. Cashier not angered by shortage of money
- k. Supervisor overrides

- l. Some cashier do not complain
- m. Give cashier money and wait for change
- n. Cashier cheating (change)
- o. Totals display on cash register
- p. Frustration
- q. Embarrassment / shock
- r. Debit card
- s. Use cash
- t. Cashier tell customer total amount due
- u. If you any calculate just pay at random
- v. Cashier purposely ring goods twice
- w. Calculate total using calculator before reaching checkout counter

23. Money

- a. Insufficient money to buy necessities
- b. Insufficient cash to pay
- c. Buy big quantities if money enough
- d. Know/understands money
- e. Determines what quantity to buy
- f. Availability of money determines which brands to buy

24. Pricing

- a. Inconsistent price (advertised for promotion vis checkout counter)
- b. Inconsistent price (shelf vis checkout counter)
- c. Basis for choosing products (buy cheapest)
- d. Looks at price before buying
- e. Prefer whole no number (R4, not R3,99)
- f. Percentage complicated / difficult to calculate
- g. Big quantity cheaper than small (per unit)
- h. Prefer R2.99 because there is change
- i. Do not express sale as percentage
- j. Quality more important than price
- k. 5 cents change is becoming useless you can't buy using 5 cents
- l. Compare prices before buying



- m. Cheap not always healthy
- n. Compare prices with quantities



Appendix G

- Merged clusters of codes -

The seven merged codes are shown below. These codes are numbered 1 up to 7. The text written below presents the actual codes that constitute the specific merged code.

1. Shop preference:

- a. Product assortment
- b. Freshness / quality of products
- c. Prices of products
- d. Customer care**
- e. Assistance from store personnel
- f. Spacious aisles
- g. Value added customer services
- h. Store environment
- i. Memorise store layout
- j. Stick to one store

2. Financial transaction:

- a. Give cashier one note at a time
- b. Experience short fall
- c. Give cashier grocery items at one time
- d. Cash available determines what brand to buy
- e. Cash available determines what quantity to buy
- f. Give cashier all the money and wait for change
- g. Buy cheapest
- h. Not understand price expressed in percentage form
- i. Quality more important than price
- j. Even / odd pricing

3. Shopping experience:

- a. Compares prices
- b. Use shopping list
- c. Sales promotions**
- d. Go shelf by shelf
- e. Avoid eating in restaurant
- f. Complaints
- g. Buy few items at a time



- h. Long queues
- i. Lack of alternative store
- j. Buy and remain with change

4. Crime:

- a. Secure store
- b. Crime between shop and train station
- c. Suspicious fellow shoppers

5. Service delivery:

- a. Help for prices and location of products
- b. Not ashamed to ask
- c. Ask fellow shoppers for help
- d. Ask sales assistance for help
- e. Won't seek help
- f. Attitude of sales assistance
- g. Use of store signage

6. Literacy challenge:

- a. Leave shop without product
- b. Called derogatory names
- c. Seeking shopping assistance from social networks
- d. Complete task in English
- e. View programme as further studies
- f. Attain mathematics / English skills
- g. Pass time

7. Products:

- a. Read package information
- b. Identify product by package
- c. Buy retailer's brand
- d. Try new brand after recommendation by trusted source
- e. Expensive product is high quality
- f. Known product attributes for limited brands
- g. Too many products confusing



- h. Taste but not buy new products
- i. Taste but not buy new product
- j. Buy new product



Appendix H

- Sorted clustered codes -

Table 21 below shows the clustered codes categorised in relation to the research objectives. “A” represents codes related to decision-making, “B” represents codes related to coping mechanisms and “C” categorised as “other” represents codes that are neither related to decision-making nor coping mechanism. There are some codes that were overlapping between the categories. These are represented as A/B, C/B and A/C.

Table 21: List of clustered codes categorised in relation to study objectives

Clustered codes	Group
Buy from same shop	A
Memorise store layout	A
Use of store signage	A
Buy same brand (including original brands, small quantity cash shortage)	A
Calculate total amount due while shopping	A
Tell cashier total amount available	A
Check totals displayed on cash register	A
Give cashier all money and wait for change (includes % sales)	A
Ask help to locate products	A
Seek help in store to know prices	A
Cant approach strangers inside store	A
First assess fellow shoppers before talking to them	A
Use of shopping list helps to stick to budget	A
Ask sales assistance for help	A
Buy few items at a time to avoid calculations	A
Avoid eating in restaurants in town to avoid derogatory treatment	A
Go shelf by shelf to locate products	A
Buy large quantities at once	A
Ask fellow shoppers for help	A
Will not ask for help	A
Fake illness to ask for help (painful eyes)	A
Leave shop without product	A
Seeking shopping assistance from own social networks (family, friends)	A
Give cashier one note at a time when paying	A
Give cashier grocery items one at a time (prioritising at checkout counter)	A
Will not taste/try new products	A
Single attribute determines product choice	B
Too many products confusing	B
Odd/even pricing	B
Wide product assortment	B



Clustered codes	Group
Fresh products	B
High quality of products	B
Affordable prices of products	B
Reading package information (expiry, nutritional info, weight)	B
Cash available determines brand choice	B
Cash available determines quantity to buy	B
Compare different quantity prices buy cheapest option	B
Value added services (trolleys, community projects, debit)	C
Professional treatment of customers	C
Customer care	C
Availability of security guards makes store safe	C
Not understanding calculations but argue	C
View literacy programme as further studies	C
Not accept product returns/exchanges	C
Ability to complete tasks in English (filling forms, ATM)	C
Lack of alternative store	C
Offer other shoppers help (especially older ones)	C
Search for bargain and remain with change after buying	C
Will not complain due to fear/ lack of knowledge	C
Called derogatory names	C
Will taste but not buy new products	A/B
Use of visual cues to identify product	A/B
Buy retailer's brand (first choice, alternative)	A/B
Identify product by package	A/B
Famous brand equals good quality	A/B
Assistance from store personnel	A/B
Buy brands on promotion/sale	A/B
Buy cheapest brand	A/B
Try new brand after recommendation by trusted source	A/B
Expensive product is high quality	A/B
Learn about other brands from fellow shoppers	A/B
Comparing prices	A/B
Mixed negative emotions experienced at checkout counter	A/C
Crime inside shops (suspicious individuals in store)	A/C
Sensitive to attitude of salespeople	A/C
Product recommendation (pharmacy)	B/C
Failing to read buy wrong product	B/C
Wide aisles	B/C
Cleanliness of shop	B/C



Clustered codes	Group
Product recommendation (pharmacy)	B/C
Failing to read buy wrong product	B/C



Appendix I

- Decision-making themes -

Table 22 below shows themes related to decision-making. This was the next step after categorising themes into A, B and C. The researcher had to go back to the interview transcripts to identify the participants whose quotes confirm the specific theme. The name under the heading “confirmation” reflects the participants who actually mentioned the specific theme during the interviews.

Table 22: Decision-making themes

Decision-making themes	Confirmation
Wide product assortment	Lerato
Fresh Products	Sbu, Moses, Anna
High quality products	All
Affordable prices of products	All
Assistance from personnel	All
Wide aisles	Lerato
Cleanliness of shop	Lebo, Tshep, Tumi
Reading package information (expiry, nutritional info, weight)	Moses, Queen
Use of visual cues to identify product	Thando
Buy retailer’s brand (first choice, alternative)	Tumi, Tshepo
Identify product by package	Thando, Lerato
Try new brand after recommendation by trusted source	Anna, Thando, Lerato Thembi
Expensive product is high quality	Tshepo
Single attribute determines product choice (<i>Price</i>)	Lebo, Tshepo, Thando, Tumi, Lerato
Learn about other brands from fellow shoppers	Anna Lerato
Famous brand equals good quality	Tshepo
Buy brands on promotion/sale	Sbu, Thando, Lebo
Buy cheapest brand	Lebo, Lerato
Will taste but not buy new products	Maria, Lerato
Cash available determines brand choice	Tumi, Piet,
Cash available determines quantity to buy	Anna, Lerato, Lebo
Odd/even pricing	All
Compare different quantity prices buy cheapest option	Thembi, Queen, Thando
Comparing prices	Lebo, Lerato
Product recommendation (pharmacy)	Thembi
Too many products confusing	Lerato



Appendix J

- Coping mechanism themes -

Table 23 below provides a list of all coping mechanisms that were found in previous studies including those identified in this study. The name (s) of participant (s) who uses the specific coping mechanism is /are shown under the column heading “confirmation”. The coping mechanisms found in previous that could not be confirmed in this study are written “not confirmed.”

Table 23: coping mechanism themes

Coping mechanism	Confirmation
Shop at the same shop to avoid the stress of an unfamiliar environment.	Piet
Shop at smaller stores to avoid cognitive demands from product variety.	Not confirmed
Single attribute decisions to avoid stressful and complex product comparisons.	Moses,
Avoiding percentage discounted items to avoid difficult numerical tasks.	Thembi
Buy only known brands to avoid risks from unknown brands.	Anna
Rationalise outcomes to shift responsibility in order to avoid responsibility for outcomes.	Not confirmed
Carry limited amounts of money to avoid overspending and being cheated.	Not confirmed
Carry excess money to avoid cash shortfall	Lerato
Buy small amounts more often to avoid risks of large scale cheating.	Nozi
Pretend disability to avoid revealing deficiencies and embarrassment.	Queen
Shop with family members and friends: enables others to know deficiencies	Anna, queen
Establish relationship with store personnel: enables others to know deficiencies	Lerato,
Seek help in the store: enables others to know deficiencies	Lerato, Lebo, Tumi
Give all money in pocket to cashier: admits deficiencies plays on honest standards	Lerato, Nozi
Buy one item at a time: addresses problem of loss of control when turning over cash	Not confirmed
Confront store personnel and demand different treatment: focuses on responses and behaviour of others	Moses, Tshepo
Plan expenditure with assistance from others: enables others to know deficiencies	Sbu, Lebo
Memorise packages to identify products	Nozi
Use of shopping list to help stick to budget	Lebo
Avoid eating in restaurants in town to avoid derogatory treatment	Thando, Thembi



Coping mechanism	Confirmation
Sensitive to attitude of salespeople can avoid shops with unfriendly personnel	Lebo
Seek help for prices	All
Ask help to locate products	All
Ask fellow shoppers for help	Lebo, Queen, Thembi
Ask sales assistance for help	Thando
Will not ask for help to hide literacy deficiency	Nozi
Fake illness to ask for help (painful eyes)	Queen
Use of in-store signs to navigate store	Not confirmed
Comparing prices before buying	All
Go shelf by shelf to locate products	Moses
Cant approach strangers inside store to avoid being robbed	Thando
First assess fellow shoppers before asking for help to avoid negative emotions	Piet
Calculate total amount due while shopping to avoid short fall at checkout counter	Lerato
Tell cashier total amount available to avoid negative emotions caused by cash shortfall	Lerato
Constantly check totals displayed on cash register to avoid deficit	Tshepo
Will taste but not buy new products to avoid wasting money	Anna
Give cashier one note at a time during payment to deal with calculations	Not confirmed
Buy brands on promotion/sale to save money	Sbu
Use of visual cues to identify product	Nozi
Buy retailer's brand to contend with too many confusing brands	Tumi
Identify product by package	Thando
Try new brand after recommendation by trusted source	Lerato
Memorise store layout	Queen



Appendix K

- Interview transcripts CD -

The CD contains the interview transcripts of all the participants of this study.